

Important declaration

An insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond *your* reasonable control. Any facts known to *you*, which could possibly result in *you* having to make a claim, must be disclosed to *us* otherwise *you* may not be covered. In addition, anyone named under the policy must answer the following questions (The legal guardian must make the declaration for anyone under the age of 18 years old):

Have <i>you</i> received treatment, including regular medication, within the last 12 months for any condition, or at any time for any heart related or cancerous condition?	YES	<p>If you have answered yes to any of these questions, you must contact Healthcheck on 0845 408 0585.</p> <p>This should be done at the time of taking out this insurance or booking <i>your journey</i>. Healthcheck will confirm whether or not cover is available for the condition. An additional premium may be payable.</p> <p>If <i>you</i> cannot contact them at the time of buying this insurance, <i>you</i> must contact them within 14 days and before <i>you</i> travel.</p> <p>Failure to contact Healthcheck may invalidate any claim.</p> <p>An incomplete or inaccurate declaration will invalidate any claim under Section A (Cancellation), Section B (Curtailment) and Section C (Emergency medical, repatriation and associated expenses).</p>
NO	YES	
Have <i>you</i> been seen by a specialist or been admitted to a hospital overnight in the last 12 months?	YES	
NO	YES	
Have <i>you</i> been diagnosed as having a terminal condition?	YES	
NO	YES	
Are <i>you</i> waiting for, or have the knowledge of the need for, an operation, hospital consultation or any other treatment (including regular medication) or investigations including the results of a routine test?	YES	
NO	YES	
Do <i>you</i> have any other previous and/or on-going medical condition(s) that could reasonably be anticipated to give rise to a complication needing medical intervention prior to or during a <i>journey</i> (if in doubt check with <i>your</i> general practitioner)?	YES	
NO	YES	
Are <i>you</i> aware of anybody for whom <i>you</i> would be covered for cancellation and curtailment, such as <i>immediate family</i> or travelling companions, suffering from any medical condition(s) within the last 12 months or at any time for any heart related or cancerous condition.	YES	
NO	YES	
Do <i>you</i> know of any circumstances that could reasonably be expected to give rise to a claim under this policy?	YES	
NO	YES	
If you have answered no to all the questions above you do not need to contact Healthcheck.		

Changes in medical conditions during the period of insurance

If there are any changes to either *your* health or that of your *immediate family* or travelling companions after *you* purchase this policy, and before *you* make any further payments for *your* journey, *you* must contact Healthcheck on 0845 408 0585 to ensure that *you* maintain cover. Please see page 8 for further details.

Please note

One of the many benefits of travel insurance is the easy access it affords to professional assistance if *you* suddenly fall ill abroad. However, travel insurance is not a substitute for private medical insurance. It is important to note that cover is only provided for necessary *emergency* treatment in the event of an accident or unexpected illness that has been approved by *our* assistance company.

Dear traveller

Thank you for purchasing your travel insurance from us. Please take the time to read your policy documents carefully to ensure that you understand what is, and what is not covered. If you should have any queries, or if you require additional cover, please contact our customer services team who will be happy to help you.



For and on behalf of
Travel & General Insurance Company plc
authorised and regulated by the Financial Services Authority

Complaints procedure

It is our intention to provide you with the best service possible, but there may be occasions when you feel that we have not done so. If this should happen, please tell us so that we might do our best to rectify the situation.

If you are unhappy with the way in which a claim has been handled you should contact the Claims Director, Claims International Limited on 0845 345 2486. Please quote your claims number to enable your file to be accessed as quickly as possible.

If your complaint is about something other than a claim, please call our Customer Services Manager on 0845 408 0583. We will try to resolve your complaint immediately, but if we are unable to do so, we will acknowledge your complaint within 5 working days of receiving it. Should we be unable to resolve your complaint, you may write to:

The Underwriter, Travel & General Insurance Company plc, Level 1, Tower 42, Old Broad Street, London EC2N 1HQ

Should you still be dissatisfied, you will receive a 'final response' letter, which means that you may then take your complaint to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800. Contacting the FOS does not in any way infringe upon your consumer rights.

Call monitoring and recording

Telephone calls may be monitored or recorded in order to improve customer service and to prevent and detect fraud.

The insurers

This policy is underwritten by **Travel & General Insurance Company plc**, except for Section K (Legal expenses), which is underwritten by **DAS Legal Expenses Insurance Company Limited**. Both insurers are authorised and regulated by the Financial Services Authority (FSA). This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

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What is a Policy Summary

The purpose of the policy summary is to help *you* understand this insurance by setting out the significant features, benefits, limitations and exclusions. It does not contain the full terms and conditions of the cover and *you* must read the policy booklet fully.

Type of insurance chosen

The travel insurance is either for single or annual multi trips. *Your* policy will be for the product *you* selected and will be shown on *your* certificate once the policy has been purchased.

Eligibility

You must:

- be a **resident** or have a residential address and resided in the United Kingdom or the Republic of Ireland for at least 6 months of the last 12 months;
- be registered with a general practitioner;
- complete a Healthcheck if *you* have any **pre-existing medical conditions** and pay any additional premium required.

Significant features and benefits

Policy Section	Title	Details
General information	Schedule of cover	The limits of cover and any excess that apply are dependent on the limits and excesses set out in the Schedule of cover.
	Terrorism	The policy provides cover for terrorism except for a nuclear, chemical or biological attack.
General advice	24 hour assistance	<i>Our</i> 24 hour worldwide emergency assistance service will provide immediate help with any emergency situation whilst <i>you</i> are on <i>your journey</i> .
A	Cancellation	Refund of non-recoverable travel and accommodation expenses only, should <i>you</i> have to cancel <i>your journey</i> due to any of the insured reasons stated in <i>your</i> policy.
B	Curtailement	Refund of non-recoverable travel and accommodation expenses only, should <i>you</i> have to cut short <i>your journey</i> due to any of the insured reasons stated in <i>your</i> policy.
C	Emergency medical, repatriation and associated expenses outside the UK and your home country	Covers necessary medical expenses and emergency treatment authorised by <i>our</i> assistance company, and the cost of <i>your</i> return to the UK or <i>your home country</i> by medically appropriate means where, in the opinion of <i>our</i> medical advisors, such return is medically necessary.
D	Emergency assistance in the UK	Covers the cost of an individual to stay with <i>you</i> and the cost of ambulance transfer if authorised by <i>our</i> medical assistance company.
E	Personal accident	Provides a payment to <i>you</i> or <i>your</i> legal representative if during <i>your journey</i> <i>you</i> sustain bodily injury caused by accidental, external, violent and visible means and within 12 months <i>you</i> suffer death or total and permanent disablement.
F	Delayed departure, missed departure and missed connection	Provides a payment if <i>you</i> are delayed at <i>your</i> departure point by more than 12 hours from the time shown in <i>your</i> travel itinerary. <i>We</i> will also pay costs for additional accommodation and transport which are necessary for <i>you</i> to reach the <i>journey</i> destination or to return home , if <i>you</i> fail to reach the departure point due to any of the insured reasons stated in <i>your</i> policy.
G	Baggage and travel documents	This section covers <i>your</i> baggage against loss, theft, breakage or damage whilst <i>you</i> are on <i>your journey</i> . There are limits in respect of any one item and an overall limit for valuables.

H	Personal money	Covers <i>your</i> personal money against loss or theft. <i>You</i> will need to provide evidence that <i>you</i> had the money so make sure <i>you</i> keep any receipts.
I	Hijack	Pays compensation if <i>you</i> are prevented from reaching <i>your</i> scheduled destination, or returning <i>home</i> , as a result of hijack of the aircraft, train or sea vessel in which <i>you</i> are travelling.
J	Personal liability	Covers amounts for which <i>you</i> are legally liable in a personal capacity to pay for accidents happening during <i>your journey</i> resulting in bodily injury or death to third parties (not being a member of <i>your immediate family</i>) and damage to their property.
L	Legal expenses	Pays for the legal expenses to pursue compensation after an insured incident.

Significant exclusions and limitations

Travel insurance cannot cover all possible misfortunes that can befall a policyholder and the following are some of the policy exclusions. This is not an exhaustive list and is a guide only. This does not replace the terms and conditions of the policy and *you* must take the time to read the policy booklet fully.

Policy Section	Significant exclusions and limitations	Details
General conditions and exclusions	Alcohol or drugs	There is no cover for any medical condition directly or indirectly related to <i>your</i> abuse of alcohol or drugs. In addition, there is no cover for any incident if <i>you</i> are under the influence of alcohol or drugs where it affects <i>your</i> actions.
	Anxiety, stress or depression	There is no cover under the policy for any claims directly or indirectly relating to anxiety, stress or depression.
	Annual trip duration	If <i>you</i> have an annual policy, the maximum duration of any one <i>journey</i> is 31 days.
	Change in medical conditions	If <i>you</i> become aware of any medical circumstances that may give rise to a claim, such as <i>you</i> being diagnosed with a new condition and/or referred for further tests or that of somebody whom <i>you</i> would expect <i>us</i> to cover <i>you</i> for cancellation or curtailment due to deterioration in their health, then <i>you</i> must contact <i>us</i> . <i>You</i> must contact <i>us</i> before making any further payments or bookings.
	Consequential loss	There is no cover for any losses not specifically stated in the policy wording.
	Deep Vein Thrombosis	There is no cover for any claim relating to Deep Vein Thrombosis or its symptoms resulting from <i>you</i> travelling by air.
	Deliberate self harm	There is no cover for any claim resulting from suicide, deliberately injuring yourself, making yourself ill or putting yourself in needless danger.
	Departure and return dates	<i>Your</i> departure and return dates must fall within the <i>period of insurance</i> . Furthermore, <i>you</i> must have booked <i>your return journey</i> before <i>you</i> depart.
	Excess	Certain sections of the policy carry an excess which means that <i>you</i> have to pay the first sum per person, per section, per incident if <i>you</i> make a claim.
	FCO and WHO	<i>We</i> will not pay for any claims for travel to a destination where the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) have advised against all travel, or all but essential travel.
	Hazardous activities	There is no cover for <i>your</i> participation in any activity not listed as an insured activity unless a written endorsement has been issued and any additional premium due has been paid.

