Union Reiseversicherung

Union Reiseversicherung AG, UK and Ireland Branch
1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Policy Endorsement 1. 13/03/2020

This endorsement applies to all Spectrum Travel Insurance policies purchased as of the 13/03/2020.
Master Policy Number: **RTBCD40026-03**
Issue Dates: 1st January 2020 – 31st December 2020

This policy was not designed to cover known or publicly announced events. As such, except for Section 2 - Emergency Medical Expenses, there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of these.

Please be aware that for any policies purchased as of 13/03/2020:

- There is **no cover** under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
    - **Please Note** – The above statement overrides any information in the policy wording under Section 1 – Cancellation and Curtailment and Section 8 – Delayed Departure and abandonment.

- There is **no cover** under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 2 -Emergency Medical Expenses. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

All other terms and conditions remain unchanged.

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Union Reiseversicherung AG are members of the Financial Services compensation Scheme.

SPECTRUM
TRAVEL INSURANCE

www.spectrumtravelinsurance.co.uk

Your Travel Insurance Policy

Single Trip · Annual Multi-Trip · Long Stay · Gap Year

2019-2020

Master Policy Number: RTBCD40026-03

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Summary of cover

The table shows the maximum benefits you can claim and the policy excess applicable for each trip, for each insured person (unless otherwise stated). Some sections are optional - your policy schedule will show if you selected any of these options. Please refer to each individual section for any sub-limits that may apply.

Section	Cover	Bronze		Silver		Gold		Platinum (Single Trip and Annual Multi-Trip Only)	
		Up to	Policy excess	Up to	Policy excess	Up to	Policy excess	Up to	Policy excess
1	Cancellation and curtailment *(Loss of deposit)*	£750	£125 *(£25)*	£1,000	£95 *(£25)*	£5,000	£65 *(£25)*	£10,000	Nil *(Nil)*
2	Emergency medical expenses abroad	£2,500,000	£125	£5,000,000	£95	£7,500,000	£65	£10,000,000	Nil
	Emergency dental treatment	£250	£125	£250	£95	£250	£65	£500	Nil
	Burial or cremation	£2,500	£125	£2,500	£95	£2,500	£65	£2,500	Nil
3	Public hospital benefit	£250 (£25 per 24hrs)	Nil	£500 (£25 per 24hrs)	Nil	£1,000 (£25 per 24hrs)	Nil	£1,500 (£50 per 24hrs)	Nil
4	Personal accident								
	Accidental death	£2,500	Nil	£5,000	Nil	£20,000	Nil	£50,000	Nil
	Loss of limb or sight	£2,500	Nil	£10,000	Nil	£20,000	Nil	£100,000	Nil
	Permanent total disablement	£2,500	Nil	£10,000	Nil	£20,000	Nil	£100,000	Nil
5	Baggage	No cover	n/a	£750	£95	£2,000	£65	£3,000	Nil
	Single article, pair or set	No cover	n/a	£100	£95	£300	£65	£500	Nil
	Valuables in total	No cover	n/a	£100	£95	£300	£65	£500	Nil
	Business goods or equipment	No cover	n/a	No Cover	n/a	£400	£65	£1,000	Nil
	Emergency replacement of baggage	No cover	n/a	£100	Nil	£100	Nil	£250	Nil
6	Personal money, passport and documents	No cover	n/a	£250	£95	£500	£65	£750	Nil
	Cash	No cover	n/a	£150	£95	£200	£65	£350	Nil
7	Personal liability	£500,000	£125	£1,000,000	£95	£2,000,000	£65	£3,000,000	Nil
8	Delayed departure	No cover	n/a	No Cover	n/a	£300 (£20 first 12 hrs, £10 each other 12 hrs)	Nil	£500 (£50 first 12 hours, £30 each other 12 hour	Nil
	Abandonment	No cover	n/a	No Cover	n/a	£5,000	£65	£10,000	Nil
9	Missed departure	No cover	n/a	£500 Europe £1,000 Worldwide	Nil	£500 Europe £1,000 Worldwide	Nil	£750 Europe £1,500 Worldwide	Nil
10	UK departure assistance and Missed UK connection	No cover	n/a	£500	Nil	£500	Nil	£500	Nil
11	Legal expenses and assistance	£2,500	Nil	£10,000	Nil	£25,000	Nil	£50,000	Nil
12	Extended kennel and/or cattery fees	No cover	n/a	£250	Nil	£250	Nil	£750	Nil
13	Hijack and kidnap	No cover	n/a	£5,000 (£50 per 24hrs)	Nil	£5,000 (£50 per 24hrs)	Nil	£20,000 (£100 per 24hrs)	Nil
14	Incarceration abroad (Gap Year only)	No cover	n/a	£500	Nil	£500	Nil	No Cover	n/a
15	Scheduled airline failure	No cover	n/a	£1,500	£95	£2,000	£65	£2,500	Nil
	Gadget cover (Optional)								
16	Up to 5 gadgets (cover per policy)	£2,000	£125	£2,000	£95	£2,000	£65	£2,000	Nil
	Travel disruption (Optional)								
17	Cancellation and curtailment	£750	£125	£1,000	£95	£5,000	£65	£10,000	Nil
18	Substitute accommodation	£3,000	£125	£3,000	£95	£3,000	£65	£3,000	Nil
19	Enforced stay	£1,500	Nil	£1,500	Nil	£1,500	Nil	£1,500	Nil
20	Missed connections	£1,000	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil

Summary of cover cont

Section	Cover	Bronze		Silver		Gold		Platinum (Single Trip and Annual Multi-Trip Only)	
		Up to	Policy excess	Up to	Policy excess	Up to	Policy excess	Up to	Policy excess
	Golf Plus (Optional)								
21	Green fees	£250	Nil	£250	Nil	£250	Nil	£250	Nil
22	Golf equipment hire	£200 (£35 per 24hrs)	Nil	£200 (£35 per 24hrs)	Nil	£200 (£35 per 24hrs)	Nil	£200 (£35 per 24hrs)	Nil
23	Golf equipment	£1,500	£125	£1,500	£95	£1,500	£65	£1,500	Nil
	Business Plus (Optional)								
25	Business goods or equipment	£1,000	£125	£1,000	£95	£1,000	£65	£1,000	Nil
	Business samples	£500	£125	£500	£95	£500	£65	£500	Nil
	Single article limit	£750	£125	£750	£95	£750	£65	£750	Nil
26	Business equipment delay	£500 (£100 per 24hrs)	Nil	£500 (£100 per 24hrs)	Nil	£500 (£100 per 24hrs)	Nil	£500 (£100 per 24hrs)	Nil
27	Business equipment hire	£750 (£150 per 24hrs)	Nil	£750 (£150 per 24hrs)	Nil	£750 (£150 per 24hrs)	Nil	£750 (£150 per 24hrs)	Nil
	Emergency courier of essential business equipment	£300	£125	£300	£95	£300	£65	£300	Nil
29	Business money	£1,000	£125	£1,000	£95	£1,000	£65	£1,000	Nil
	Cash limit	£500	£125	£500	£95	£500	£65	£500	Nil
29	Replacement staff	£1,500	£125	£1,500	£95	£1,500	£65	£1,500	Nil
	Wedding / Civil Partnership Plus (Optional)								
30	Wedding rings (per person)	£250	£125	£250	£95	£250	£65	£250	Nil
	Wedding attire (per person)	£1,000	£125	£1,000	£95	£1,000	£65	£1,000	Nil
	Wedding gifts	£1,000	£125	£1,000	£95	£1,000	£65	£1,000	Nil
	Gift cash limit	£150	£125	£150	£95	£150	£65	£150	Nil
	Single article limit	£300	£125	£300	£95	£300	£65	£300	Nil
	Wedding photographs or video recording	£750	£125	£750	£95	£750	£65	£750	Nil
	Cruise Plus (Optional - Single Trip and Annual Multi-Trip only)								
31	Missed port	£300 (£50 per port)	Nil	£300 (£50 per port)	Nil	£300 (£50 per port)	Nil	£300 (£50 per port)	Nil
32	Stateroom / Cabin confinement	£300 (£50 per 24hrs)	Nil	£300 (£50 per 24hrs)	Nil	£300 (£50 per 24hrs)	Nil	£300 (£50 per 24hrs)	Nil
33	Unused pre-booked excursions	£300	Nil	£300	Nil	£300	Nil	£300	Nil
34	Itinerary change	£300 (£50 per change)	Nil	£300 (£50 per change)	Nil	£300 (£50 per change)	Nil	£300 (£50 per change)	Nil
35	Cruise connection	£1,500	Nil	£1,500	Nil	£1,500	Nil	£1,500	Nil
	Winter Sports (Optional)								
36	Ski equipment	£500	£125	£500	£95	£500	£65	£1,200	Nil
	Hired ski equipment	£250	£125	£250	£95	£250	£65	£600	Nil
37	Ski equipment hire	£300 (£15 per 24hrs)	Nil	£300 (£15 per 24hrs)	Nil	£300 (£15 per 24hrs)	Nil	£500 (£25 per 24hrs)	Nil
38	Ski pack	£500	Nil	£500	Nil	£500	Nil	£500	Nil
	lost lift pass	£200	Nil	£200	Nil	£200	Nil	£200	Nil
39	Piste closure	£200 (£20 per 24hrs)	Nil	£200 (£20 per 24hrs)	Nil	£200 (£20 per 24hrs)	Nil	£500 (£75 per 24hrs)	Nil
40	Avalanche or landslide	£150 (£30 per 24hrs)	Nil	£150 (£30 per 24hrs)	Nil	£150 (£30 per 24hrs)	Nil	£500 (£75 per 24hrs)	Nil
	Gap Year - Gold plus cover (Optional)								
41	Course fees	No cover	n/a	No cover	n/a	£2,000	£65	No cover	n/a
42	Computer equipment	No cover	n/a	No cover	n/a	£1,000	£65	No cover	n/a