	Pre-existing medical conditions	Travel insurance is not a substitute for private medical insurance. It is important to note that cover is only provided for necessary emergency treatment in the event of an accident or unexpected illness. An incomplete or inaccurate declaration will invalidate any claim directly or indirectly related to non disclosed pre-existing medical conditions . Please note that in some cases we may be unable to offer cover for a particular condition.
	Proof of claim	If you have to make a claim under any section of the policy you will be required to provide sufficient evidence of the cause of the claim and the losses connected to it before we will meet the claim.
	Terrorism	No cover is provided under this policy where the loss is in connection with a nuclear, chemical or biological terrorist attack
	War and civil disorder	We will not pay for any claims arising out of war or hostilities or civil unrest.
A	Cancellation Delay in cancelling	We will not pay any additional cancellation charges if you delay by more than 72 hours the decision to cancel your journey once you are aware of the need to cancel
B	Curtailment Medically necessary	Claims for cutting short your journey due to illness or injury to you will only be valid if our assistance company and the treating doctor agree that it is medically necessary for you to return home for further emergency treatment.
	Excursions	This section only provides cover for prepaid accommodation and transport costs. There is no cover for excursions, course fees or any other item not defined as accommodation or transport.
C	Medical expenses Outside the UK and your home country	This section only applies for incidents that occur outside the UK and your home country .
	Private medical facilities	There is no cover for any costs incurred from treatment in a private medical facility after our assistance company has recommended that you be referred to a state hospital and either you or the private medical facility has refused the transfer.
	Tropical disease	There is no cover for expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
E	Personal accident Employment	Any benefit claims for permanent and total disablement from engaging in paid employment claims will be limited to 50% of the amount shown on the Schedule of cover if you were not employed for the six months prior to the departure of the journey . There is no cover for your participation in a sport or activity.
G	Baggage Basis of settlement	These are settled on the initial purchase price less a deduction based on the period you have owned the item and not on a new for old replacement basis.
	Police report	You must obtain a police report to substantiate any baggage claim.
J	Personal liability Employment	There is no cover for the pursuit of a profession, trade, business or occupation.
L	Legal expenses Agent	There is no cover for any claim against any insurance intermediary or agent of Travel & General Insurance Company plc.

Additional extensions

There are optional extensions available on payment of an additional premium to cover winter sports (for annual policy 17 days cover is included), adventure activities and sports equipment. Please contact us for the further details on all the extensions available.

Duration of contract

Your policy will run from the dates *you* select on *your* quotation. These will be shown on *your policy certificate* once the policy has been purchased.

Cancellation of policy

Please read the policy booklet carefully. If it does not meet *your* requirements, please contact *us* on 0845 345 3456 and *we* will try to meet *your* needs. If *we* cannot do so, please return it at once. If all of *your* policy documents and other relevant documents are returned to *us* within 14 days of receipt *we* will refund the premium in full, provided *you* have not travelled or made a claim.

What to do if you need to make a claim

If something happens during the *period of insurance*, *you* must notify *us* within 60 days of the event giving rise to the claim. Please telephone 0845 345 2486 for a claim form or help on making a claim.

Each section of the policy highlights the main claims evidence *you* will be required to produce to substantiate *your* claim.

Complaints procedure

It is *our* intention to provide *you* with the best service possible, but there may be occasions when *you* feel that *we* have not done so. If this should happen, please tell *us* so that *we* might do *our* best to rectify the situation.

If *you* are unhappy with the way in which a claim has been handled *you* should contact the Claims Director, Claims International Limited on 0845 345 2486. Please quote *your* claims number to enable *your* file to be accessed as quickly as possible.

If *your* complaint is about something other than a claim, please call *our* Customer Services Manager on 0845 408 0583. *We* will try to resolve *your* complaint immediately, but if *we* are unable to do so, *we* will acknowledge *your* complaint within 5 working days of receiving it.

Should *we* be unable to resolve *our* differences, *you* may write to:

The Underwriter, Travel & General Insurance Company plc, Level 1, Tower 42, Old Broad Street, London EC2N 1HQ

Should *you* still be dissatisfied, *you* will receive a 'final response' letter, which means that *you* may then take *your* complaint to the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Telephone 0845 080 1800. Contacting the FOS does not in any way infringe upon *your* consumer rights.

Financial Services Compensation Scheme (FSCS)

Travel & General Insurance Company plc is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event *you* may be entitled to compensation from the scheme.

Compensation under the scheme:

Compulsory insurance is protected in full.

Non compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at www.fscs.org.uk

Important information

Please keep this travel insurance policy in a safe place and carry it with **you** when **you** go on **your journey**. We also suggest that **you** leave a copy with a relative or neighbour in case of an **emergency**.

Your policy

Your policy is made up of:

- 1 this policy booklet
- 2 **your policy certificate** and any extensions purchased
- 3 **your** schedule of cover and schedule of **insured activities**
- 4 and if applicable **your** Healthcheck letter(s) and endorsement(s)

You must read these documents together.

Types of Insurance

Travel insurance is available for single or annual multi trips. Please refer to **your policy certificate** for **your** selected policy type.

Single trip The policy covers a single **journey** beginning and ending in the United Kingdom or the Republic of Ireland. The start and end dates of **your** insured **journey** are set out on the **policy certificate**.

Annual multi trip The policy covers **you** to make any number of journeys, provided each **journey** does not exceed 31 days, during the **period of insurance** (unless a written endorsement has been issued by **us** and **you** have paid any additional premium required). Each **journey** **you** make during the **period of insurance** will be treated as a separate contract of insurance under this policy subject to all the limits, conditions and exclusions of the policy. The start and end dates of **your** insurance policy are set out on the **policy certificate**.

Cancellation of policy

Please read this policy carefully. If it does not meet **your** requirements, please contact **us** on 0845 408 0583 and **we** will try to meet **your** needs. If **we** cannot do so, please return it at once. If all **your** policy documents and all other relevant documents are returned within 14 days of receipt **we** will refund the premium in full, provided **you** have not travelled or made a claim.

Eligibility

You must:

- a be a **resident** or have a residential address and resided in the United Kingdom or the Republic of Ireland for at least 6 months of the last 12 months;
- b be registered with a general practitioner;
- c complete a Healthcheck if **you** have any **pre-existing medical conditions** and pay any additional premium required.

Material Facts

You must disclose all material facts that could influence **us** in accepting **your** insurance. A material fact is one that is likely to affect **our** decision in accepting or continuing **your** insurance. Failure to disclose any material fact could invalidate **your** insurance and mean that any claim may not be paid. If **you** are in any doubt that the information is material, **you** should disclose it.

Changes in your medical conditions during the period of insurance

You must contact Healthcheck within 72 hours and prior to the start of the **journey** or **you** making any further payments for **your journey** in the event of the following:

- a **you** or a member of **your immediate family** is diagnosed with, referred for further tests or referred to a specialist in respect of any medical condition;
- b **you** or a member of **your immediate family** having a surgical procedure or becoming aware of the need for any surgical procedure.
- c any changes in treatment that occur to any medical conditions after **you** have already declared them to **us**.

We may in light of such changed circumstances alter the terms of this insurance. If the terms applied are not acceptable to **you**, **we** will cover **you** for any loss of deposit, or cancellation charges **you** have necessarily incurred up to the date **you** contacted **us** and that are normally covered under Section A of this insurance. In these circumstances no policy excess will be applied. It is important that **you** understand that in the event of **your** failure to comply with this any decision regarding a claim will be made as if such changes in the terms and conditions had been applied.

For assistance, please contact Healthcheck on 0845 408 0585.

Start and end dates

Cancellation cover under Section A (Cancellation) of the policy starts on the date shown on **your policy certificate** and ends on the day that **you** leave on the **journey**. All other cover of the policy commences from when **you** leave **your home** to start **your journey** and ends when **you** have completed that **journey** and returned **home**. For cover to apply both **your** departure and return dates must fall within the **period of insurance**.

All cover under the policy for a **journey** ceases once a claim has been made under Section A (Cancellation), or Section B (Curtailment) or **you** have been repatriated to the **UK** or the Republic of Ireland under Section C (Emergency medical, repatriation and associated expenses).

Geographical limits

UK - England, Scotland, Wales and Northern Ireland.

Europe - all European countries (including the *UK*), Russia west of the Ural Mountains, the Isle of Man, the Channel Islands, Islands in the Mediterranean, the Azores, the Canary Islands, Madeira, Iceland, Turkey, Israel, Egypt, Tunisia and Morocco.

Australia and New Zealand - Australia, New Zealand and includes stopovers anywhere in the world for both outward and *return journey* for a maximum of 7 days.

Worldwide excluding North America - all destinations with the exception of Canada, the Caribbean Islands and the United States of America.

Worldwide - all destinations.

Automatic extension of the period of insurance

If your *return journey* is delayed beyond the final day of the *period of insurance* for reasons beyond your control, you will still be covered:

- for up to 7 days if the delay is caused by transport for which you have a ticket; or
- if the delay is caused by you falling ill or being physically injured, we will extend your *period of insurance* until the medical advisor agrees that you may complete your *journey*.

Limits of cover

Certain limits apply to each section of the policy. These limits are shown in the policy and in your Schedule of cover.

Excesses

You will have to pay a fixed amount (an excess) towards any claim you make under certain sections.

These excesses are shown in your Schedule of cover. The excess applies separately to:

- each person claiming; and
- each incident that leads to a claim.

All standard excesses, excluding those imposed to cover medical conditions under Healthcheck endorsements, can be waived (i.e. reduced to nil) on payment of an additional premium. Excesses imposed to cover medical conditions under Healthcheck endorsements cannot be waived.

Insured activities

Please contact us if:

- you are taking part in an activity which is not listed in the *insured activities* schedule; or
- the main purpose of your holiday is to take part in a particular activity and that activity is not shown on your *insured activities* schedule.

Reciprocal health agreements

If you are travelling to European Union Countries you must obtain a European Health Insurance Card (EHIC) from your local Post Office.

If you are travelling to Australia and need medical treatment you must enrol in the Medicare programme and seek treatment at public hospitals and health service doctors.

Foreign and Commonwealth Office

The policy does not cover travel to areas where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (telephone 020 7008 0232 or 0233 or visit their website at www.fco.gov.uk).

World Health Organisation

The policy does not cover travel to areas where the World Health Organisation has advised against all travel or all but essential travel.

Terrorism

The policy provides cover where the claim is directly related to a conventional *terrorist act*. No cover is provided under this policy where the loss is in connection with nuclear, chemical or biological *terrorist act*.

Family travel

A single parent or two parents travelling together with their child or children (up to a maximum of 4 children under 18 years) for whom they are the legal guardians, who all reside together, and are named on the same *policy certificate*. This policy provides cover for all insured adult members of the family travelling independently or together with insured children. Insured children must be accompanied by an insured adult for cover to apply.

Law

This insurance will be governed by the law of England and Wales, and subject to the exclusive jurisdiction of the English courts.

Business travel

There is no cover under Section J (Personal liability) of this policy for any incident caused by your pursuit of any trade, business, profession or occupation. Cover is provided under all other sections (excluding Section J) should your *journey* be for business relating to your permanent employment in your *home country* provided it does not involve *manual work*.

Compensation

Travel & General Insurance Company plc is covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that an authorised firm goes out of business you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk

Understanding your policy

The shaded boxes found at the beginning of some sections contain information and specific definitions to assist your understanding of the policy.

Definitions

The following words used in this insurance policy, highlighted in italics carry the meaning shown below wherever they appear in the insurance wording.

Close business associate *Your* associate in the same employment as *you*, whose absence from work for one or more complete days at the same time as *your* absence, prevents the proper continuation of that business, as certified by *your* senior director or partner.

Emergency An unexpected event requiring assistance which results in *you* receiving treatment from a doctor, hospital or clinic, or necessitating *your* return *home*.

Hazardous activity Any pursuit or activity where it is recognised that there is an increased risk of injury or accident and is not listed in the *Insured activities* schedule or specifically listed on *your policy certificate*. (Please contact *our* customer services team if *you* are in any doubt).

Home *Your* permanent residence in the *UK* or *your home country*.

Home country The country of which *you* are a *resident* and/or where *you* are registered for income tax purposes.

Immediate family Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-brother, step-sister, legal guardian, partner of long standing or fiancé(e).

Insured activities The schedule of activities which *you* are insured to participate in, listed in the *insured activities* schedule or specified in the *policy certificate*.

Insured person/You/Your Each person named on the *policy certificate*.

Journey A holiday or trip that starts and ends during the period shown in the *policy certificate*. The trip can be for pleasure or business, but it must not involve *manual work*. It can be:

- a trip abroad within the specified geographical region that begins in the *UK* or the Republic of Ireland and ends when *you* return *home*; or
- a trip within the *UK* or the Republic of Ireland where *you* travel outside a 25-mile radius of *your home* and stay for two or more nights in pre-booked overnight accommodation.

Manual work Physical labour involving the use of tools or machinery or exposure to risk that could give rise to bodily injury or illness.

Medical practitioner A registered practising member of the medical profession who is not related to *you* or to any person whom *you* are intending to travel, stay with or visit.

Outward journey The initial *journey* by motor transport, train, aircraft or watercraft undertaken in conjunction with the trip from *your home* address in the *UK* or *your home country*.

Pair or set Two or more items of personal possessions, or sports equipment associated as being complementary or used or worn together.

Period of insurance The period shown on *your policy certificate*.

Policy certificate A document provided by *us*, *your* tour operator or travel agent to validate and activate the insurance cover.

Pre-existing medical condition A medical condition for which, *you*, a member of *your immediate family*, travelling companion or *close business associate* has or is suffering from prior to purchasing the insurance or departing on *your journey*. If any of the above have a *pre-existing medical condition you* must disclose it to Healthcheck on 0845 408 0585

Resident A person who has a residential address in the *UK* or the Republic of Ireland, and has resided in the *UK* or the Republic of Ireland for at least 6 months of the last 12 months.

Return journey The return leg of *your journey* by motor transport, train, aircraft or watercraft to *your home* address or a hospital or nursing *home* in the *UK* or *your home country*.

Terrorist act A *terrorist act* is an act which is verified or recognised by the *UK* government as an act of terrorism. It includes but is not limited to, the use of force or violence and/or threat thereof of any person or group(s) of persons whether acting alone or on behalf of, or in connection with, any organisation(s) or government(s) committed for political, religious, ideological or similar purposes, including the intention to coerce or intimidate any government and/or to put the public or any section of the public in fear.

UK England, Scotland, Wales and Northern Ireland.

We/Us/Our Travel & General Insurance Company plc.

The following sections explain the cover provided by *your* policy during the *period of insurance*. This cover is set out in *your* Schedule of cover together with any excesses limits or endorsements.

General conditions and exclusions

These apply to all sections of the policy. There are also additional conditions and exclusions that apply to the individual sections of the policy.

General conditions

We will not pay any claims under this policy unless *you* meet the following conditions

- 1 *You* have declared all **pre-existing medical conditions** to Healthcheck as set out in the important declaration and a written endorsement has been issued by **us** and *you* have paid any additional premium required.
- 2 *You* have declared all material facts to **us** and a written endorsement has been issued by **us** and *you* have paid any additional premium required.
- 3 *You* are a **resident** of the **UK** or the Republic of Ireland and registered with a general practitioner.
- 4 *You* must travel only to the geographical region shown in *your policy certificate*.
- 5 No **journey** must last for more than the **period of insurance** shown in *your policy certificate*. For annual multi trip policies, no **journey** must last for more than 31 days unless a written endorsement has been issued by **us** and *you* have paid any additional premium required.
- 6 *You* must have booked *your* return date before *you* start *your journey*.
- 7 *You* must not take part in any hazardous activities or **manual work** unless a written endorsement has been issued by **us** and *you* have paid any additional premium required.
- 8 *You* must take all ordinary and reasonable care to avoid accidents, injury, loss or damage.
- 9 *You* must tell **us** about any claim within 60 days of the incident.
- 10 *You* must forward to **us** immediately, and unanswered, all documents (including writ and summons) *you* receive in connection with a claim.
- 11 *You* must give **us** all the information, documents and help that **we** need at *your* own expense. This includes medical certificates and details of *your* household insurance and any other insurance that may cover a claim under this policy.
- 12 *You* must not admit liability, offer or promise to pay anyone without **our** written permission.

We have the right to

- 13 Retain *your* premium unless *you* return the policy to **us** within 14 days of receiving it. At that time **we** will refund *your* premium only if:
 - a **we** receive the returned policy before the departure date of *your* first **journey**; and
 - b *you* have not made a claim;
- 14 Cancel *your* cover from the start of the policy if *you* do not pay the premium;
- 15 Ask *you* to pay an extra premium, add special conditions to the policy or exclude cover for a medical condition if *your* health changes during the **period of insurance**;
- 16 Restrict any decision to the terms and conditions that would have been offered if *you* had complied with the requirements set out in changes in *your* medical conditions.
- 17 Reject any claim which is in any way connected with a **pre-existing medical condition** where a written endorsement has not been issued by **us** or *you* have not paid any additional premium required;
- 18 Reject any claim and cancel the policy in the event of misrepresentation, fraud and/or *your* failure to tell **us** any information that could affect this policy;
- 19 Take over and defend or settle in *your* name any claim made under this policy;
- 20 Take legal action in *your* name but at **our** expense to recover any payment **we** have made under the policy;
- 21 Cancel all subsequent cover under the policy for a **journey** if **we** have made a payment under Sections A or B for that particular **journey**;
- 22 Use *your* unused travel tickets if *you* cancel *your journey* or return **home** early.

General exclusions

We will not pay for any loss under this policy in connection with or caused in any way by

- 1 War, invasion, hostilities or warlike operations, rebellion, insurrection or civil unrest.
- 2 Travel to a destination where the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel;
- 3 Any **terrorist act** where such act involves a nuclear, chemical or biological attack;
- 4 The legal action of Customs or any Government officials or Authorities of any country;
- 5 Ionising radiation or radioactive contamination caused by nuclear fuel or waste or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment;
- 6 *You* committing suicide, deliberately injuring yourself, making yourself ill or putting yourself in needless danger, unless *you* are attempting to save a human life;

- 7 *You* being under the influence of alcohol, where it affects *your* actions or drug related incidents, solvent abuse, sexually transmitted diseases or insanity;
- 8 The performance of *your* duties as a member of the armed forces;
- 9 A criminal or dishonest act by *you*;
- 10 *You* travelling in an aircraft (other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft, including helicopter transfers) unless a written endorsement has been issued by *us* and *you* have paid any additional premium required;
- 11 *You* driving a motorised vehicle unless *you* hold a valid driving licence permitting the use of such vehicles in the country that *you* are travelling and *you* have at least valid third party motor insurance for that vehicle;
- 12 *You* using a two wheeled motor vehicle as a rider or a passenger unless wearing a helmet, and in all circumstances unless the rider is a holder of a valid motorcycle licence appropriate to the motor cycle being ridden and the motorcycle is no more than 125cc;
- 13 *You* failing to get the inoculations or vaccinations required for *your journey*;
- 14 *You* travelling against medical advice or for the purpose of receiving medical treatment;
- 15 *You* suffering from any anxiety, depression or stress related illness of any kind;
- 16 *You* suffering from any medical condition directly or indirectly related to *your* abuse of alcohol or drugs;
- 17 *You* suffering from deep vein thrombosis or its symptoms that result from *you* travelling by air.

We will not pay for

- 18 Any losses which are not specifically mentioned in the policy;
- 19 Any loss or damage more specifically insured by another policy;
- 20 *Your* expenses in providing any certificates, information or evidence *we* need. However, if *you* are claiming for physical injury or illness, *we* may ask and will pay for *you* to have a medical examination. *We* may also ask and pay for a post-mortem examination in the event of the death of any *insured person*.
- 21 Any further benefits for a *journey* under the policy if a claim has been made under Section A (Cancellation), Section B (Curtalement) or *you* have been repatriated to the *UK* or the *your home country* under Section C (Emergency medical, repatriation and associated expenses abroad).

Section A

Cancellation

Additional definitions which apply only to this section

Redundancy Unemployment which qualifies for payment under United Kingdom redundancy payment legislation (other than voluntary redundancy) where *you* have been continuously employed on a permanent basis for 2 full years or more by the same employer.

What we will pay for

- 1 *We* will pay up to the amount shown in the Schedule of cover in respect of *your* part of the unused accommodation and transport charges which were incurred before *your* departure date, and which cannot be recovered from anywhere else if *you* are unable to travel due to any of in the following necessary circumstances:
 - a the death or disablement by bodily injury or illness of *you*, any person with whom *you* are intending to travel or planning to visit, any member of *your immediate family*, or a *close business associate* of yours;
 - b *your* pregnancy where a *medical practitioner* has advised against travel during the period of the *journey*, provided *you* were only advised after purchasing the policy and booking the *journey* ;
 - c *you* being subject to compulsory quarantine or being summoned for jury service or as a witness in a court of law (but not as an expert witness or where *your* employment would normally require *you* to attend court) during the period of the *journey*;
 - d *you* or any person with whom *you* have arranged to travel being subject to posting overseas or *emergency* and unavoidable requirements of duty in the armed forces, police, fire, nursing or ambulance services where leave orders had previously been agreed for the period of the *journey*;
 - e *your redundancy* provided *you* were only made aware of the *redundancy* process after purchasing the policy and booking the *journey*;
 - f if the police or other recognised authorities require *you* to remain at *home* following a burglary at *your home* or due to serious damage to *your home* caused by fire, storm or flood.

Conditions in addition to the general conditions on page 11

- 1 *You* must not book a *journey* if *you* have reason to believe it may be cancelled.
- 2 *You* must notify immediately, and within 72 hours, the travel organiser or travel agent through whom the travel itinerary was arranged, once it is found necessary to cancel the *journey*.

What we will not pay for in addition to the general exclusions on pages 11 and 12

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Costs as a result of *your* failure to immediately notify within 72 hours the travel organiser or travel agent through whom the travel itinerary was arranged, once it is found necessary to cancel the *journey*.
- 3 Any cost of a *journey* that has been paid for as a prize or using any airline reward scheme, for example Air Miles.
- 4 The cost of any Air Passenger Duty.

Claims evidence required

- 1 *You* must provide *us* with the booking confirmation invoice, cancellation invoice and a copy of *your policy certificate*.
- 2 For cancellations due to medical reasons, *you* must provide *us* with a medical certificate from the treating *medical practitioner* explaining why it was necessary for *you* to cancel *your journey*.
- 3 For cancellations due to death, *you* must provide the original death certificate.
- 4 For cancellations due to compulsory quarantine, *you* must provide a letter from the relevant authority or the treating *medical practitioner*.
- 5 For cancellations due to court summons, *you* must provide a copy of the court summons.
- 6 For cancellations due to *redundancy*, *you* must provide *us* with the letter of *redundancy* and include details of the period of *your* employment provided by *your* employer.
- 7 For cancellations in all other cases, *you* must provide *us* with a letter from the relevant authority or if applicable the police.
- 8 Any other relevant information *we* may ask *you* for.

Section B

Curtailment

What we will pay for

- 1 If *you* have to cut short *your journey* earlier than planned due to any of the reasons listed below *we* will pay up to the amount shown in the Schedule of cover for the extra cost of a one way airfare (of a standard no greater than the class of *journey* pre-booked) or the applicable fee charged by the airline to change *your* scheduled return date, and the unused non-refundable prepaid accommodation costs and other transport arrangements calculated from the date of *your* return *home*, or admission to hospital as an in-patient, provided such an admission is for the duration of *your journey*. *We* will provide cover in respect of curtailment in the following necessary circumstances:
 - a *you* returning to *your home* address in the *UK* or *your home country*, where such return is urgently necessitated by serious illness or severe injury to *you* or a member of *your immediate family*; or the death of a member of *your immediate family*;
 - b *your* admission into hospital as an in-patient for the rest of *your journey*;
 - c the admission of a member of *your immediate family* travelling with *you* into hospital as an in-patient for the rest of *your journey* providing both parties are insured by *us*;
 - d *you* returning to *your home* address in the *UK* or *your home country* where *your* presence is required by the police following burglary at *your home* or *your home* becomes uninhabitable following fire, storm or flood after *you* have commenced *your journey*.

Conditions in addition to the general conditions on page 11

- 1 *You* must not be travelling against medical advice or for the purpose of receiving medical treatment.
- 2 *You* must contact *our* assistance company as soon as *you* become aware of any circumstances which may cause *you* to cut short *your journey*.
- 4 *You* must obtain authorisation from *our* assistance company before incurring any expenses in cutting short *your journey*.
- 5 If *you* have to cut short *your journey*, *you* must accept *our* decisions about the most suitable, practical and reasonable solution to the problem.

What we will not pay for in addition to the general exclusions on pages 11 and 12

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Any expense following *your* disinclination to travel or to continue with *your journey* or loss of enjoyment on *your journey*.
- 3 Any costs for curtailment due to medical reasons where *you* do not have a medical certificate from the *medical practitioner* treating *you* abroad, stating that *you* need to return *home* early for further medical treatment.
- 4 Any costs for curtailment due to medical reasons unless they have been authorised by *our* assistance company as being medically necessary.

- 5 Any unused travel costs on *your* original *return journey* to the *UK* or the Republic of Ireland when *we* have already paid to get *you home* or for additional accommodation costs once back in the *UK* or *your home country*.
- 6 Any costs that have not been authorised by *our* assistance company.
- 7 Any cost of a *journey* that has been paid for as a prize or using any airline reward scheme, for example Air Miles.

Claims evidence required

- 1 *You* must provide *us* with the booking confirmation invoice and a copy of *your policy certificate*, as well as unused tickets and ticket receipts.
- 2 For curtailment due to medical reasons, *you* must provide *us* with a medical certificate from the treating *medical practitioner*.
- 3 For curtailment due to death, *you* must provide the original death certificate.
- 4 For curtailment in all other cases, *you* must provide *us* with a letter from the police or other relevant authority.
- 5 *You* must provide the receipts for all expenses incurred.
- 6 Any other relevant information *we* may ask *you* for.

Section C

Emergency medical, repatriation and associated expenses outside the UK and your home country

Additional definitions which apply only to this section

Emergency treatment Treatment including surgery for a medical *emergency* that the medical advisor confirms cannot wait until *you* return to the *UK* or *your home country*.

Medical advisor A senior medical officer approved and appointed by *our* assistance company.

Necessary medical expenses Any service, supply or other matter which is appropriate and consistent with the diagnosis in accordance with accepted community standards of medical practice and as agreed by *our medical advisor*, is not experimental or investigative, and cannot be reasonably delayed until *you* return to the *UK* or *your home country*.

What we will pay for

1 Medical expenses and emergency repatriation

If *you* sustain accidental bodily injury or become ill during *your journey* outside the *UK* or *your home country* *we* will pay up to the amount shown in the Schedule of cover unless otherwise stated in respect of the following expenses necessarily incurred:

- a necessary land and air ambulance charges for conveyance to hospital authorised by *our* assistance company;
- b *necessary medical expenses* and *emergency treatment* authorised by *our* assistance company. *We* reserve the right to repatriate *you* when, in the opinion of the *medical practitioner* in attendance and *our medical advisor*, *you* are deemed fit to travel;
- c *emergency* dental treatment up to £175 for the alleviation of sudden pain only. This does not apply to the provision of dentures, artificial teeth and work involving the use of precious materials;
- d for the cost of *your* return to the *UK* or *your home country* by medically appropriate means where, in the opinion of *our medical advisor*, such return is medically necessary;
- e the expense of a qualified medical attendant, or other person authorised by *our* assistance company and required on medical advice to escort *you home*;
- f cost of transporting *your* remains to the *UK* or *your home country*, or the reasonable cost of a funeral in the country where death occurs, if other than the *UK* and *your usual home country*, up to £3,000;
- g reasonable additional travelling expenses in returning *you* to *your home* address in the *UK* or *your home country* and additional accommodation expenses, to the standard of *your* original booking, up to a maximum of £100 per day in the event of *you* receiving medical advice from the doctor in attendance and *our medical advisor* that *your* originally planned *return journey* is impossible due to medical reasons;
- h the equivalent cost of economy class travel up to a maximum of £750 and accommodation expenses of £50 for each 24 hour period up to a maximum of £750 for one person, who is a *resident* of the *UK* or *your home country*, to stay with or travel to and stay with *you* if there is no one already there to look after *you*;
- i remedial physiotherapy during *your* journey is included up to £250 provided it has been authorised by *our* assistance company.

2 Search and rescue

We will pay up to the amount shown in the Schedule of cover for search and rescue expenses for a period of no longer than 72 hours from the time of the call for assistance, which is necessarily incurred as a result of an **emergency** to prevent injury or illness or danger to life where the appropriate rescue authorities recommend the dispatch of a Search and Rescue team.

3 Hospital benefit

We will pay up to the amount shown in the Schedule of cover if **you** are admitted as an in-patient in a hospital outside the **UK** or **your home country**, as a direct result of an accidental injury or illness which is covered under this section.

Conditions in addition to the general conditions on page 11

- 1 **You** must not be travelling against medical advice or for the purpose of receiving medical treatment.
- 2 **You** must give **our** assistance company full details as soon as **you** know of a medical **emergency**.
- 3 All expenses must be approved in advance by **our** assistance company.
- 4 **You** must give **our** assistance company permission to approach **your** general practitioner for details of **your** medical records following a medical **emergency**.
- 5 **You** must accept **our** decisions about the most suitable, practical and reasonable solutions to any medical **emergency**.
- 6 **You** must use state hospital facilities when in the opinion of **our** assistance company it is suitable to do so.

What we will not pay for in addition to the general exclusions on pages 11 and 12

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims arising from medical treatment of any kind received by **you** in the **UK** or **your home country**.
- 3 Claims arising from medical treatment of any kind not authorised at the time by a **medical practitioner** in conjunction with **our** assistance company. This includes any surgery or MRIs, CT scans or invasive procedure including but not restricted to cardiac catheterisation or organ transplants.
- 4 Claims arising for treatment or surgery which, in the opinion of **our medical advisor**, is not essential or can reasonably be delayed until **you** return **home**.
- 5 The cost of any elective treatment or surgery, including exploratory tests, which are not directly related to the injury giving rise to a claim.
- 6 Any expense which is not usual, reasonable or customary for the medical services and supplies.
- 7 Claims arising from the additional costs of single or private hospital room accommodation.
- 8 Claims arising from medical treatment of any kind occurring after **you** have refused the offer of repatriation when, in the opinion of the **medical practitioner** in attendance and **our medical advisor**, **you** are fit to travel.
- 9 Any costs incurred from treatment in a private medical facility after **our** assistance company has recommended that **you** be referred to a state hospital and either **you** or the private medical facility has refused the transfer.
- 10 Any claims arising from medical treatment of a normal pregnancy, without any unforeseen complications. This policy is designed to provide cover for unforeseen events and normal childbirth would not constitute an unforeseen event.
- 11 Repairs to or for the provision of spectacles.

Claims evidence required

- 1 **You** must provide **us** with the booking confirmation invoice and a copy of **your policy certificate**, as well as ticket receipts.
- 2 **You** must provide the bills or receipts for all expenses incurred.
- 3 Any other relevant information **we** may ask **you** for.

Section D

Emergency assistance in the UK and your home country

What we will pay for

- 1 We will pay for the following expenses if **you** become physically ill or are injured on a **journey** within the **UK** or **your home country**:
 - a the equivalent cost of economy class travel up to a maximum of £750 and accommodation expenses of £50 for each 24 hour period up to a maximum of £750 for one person, who is a **resident** of the **UK** or **your home country**, to stay with or travel to and stay with **you**;
 - b up to £2,000 for **you** to be transferred by ambulance to a hospital nearer to **your home** provided an ambulance is a medical necessity;
 - c up to £1,000 to return **your** remains to **your home**, in the event of **your** death.

Conditions in addition to the general conditions on page 11

- 1 **You** must give **our** assistance company full details as soon as **you** know of the **emergency** and all costs must be authorised by them.

What we will not pay for in addition to the general exclusions on pages 11 and 12

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims for which *you* can receive compensation from elsewhere.
- 3 Any expense which is not usual, reasonable or customary for the ambulance services.
- 4 Claims of any kind not authorised at the time by a *medical practitioner* in conjunction with *our* assistance company.

Claims evidence required

- 1 *You* must provide *us* with the booking confirmation invoice and a copy of *your policy certificate*.
- 2 *You* must provide the bills or receipts for all expenses claimed.
- 3 Any other relevant information *we* may ask *you* for.

Section E

Personal accident

What we will pay for

- 1 *We* will pay *you* or *your* legal representative up to the amount shown on the Schedule of cover if during the *journey* *you* sustain bodily injury caused by accidental, external, violent and visible means and within 12 months *you* suffer one of the following:
 - a death;
 - b 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 more limbs at or above the wrist or ankle;
 - c permanent and total disablement from engaging in paid employment or paid occupation provided this occurs within one year of the event happening and the injury is the sole cause of the permanent disability.

Conditions in addition to the general conditions on page 11

- 1 Benefit claims under point 1c will be limited to 50% of the amount shown on the Schedule of cover if *you* were not employed for the six months prior to the departure of the *journey*.

What we will not pay for in addition to the general exclusions on pages 11 and 12

- 1 Any event which is a result of:
 - a *your* own negligence;
 - b *you* or anyone else covered by this policy being in control of a mechanical vehicle.
- 2 More than one of the benefits resulting from the same injury.
- 3 More than £1,000 when *your* age is under 16 years on the event date in respect of What *we* will pay for, item (a) above.
- 4 Any accident that *you* suffer outside the *period of insurance*.
- 5 Any claim arising from *your* participation in a sport or activity.

Claims evidence required

- 1 For all claims *you* must provide a written police report.
- 2 *You* must provide a medical certificate from the treating *medical practitioner*.
- 3 In the event of death, the original death certificate must be provided
- 4 Any other relevant information *we* may ask *you* for.

Section F

Delayed departure, missed departure and missed connection

Additional definitions which apply only to this section

Departure point International departure airport, international rail terminal or international port.

Flight A service displaying the same airline flight number and scheduled time and date as shown on *your* travel tickets or travel itinerary.

Public transport/Scheduled services Any form of transport that runs to a published timetable.

What we will pay for

1 Delayed departure

We will pay if the *flight*, international train or sea vessel on which *you* are booked is delayed or cancelled because of industrial action, bad weather, mechanical or technical problem with the international train or sea vessel or the grounding of the aircraft due to mechanical, technical problems or structural defect either:

a Travel delay

The amount shown in the Schedule of cover if *you* are delayed at *your departure point* for *your* outbound or *return journey* by 12 hours from the time shown in *your* travel itinerary; or

b Abandonment

Up to the amount shown in the Schedule of cover for *your* part of the costs if *you* decide to abandon *your journey* before *you* leave *your home country* if *you* are delayed at *your departure point* by more than 24 hours from the time shown in *your* travel itinerary.

2 Missed departure

We will pay up to the amount shown in the Schedule of cover, but not exceeding the cost of *your journey*, for additional standard room accommodation and transport charges paid, which are necessary for *you* to reach the *journey* destination or to return *home* due to *your* failure to get to the *departure point* by the time stated in the travel itinerary supplied to *you*, as a result of the failure of *public transport, scheduled services* or accidental or mechanical failure to the taxi in which *you* are travelling during *your journey*, in the course of:

- a *your* direct *journey* to the *departure point* immediately prior to commencement of the *outward journey* from the *UK* or *your home country*; or
- b *your* direct *journey* to the *departure point* immediately prior to commencement of the *return journey* to the *UK* or *your home country*.

3 Missed connection

We will pay up to the amount shown in the Schedule of cover, but not exceeding the cost of *your* holiday, for extra room only accommodation and transport charges *you* have paid to catch up with *your* booked itinerary, as a result of a delay to *your* pre booked transport causing *you* to miss *your* pre booked connecting transport.

Conditions in addition to the general conditions on page 11

- 1 *You* must check in by the time and date shown on *your* travel itinerary and in the event of a delayed departure *you* must remain at the *departure point* for 12 hours unless the revised departure time is known.
- 2 *You* must take all reasonable steps to arrive at the *departure point* at or before the recommended time and have allowed sufficient time for *your* journey.
- 3 *You* can claim under either Delayed departure, Missed departure or Missed connection but only one.

What we will not pay for in addition to the general exclusions on pages 11 and 12

- 1 Circumstances which could reasonably have been anticipated at the date insurance was purchased or the *journey* booked.
- 2 Any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
- 3 Any claim where *you* have not pre-booked, where *you* have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
- 4 Any claim for Delayed departure or Missed departure in respect of any *journey* solely within *your home country*.
- 5 Any claim for Delayed departure or Missed connection unless *you* obtain a letter from the airline, railway company or shipping line confirming the reason for the delay and showing the scheduled departure time and the actual departure time of the *flight*, international train or sea vessel.
- 6 Any claim for Missed departure unless *you* obtain a letter from the *public transport* provider (if this applies) confirming that the service did not run on time.
- 7 Any claim for Missed departure unless *you* obtain written confirmation of the delay from the authority or breakdown service that attended the accident or breakdown (if this applies) affecting the vehicle *you* were travelling in.
- 8 Any claim for delay caused by strike or industrial action which began or was announced before *you* purchased this policy or booked *your journey*.
- 9 Any Abandonment claim where *your* tour operator has provided *you* with alternative arrangements which depart within 24 hours of the original booked departure time.

Claims evidence required

- 1 *You* must provide a letter from the airline, railway company or shipping line, or their handling agent, confirming the reason for the delay and detailing the scheduled and actual departure times.
- 2 *You* must provide the bills or receipts for all expenses claimed.
- 3 *You* must provide *us* with the booking confirmation invoice and a copy of *your policy certificate*, as well as unused tickets.
- 4 Any other relevant information *we* may ask *you* for.

Section G

Baggage and travel documents

Additional definitions which apply only to this section

Baggage Personal effects owned by *you* and taken, worn or purchased on the *journey*. This includes *your* valuables and gifts purchased on *your journey*, but does not include sports equipment.

Unattended Any items left unguarded from *your* person where *you* are unable to clearly see and retrieve them.

Sports equipment Those articles which are usually worn, used, carried or held in the course of participating in a sport or activity.

Valuables Jewellery, articles made of gold, silver or other precious metals, precious or semi-precious stones, furs, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment, telecommunications equipment, computer equipment and software.

What we will pay for**1 Baggage**

We will pay up to the amount shown in the Schedule of cover for the accidental loss of, theft of or damage to *your baggage* during *your journey*. The amount payable will be the lesser of the cost to replace or repair and the original cost less a deduction based on *your* period of ownership the item. The scale used to calculate the deduction is as follows:

- Up to 1 year - 10% of purchase price
- Up to 2 years - 30% of purchase price
- Up to 3 years - 50% of purchase price
- Up to 4 years - 70% of purchase price
- Up to 5 years - 80% of purchase price
- Over 5 years - 100% of purchase price

In addition, the maximum we will pay is further limited as follows:

- a the single item, *pair or set* limit for *baggage* as shown in the Schedule of cover.
- b the total limit for *baggage* defined as *valuables* as shown in the Schedule of cover.

2 Delayed baggage

We will pay up to the amount shown in the Schedule of cover for the purchase of essential replacement items, if *your baggage* is lost, stolen or misplaced whilst in the custody of an airline or other carrier on the *outward journey* for at least 12 hours from the time of *your* arrival at the *journey* destination. If the delayed items are subsequently permanently lost then any amount paid under Delayed baggage will be deducted from the final claim settlement made under *Baggage* above.

3 Travel documents

We will pay up to the amount shown in the Schedule of cover for:

- a the reasonable costs in obtaining a replacement passport (or travel document) to enable *you* to return to the *UK* or *your home country* following the accidental loss or theft of *your* passport whilst outside the *UK* or *your home country*;
- b the irrecoverable costs of travel tickets, accommodation vouchers, petrol coupons or driving licences following accidental loss or theft.

Conditions in addition to the general conditions on page 11

- 1 If *baggage* is lost, stolen or damaged whilst in the care of an airline, *you* must obtain a Property Irregularity Report form (P.I.R.) and give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage.
- 2 If *baggage* is lost, stolen or damaged whilst in the care of *your* hotel, accommodation provider or carrier other than an airline *you* must report to them in writing and obtain written confirmation.
- 2 *You* must comply with the carrier's conditions of carriage.
- 3 *You* must report all theft or losses to the police within 24 hours of discovery and obtain a written police report or crime reference number.
- 4 *You* must obtain a written report from *your* travel organiser's representative, if this is appropriate.
- 5 *You* must not abandon any *baggage*.
- 6 *You* must retain and return to the *UK* or *your home country* all damaged *baggage*.

What we will not pay for in addition to the general exclusions on pages 11 and 12

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims for which *you* receive compensation from elsewhere.
- 3 *Baggage* carried as hand luggage left on board on disembarkation.
- 4 *Baggage* left *unattended* other than in *your* locked *journey* accommodation or *your* motor vehicle as set out in point 5 below.
- 5 Claims arising for loss, theft or damage of *baggage* from a motor vehicle left *unattended*:
 - a overnight between 9 p.m and 9 a.m (local time) or
 - b at any time between 9 a.m. and 9 p.m. (local time) unless it was in the locked boot which is separate from the passenger compartment and there is evidence of

forcible entry into the vehicle.

- 6 Loss, destruction, damage or theft:
 - a arising from confiscation or destruction by Customs or other authorities;
 - b of contact or corneal lenses, dentures, samples or merchandise, bonds, coupons, stamps, or documents of any kind, vehicles or accessories, bicycles, boats and/or ancillary equipment;
 - c of **baggage** defined as **valuables** under this policy or travel documents left as checked-in **baggage**;
 - d of spectacles or sunglasses unless prescription.
 - e due to wear and tear, depreciation in value, deterioration, denting or scratching, moths, vermin, or staining of any kind;
 - f due to mechanical or electrical breakdown or derangement, breakage of fragile or brittle articles (including glass and china) unless caused by fire or by accident to the vessel, aircraft or vehicle in which they are being carried.
- 7 Films, tapes, cassettes, cartridges, discs or other digital storage devices that **you** have used/recorded on, other than for their value as unused material.
- 8 Perishable goods, bottles or cartons and their contents or any damage caused by these items.
- 9 Loss of **baggage** other than wedding rings, spectacles or prescription sun glasses whilst in the sea or swimming pool.
- 10 Wheelchairs, prams, pushchairs and baby buggies damaged whilst in use.
- 11 Anything shipped as freight or under a bill of lading.
- 12 The cost of replacing any additional pieces that form part of a set other than the item lost, stolen or damaged.

Claims evidence required

- 1 For claims for loss or theft **you** must provide a written police report.
- 2 For claims for loss or damage in transit (including delayed **baggage**) **you** must provide a Property Irregularity Report (P.I.R) from the airline or a letter from the carrier where the delay, loss, theft or damage occurred in their custody and all travel tickets and tags.
- 3 **You** must provide proof of ownership and evidence of original purchase price for any item with a value in excess of £100.
- 4 In the case of lost or misplaced **baggage** on the **outward journey**, **you** must produce receipts for the purchase of essential replacement items.
- 5 For all damage claims **you** must provide an estimate for repairs.
- 6 For a lost or destroyed passport **you** must supply **us** with a letter from the consulate where the loss was reported and retain all receipts that relate to the necessary costs in replacing the passport.
- 7 Any other relevant information **we** may ask **you** for.

Section H

Personal money

Additional definitions which apply only to this section

Personal money Bank currency notes and coins taken for private purposes only.

What we will pay for

- 1 **We** will pay up to the amount shown in the Schedule of cover for loss or theft of **your personal money** during **your journey**.

Conditions in addition to the general conditions on page 11

- 1 **You** must retain receipts for all currency and traveller cheque transactions.
- 2 **You** must report any theft or losses to the police within 24 hours of discovery and obtain a written police report.

What we will not pay for in addition to the general exclusions on pages 11 and 12

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Loss or theft of **personal money**:
 - a unless it is on **your** person at all times or deposited in a safe or safety deposit box where available or left in **your** locked **journey** accommodation and there is written evidence from the local police that someone has broken into **your** safe, safety deposit box or **journey** accommodation;
 - b when it is left as checked-in baggage;
 - c when it is left on board on disembarkation.
- 3 Loss of **personal money**:
 - a due to a reduction in exchange rate;
 - b due to shortage caused by error or omission in exchanging currency.

Claims evidence required

- 1 **You** must provide proof of ownership of any **personal money** for which **you** are claiming.
- 2 **You** must provide a written police report in respect of any loss or theft.
- 3 Any other relevant information **we** may ask **you** for.

Section I Hijack

Additional definitions which apply only to this section

Hijack The unlawful seizure or wrongful exercise of control of the aircraft, train or sea vessel (or the crew thereof) in which *you* are travelling as a fare paying passenger.

What we will pay for

- 1 *We* will pay up to the amount shown in the Schedule of cover if *you* are prevented from reaching *your* scheduled destination, or returning to *your home*, as a result of *hijack*.

Conditions

- 1 Anything mentioned in the general conditions on page 11.

What we will not pay for

- 1 Anything mentioned in the general exclusions on pages 11 and 12.

Claims evidence required

- 1 *You* must provide independent evidence in writing from the police or other appropriate authority in support of any claim.
- 2 Any other relevant information *we* may ask *you* for.

Section J Personal liability

What we will pay for

- 1 *We* will indemnify *you* against all sums up to the amount stated in the Schedule of cover which *you* are legally liable in a personal capacity to pay in respect of accidents happening during *your journey* and for the period of *your* insurance resulting in:
 - a bodily injury or death to any person who is not a member of *your immediate family*, *your* travelling companion or in *your* service;
 - b accidental loss or damage to property that neither belongs to *you* nor is in *your* charge nor under the control of *you* any member of *your immediate family*, *your* travelling companion or any person in *your* service;
 - c accidental damage to *your* temporary *journey* accommodation.

In the event of *your* death *your* personal representative will receive the benefit of the cover granted by this section.

Conditions

- 1 Full details of the circumstances giving rise to the claim, plus any supporting evidence are supplied to *us* without delay.
- 2 No admission of liability or any other action taken without *our* prior agreement.
- 3 All developments of the claim and all related correspondence are supplied to *us* without delay.

What we will not pay for

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover in respect of items (c) above.
- 2 Any fines imposed by a court of law or other relevant bodies.
- 3 Any liability for bodily injury, death, loss of or damage to property, which *you* are covered for by any other insurance.
- 4 Any liability for bodily injury or death suffered by anyone employed by *you* or a member of *your immediate family* or travelling companion and is caused by the work they are employed to do.
- 5 Any liability for bodily injury, death, loss of or damage to property arising from:
 - a *your* participation in a *hazardous activity* unless a written endorsement has been issued by *us* and *you* have paid any additional premium required;
 - b *your* deliberate act or omission;
 - c anyone employed by *you*, a member of *your immediate family* or travelling companion;
 - d *your* pursuit of any trade, business, profession or occupation;
 - e any animal *you* own, look after or control;
 - f *your* agreement to take responsibility for that which *you* would not otherwise have been responsible for;
 - g ownership or use of any aircraft, motorised water craft, sailing vessels, motorised or mechanical vehicles, or caravans, or any trailers unless allowed under *insured activities* or a written endorsement has been issued by *us* and *you* have paid any additional premium required.

Claims evidence required

- 1 *You* must provide *us* with full details of the circumstances giving rise to the claim in writing and any supporting evidence.
- 2 *You* must give *us* notice in writing immediately if *you* or *your* legal representatives have knowledge of any impending prosecution, inquest or fatal injury inquiry in connection with any occurrence for which there may be liability
- 3 Any other relevant information *we* may ask *you* for.

Section K

Securing your home

What we will pay for

- 1 *We* will pay for the call out cost, and for a 'one man hour' labour charge and any parts/materials used to effect a repair, up to the amount shown in the Schedule of cover to secure *your home* if it is burgled in *your* absence during *your journey*.

Conditions in addition to the general conditions on page 11

- 1 *You* must obtain a written police report.
- 2 *You* must use the services of an accredited tradesman.

What we will not pay for in addition to the general exclusions on pages 11 and 12

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims for which *you* can receive compensation from elsewhere.
- 3 For any work carried out outside the period of *your journey*.

Claims evidence required

- 1 *You* must provide a written police report.
- 2 *You* must provide the bills or receipts for expenses incurred.
- 3 Any other relevant information *we* may ask *you* for.

Section L

Legal expenses

This section is underwritten by DAS Legal Expenses Insurance Company Limited. Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales, number 103274. Website: www.das.co.uk

Helpline Service

During *your journey* outside of the *UK* or the Republic of Ireland and for up to 7 days following *your* return, we will provide the following service 24 hours a day, seven days a week.

Travel Legal Advice Service

We will give *you* confidential legal advice over the phone on any personal legal problem in connection with *your* holiday or trip.

To use the Legal Advice Helpline, *you* can contact *us* on 0117 934 0162 quoting reference tagc09.

Please do not contact *us* to report a claim under other sections of this insurance.

To help *us* check and improve *our* service standards, we record all calls.

We will not accept responsibility if the Helpline Service fails for reasons beyond *our* Control.

Definitions which apply only to this section

We/Us/Our DAS Legal Expenses Insurance Company Limited.

Representative The lawyer or other suitably qualified person who has been appointed to act for *you* in accordance with the terms of this section.

Date of occurrence The date of the event which may lead to a claim. If there is more than one event arising at the same time or from the same originating cause, the date of occurrence is the date of the first of these events.

Costs and expenses All reasonable and necessary costs charged by the representative on a standard basis.

Insured incident An event which causes *your* death or bodily injury.

Territorial Limit Worldwide.

What we will pay for

- 1 *We* agree to negotiate for *your* legal rights in a claim against a third party following an *insured incident* as long as:
 - a the *date of occurrence* of the *insured incident* happens during the *period of insurance*; and
 - b any legal proceedings will be dealt with by a court or other body which *we* agree to in the *territorial limit*; and
 - c for civil claims it is always more likely than not that *you* will recover damages (or other legal remedy which *we* have agreed to) or make a successful defence.
- 2 *We* will pay *costs and expenses* to make or defend against an appeal as long as *you* tell *us* within the time limits allowed that *you* want *us* to appeal. Before *we* pay the *costs and expenses* for appeals, *we* must agree that it is always more likely than not that the appeal will be successful.
- 3 If a *representative* is used, *we* will pay the *costs and expenses* incurred for this.
- 4 The most *we* will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £25,000.

Conditions (in addition to the general conditions on page 11)

- 1 **You** must:
 - a keep to the terms and conditions of this section;
 - b notify **us** immediately of any alteration which may materially affect **our** assessment of the risk;
 - c take reasonable steps to keep any amount **we** have to pay as low as possible;
 - d try to prevent anything happening that may cause a claim;
 - e send everything **we** ask for, in writing;
 - f give **us** full and truthful details by phone or in writing of any claim as soon as possible and give **us** any information **we** need.
- 2 a **We** can take over and conduct, in **your** name any claim or legal proceedings at any time. **We** can negotiate any claim on **your** behalf.
 - b **You** are free to choose a **representative** (by sending **us** a suitably qualified person's name and address) if:
 - (i) **we** agree to start legal proceedings and it becomes necessary for a lawyer to represent **your** interests in those proceedings; or
 - (ii) there is a conflict of interest.
 - c In all circumstances except those in 2(b) above, **we** are free to choose a **representative**.
 - d Any **representative** will be appointed by **us** to represent **you** according to **our** standard terms of appointment, which may include a 'no-win, no-fee' agreement. The **representative** must co-operate fully with **us** at all times.
 - e **We** will have direct contact with the **representative**.
 - f **You** must co-operate fully with **us** and the **representative** and must keep **us** up to date with the progress of the claim.
 - g **You** must give the **representative** any instructions that **we** ask for.
- 3 a **You** must tell **us** if anyone offers to settle a claim.
 - b If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
 - c **You** must not negotiate or agree to settle a claim without **our** approval.
 - d **We** may decide to pay **you** the amount of damages that **you** are claiming or is being claimed against **you** instead of starting or continuing legal proceedings.
- 4 a **You** must tell the **representative** to have **costs and expenses** taxed, assessed or audited, if **we** ask for this.
 - b **You** must take every step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.
- 5 If a **representative** refuses to continue acting for **you** with good reason, or if **you** dismiss a **representative** without good reason, the cover **we** provide will end at once unless **we** agree to appoint another **representative**.
- 6 If **you** settle a claim or withdraw **your** claim without **our** agreement, or do not give suitable instructions to a **representative**, the cover **we** provide will end at once and **we** will be entitled to reclaim any **costs and expenses** paid by **us**.
- 7 If there is a disagreement about the way **we** handle a claim that is not resolved through **our** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help.
- 8 **We** may, at **our** discretion, require **you** to obtain, at **your** expense, an opinion from a lawyer, accountant or other suitably qualified person chosen by **you** and **us**, on the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence, **we** will pay the cost of obtaining the opinion.
- 9 **We** will not pay any claim covered under any other policy, or any claim that would have been covered by another policy if this section did not exist.
10. This section will be governed by English law.
11. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

What we will not pay for (in addition to the general exclusions on pages 11 and 12)

- 1 Any claim where **you** have failed to notify **us** of the **insured incident** within a reasonable time of it happening and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that **we** have agreed to) or of making a successful defence.
- 2 Any incident or matter arising before the start date of insurance under this section.
- 3 Any **costs and expenses** incurred before **our** written acceptance of the claim.
- 4 Fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
- 5 Any claim intentionally brought about by **you**.
- 6 Written or verbal remarks which damage **your** reputation.
- 7 Any dispute with **us** that is not dealt with under Condition 7.
- 8 **Costs and expenses** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
- 9 Any legal action **you** take which **we** or the **representative** have not agreed to, or where **you** do anything that hinders **us** or the **representative**.
- 10 Any **costs and expenses** that are incurred under a contingency fee arrangement.
- 11 Any claim relating to any illness or bodily injury which develops gradually or is not

- caused by a specific or sudden accident.
- 12 Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to *you*.
 - 13 Any claim relating to clinical negligence.
 - 14 Any claim relating to defending *your* legal rights, but defending a counter-claim is covered.
 - 15 Any claim relating to *you* driving a motor vehicle for which *you* do not have valid motor insurance.
 - 16 A claim which is fraudulent, exaggerated or dishonest or where an allegation of dishonesty or violent behaviour has been made against *you*.
 - 17 A claim caused by, contributed to by or arising from:
 - a ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - b the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
 - c war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup; or
 - d pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
 - 18 Apart from *us*, *you* are the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third party rights or interest.
 - 19 Any claim directly or indirectly caused by or resulting from any device failing to recognise, interpret, or process any date as its true calendar date.
 20. Deep Vein Thrombosis or its symptoms that result from *you* travelling by air.
 - 21 Any claim against any insurance intermediary or agent of Travel & General Insurance Company plc.

How to make a claim under this section

To make a claim under this section, please phone *us* on 0117 934 0553. *We* will ask *you* about *your* legal dispute and if necessary call *you* back at an agreed time to give *you* legal advice.

If *your* dispute needs to be dealt with as a claim under this section, *we* will give *you* a claim reference number. At this point *we* will not be able to tell *you* if *you* are covered but *we* will pass the information to *our* claims handling teams and explain what to do next. If *you* prefer to report *your* claim in writing, *you* can send it to *our* Claims Department at the following address:

Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

Or *you* can e-mail *your* claim to *us* at newclaims@das.co.uk

Problems

We will always try to give *you* a quality service. If *you* think *we* have let *you* down, please write to *our* Head Office address shown below. Or *you* can phone *us* on 0117 934 0066 or e-mail *us* at customerrelations@das.co.uk

Details of *our* internal complaint handling procedures are available on request.

Our Head and Registered Office is: DAS legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

Registered in England and Wales, number 103274. Website: www.das.co.uk

If *you* are not still satisfied, *you* can contact the Insurance Division of the Financial Ombudsman Service at: South Quay Plaza, 183 Marsh Wall, London E14 9SR.

You can also contact them on 0845 080 1800. Website: www.financial-ombudsman.org.uk. (Using this service does not affect *your* right to take legal action.)

DAS Legal Expenses Insurance Company Limited is authorised and regulated by the Financial Services Authority.

Section M

Winter sports

Under Annual multi trip policies *you* are automatically covered for the winter sports activities listed under *Insured activities* overleaf, provided *you* do not take part in these activities for more than 17 days in total during the *period of insurance* (unless a written endorsement has been issued by *us* and *you* have paid any additional premium required).

For Single trip policies this section is not valid and no other cover under this policy is offered for those activities listed below unless a written endorsement has been issued by *us* and *you* have paid any additional premium required.

Additional definitions which apply only to this section

Ski and snowboard equipment Skis, snowboards, snowblades, boots, ski goggles, ski glasses, sticks and bindings and essential clothing.

Ski pack Ski lift pass, ski hire and tuition fees.

What we will pay for**1 Additional insured activities**

The policy is extended to cover *you* while *you* are participating in the winter sports listed in the *insured activities* overleaf.

2 Ski and snowboard equipment

We will pay up to the amount shown in the Schedule of cover for the accidental loss of, theft of or damage to *your ski and snowboard equipment* during *your journey*. The amount payable will be the lesser of the cost to replace or repair and the original cost less a deduction based *your* period of ownership of the item. The scale used to calculate the deduction is as follows:

- Up to 1 year - 10% of purchase price
- Up to 2 years - 30% of purchase price
- Up to 3 years - 50% of purchase price
- Up to 4 years - 70% of purchase price
- Up to 5 years - 80% of purchase price
- Over 5 years - 100% of purchase price

In addition, the maximum *we* will pay is further limited by the single item, *pair or set* limit for *ski and snowboard equipment* is as shown in the Schedule of cover.

3 Ski and snowboard equipment hire

We will pay up to the amount shown in the Schedule of cover for the hire of *ski and snowboard equipment* at *your journey* destination should:

- a *your own ski and snowboard equipment* be damaged beyond repair and *you* obtain a letter from the ski shop confirming that it is damaged beyond economical repair.
- b *your own ski and snowboard equipment* is lost, or misplaced whilst in the custody of an airline or other carrier on the *outward journey* for at least 12 hours from the time of *your* arrival at the *journey* destination and a carrier's Property Irregularity Report (P.I.R) is obtained.

4 Hired ski and snowboard equipment

We will pay up to the amount shown in the Schedule of cover for loss, damage or theft of *ski and snowboard equipment* hired by *you* on *your journey* for monies paid by *you* to cover such damage or loss as verified by a report and receipts from the ski hire shop. *Our* liability for *ski and snowboard equipment* hired by *you* shall be further limited to *your* liability for such loss or damage.

5 Ski pack

We will pay up to the amount shown in the Schedule of cover, for the proportionate value of *your* unused *ski pack* due to the following:

- a *your* accident or illness;
- b loss or theft of *your* ski lift pass.

6 Piste closure

We will pay up to the amount shown in the Schedule of cover for each full 24 hour period if *you* are unable to ski or snowboard due to the closure of the piste because of adverse weather/lack of snow, up to the maximum shown in the Schedule of cover.

7 Delay due to avalanche

We will pay up to the amount shown in the Schedule of cover for additional accommodation expenses and travelling expenses in the event that heavy snowfall or an avalanche prevents *you* from reaching *your return journey* departure point by the time stated in the travel itinerary supplied to *you*.

Conditions in addition to the general conditions of page 11 and in Sections A, B and F of the policy.

- 1 *You* must obtain a written police report in respect of any loss or theft of ski or snowboard equipment.

- 2 *Your journey* is pre-booked in a winter sports resort during its recognised ski season.
- 3 No alternative resort is reasonably available in the event of piste closure.
- 4 *You* provide a report from the resort's management confirming that all facilities were closed, or in the event of a delay due to avalanche a report from the relevant local authorities or the resort's management confirming the closure of transport facilities.
- 5 *You* must have allowed suitable time for the *journey* having taken into consideration the known weather and road conditions at the time.
- 6 The activities must be carried out in a safe and responsible way.
- 7 *You* must not act irresponsibly or put yourself in needless danger.
- 8 *You* take notice of and follow all local safety warnings and guidelines.
- 9 *You* participate in safe areas and/or areas covered by rescue facilities.
- 10 *You* wear the usual protective clothing and observe normal safety procedures of the activity.
- 11 *You* adhere to the following conditions as annotated in the activities listing below:
 - a *you* are accompanied by, or accessible to, an experienced and/or suitably qualified instructor or guide;
 - b *you* are properly supervised, taking part in an organised event or activity arranged by a recognised provider;
 - c *you* use natural or purpose built facilities approved by the activity's local or national regulatory authorities.

Insured activities

- cross-country skiing (c)
- dry slope skiing (c)
- off-piste skiing (a)
- on-piste skiing (c)
- sledging (c)
- snowmobiling (a)(b)
- telemark skiing (c)
- dog/horse/reindeer sleighing (a)(b)
- off-piste snowboarding (a)
- on-piste snowboarding (c)
- on-piste mono-skiing (c)
- snowblading (c)
- snowshoeing
- tobogganing (c)

What we will not pay for in addition to the general exclusions on pages 11 and 12 and in Sections A, B and F of the policy.

- 1 The excess for each claim for each separate incident as shown in the Schedule of cover.
- 2 Claims for which *you* receive compensation from elsewhere.
- 3 Any claim under Sections A, B or C where *you* are not physically fit or suffer from any medical condition, which would normally prohibit *you* from taking part in winter sports.
- 4 Any claim that is the result of *you* participating in an insured activity as a professional unless a written endorsement has been issued by *us* and you have paid any additional premium required.
- 5 Any claim where *you* have participated competitively in wintersports unless a written endorsement has been issued by *us* and *you* have paid any additional premium required.
- 6 Claims arising for *ski and snowboard equipment* left unattended, unless in a designated rack, or locker room.
- 7 Any loss or damage caused by carelessness, neglect, deliberate, wilful or malicious damage by *you*.
- 8 Claims arising from loss or damage whilst in the custody of an airline or other carrier which are not reported to the appropriate authority within 24 hours of discovery and an official report obtained. In the case of an airline, a Property Irregularity Report (P.I.R.) will be required.
- 9 Claims arising for loss or theft of *ski and snowboard equipment* from a motor vehicle left unattended:
 - a overnight between 9 p.m and 9 a.m (local time) or
 - b at any time between 9 a.m. and 9 p.m. (local time) unless the *ski and snowboard equipment* were in the locked boot which is separate from the passenger compartment and there is evidence of forcible entry into the vehicle.
- 10 Claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming *your* inability to ski or snowboard.
- 11 Claims arising due to lack of snow fall in a winter sports resort which does not possess skiing or snowboarding facilities above 1,000 metres.
- 12 Claims where not all of the skiing or snowboarding facilities are closed.
- 13 *Your* participation in winter sports in areas designated as unsafe by the resort's management.

Claims evidence required

- 1 For claims for loss or theft *you* must provide a written police report.
- 2 For claims for loss or damage in transit (including delayed baggage) *you* must provide a Property Irregularity Report from the airline or a letter from the carrier where the delay, loss, theft or damage occurred in their custody and all travel tickets and tags.
- 3 *You* must provide proof of ownership and evidence of original purchase price for any item with a value in excess of £100.
- 4 In the case of lost or misplaced *ski and snowboard equipment* on the *outward journey*, *you* must produce receipts for the purchase of essential replacement items.
- 5 For all damage claims *you* must provide an estimate for repairs.
- 6 Any other relevant information we may ask *you* for.

Claims advice

What you must do in the event of a medical emergency

The services of *our* assistance company are available so that *you* may request help in the event of an *emergency* relating to medical problems (see Section C). *You* or *your* attending doctor must notify them immediately of any serious illness or injury involving an *insured person* whilst abroad which necessitates admittance to a hospital as an in-patient or before any arrangements are made for repatriation (see Section C).

Our assistance company is there to help *you* 24 hours a day, 365 days a year. Do not try to find *your* own solution as they will solve *your* problem in the most suitable and practical way. They will also, where possible, give *you* information on *medical practitioners*, urgent care centres, or hospital *emergency* rooms in *your* locality.

You will find the telephone number for *our* assistance company on the back of this policy booklet.

This service is only for medical emergencies or where it is a requirement of the policy. It must not be used for non-emergency or casual enquiries

On all calls to the assistance company, be prepared to give:

- your* name and the telephone number from which *you* are calling;
- your* policy number found on *your policy certificate*
- dates of outward and return travel and details of this insurance;
- details of problems including name and address of patient and nature of illness/accident;
- names and telephone numbers of the hospital, attending *medical practitioner* abroad and usual general practitioner in the *UK* or *your home country*.

Our assistance company is authorised to provide the services mentioned in (a) to (d) below, however, all claims are subject to the cover and conditions of the policy. The authorised services are:

- guarantee medical charges;
- arrange *emergency* repatriation, with medical escorts if necessary;
- give guidance and help to other members of the party.

You are responsible in advising *your* attending doctor to seek prior approval for any treatment except in extreme circumstances where a request for prior approval would delay surgery in a life threatening situation or medical crisis. Failure to contact *our* assistance company may limit the benefits payable, or in certain circumstances, cover will not be provided.

Helping us to help you.

If *you* go into a hospital abroad and *you* are likely to be in for more than 24 hours, or *you* have to return back to the *UK* or *your home country* early, someone must immediately contact *our* assistance company on *your* behalf.

Getting you home

If *you* are too ill to return back to the *UK* or *your home country* using *your* return travel tickets, *our* assistance company can arrange other transport for *you*. In special circumstances, they will arrange a road or air ambulance. Before *you* travel, the doctors looking after *you* must provide a certificate confirming that it is necessary for *you* to return *home* and that *you* are fit to travel.

Out patient medical treatment

If *you* go into a hospital abroad and *you* are likely to be in for more than 24 hours, or *you* have to return back to the *UK* or *your home country* early, someone must immediately contact *our* assistance company on *your* behalf.

If *you* are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of *your* policy schedule to the doctor and *your* treatment will be paid by ChargeCare International in line with *your* policy. *You* will be asked to fill in a simple form to confirm the treatment. The doctor will then send the form to ChargeCare International together with the balance of the medical bill after deduction of the policy excess *you* may have paid to the doctor.



Please note

We are not responsible for the availability, quality or results of any medical treatment received by *you*.

What to do if you need to make a claim

If something happens during the *period of insurance*, and *you* need to make a claim or think *you* do you must contact our claims handlers who will assist *you*. To make the process quicker please have *your policy certificate* number to hand, the name of the company that sold *you your* policy and a full description of the incident. *You* must notify us within 60 days of the event giving rise to the claim.

You will find the contact details for *our* claims handlers on the back of this policy booklet.

The claims handler will forward the relevant claims forms to *you*, which *you* will need to complete and return. In addition, each section of the policy sets out the specific evidence that we will require to process your claim.

Data protection and fraud prevention

Please take a few minutes to read this notice as it contains important information relating to the details that *you* give *us*. *You* should also show this document to anyone else who is covered under *your* policy. *Your* information will be held by tgic part of the **Travel & General Group**.

Managing your insurance policy

We will use the information that *you* give *us* to manage *your* insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, regulatory authorities or to *our* agents who provide services on *our* behalf.

Who we will speak to about your policy

At the request of many of *our* customers and to make managing *your* insurance more convenient, it is *our* policy to deal with *your* spouse or partner who contacts *us* on *your* behalf, provided they are named on the policy. If *you* would like someone else to be able to deal with *your* policy for *you* on a regular basis please let *us* know. In some exceptional circumstances we may also deal with other people who contact *us* on *your* behalf. If at any time *you* would prefer *us* to deal only with *you*, please contact *us* to let *us* know.

Sensitive information

In order to provide *you* with insurance we will need to process sensitive information (such as medical information) about *you* and others named on the insurance policy. Please obtain consent from the other people named on *your* policy before sharing their sensitive information with *us*.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- 1 share information about *you* across the **Travel & General Group**, with other insurers, and where we are entitled to do so under the Data Protection Act, the police and other law enforcement agencies;
- 2 pass *your* details to a central insurance application and claims checking system, whereby it may be checked against information held and shared with other insurers;
- 3 check *your* details with fraud prevention agencies and, if *you* give *us* false or inaccurate information and we suspect fraud, we will record this with the fraud prevention agency. *We* and other organisations may also use and search these records to:
 - a help make decisions about credit and credit related services for *you* and members of *your* household;
 - b trace debtors, recover debt, prevent fraud and to manage *your* insurance policies;
 - c check *your* identity to prevent money laundering, unless *you* furnish *us* with other satisfactory proof of identity;
 - d undertake credit searches and additional fraud searches.

Please be reassured that we will not make *your* personal details available to any other organisations to use for their own marketing purposes.

You are entitled on payment of a fee to receive a copy of the information we hold about *you*. This will be information that *you* have given *us*. *We* do not hold any information relating to *your* credit status.

If *you* would like a copy of *your* information, please write to the Data Protection Officer, **Travel & General Group**, Level 1, Tower 42, Old Broad Street, London EC2N 1HQ

Helpful telephone numbers

Telephone calls may be monitored or recorded in order to improve service and to prevent and detect fraud.

Customer services

If you need assistance with this policy call tagconnect

t 0845 408 0583

f 020 7451 1407

tagconnect@travel-general.com

Healthcheck

If you need to advise us of anything under the Important declaration, or Changes in your circumstances during the period of insurance please call

t 0845 408 0585

Claims

If you need a claim form call our claims handler (Please also see What to do if you need to make a claim on page 27)

t 0044 (0)845 345 2486

f 0044 (0)845 345 2487

Assistance company

If you require medical treatment abroad call the assistance company (Please also see What you must do in the event of a medical emergency on page 26)

t 0044 (0)845 450 3861

f 0044 (0)845 450 3862

Note to all hospitals, doctors and medical facilities.

In the event of in-patient hospitalisation or a serious medical condition *our* assistance company must be advised immediately with full medical details. Failure to do this will mean medical expenses incurred cannot be guaranteed.

This is not private medical insurance and only gives cover in the event of accident or unexpected illness, for necessary *emergency* treatment. In the event of any medical treatment becoming necessary and for which reimbursement will be sought, *you* will be expected to allow *us* or our representatives' unrestricted access to all *your* medical records and information.