About our travel insurance services

Please find below the terms that apply for customers who are arranging their travel insurance through us with the insurer.

About us

Spectrum Travel Insurance, a division of Citybond Holdings Ltd, 109 Elmers End Road, Beckenham, Kent, BR3 4SY, which is authorised and regulated by the Financial Conduct Authority (FCA) to transact general insurance business. Citybond's FCA Registration number is 312208. You can check this information by visiting the Financial Services Register at https://register.fca.org.uk/ or by contacting their consumer helpline on 0300 500 8082.

Our travel insurance products & service

This travel insurance is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to baggage or money, personal liability and similar expenses incurred from their travel.

We only offer travel insurance products from a single insurer. We do not give advice or make personal recommendations in connection with any travel insurance product. However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

Insurance premiums & fees

We collect and hold insurance premiums as agent of the insurer. When we provide you with a quotation, we will tell you about any fees which may apply in addition to the insurance premium. The fees shown are current at the time of printing but we do reserve the right to vary them if necessary.

We may charge the following fees:

• Policy Issue	£1.80 per person
• Policy cancellation within 14 days	£9 per policy
• Policy cancellation outside of 14 days	£15 per policy
• Policy amendments	£10 per policy

Your duty of disclosure

It is important that you provide us and/or your insurers with any information likely to affect the assessment and acceptance of your travel insurance. Where we ask for information please make sure it is accurate and let us know if there are any changes on an on-going basis. Please ensure you read the terms and conditions carefully to ensure that you are aware of the information that we and/or insurers will require relating to the travel cover we are arranging for you. If you are in any doubt as to whether information is relevant then you should call and discuss it with us and/or your insurers.

If you have arranged a policy and you declare details of your change in health after the date you bought your policy we reserve the right to charge an additional premium to allow cover to continue, add further terms and conditions to your policy or exclude cover for claims arising from the change in health.

If we are not able to provide cover for the change in circumstances or if you do not wish to pay the additional premium which is necessary to allow cover to continue, you will be entitled to make a claim under Section 1 (Cancellation) for your irrecoverable travel and accommodation costs. Alternatively, you will be entitled to cancel your policy, in which case, we may refund a proportionate amount of your premium.

Complaints procedure

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations, we are equally committed to dealing with any complaint in a thorough and professional manner.

If you wish to make a complaint about the sale of your policy, please contact us:

In writing, addressed to
Customer Care Manager, Spectrum Travel Insurance,
109 Elmers End Road, Beckenham, Kent BR3 4SY; or
By email to quality@spectrum travel insurance.co.uk

If you cannot settle your complaint with us, you will be entitled to refer it to the Financial Ombudsman Service.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you.

This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Your cancellation rights

If you wish to cancel your policy please refer to the General conditions applicable to the whole policy on page 14 where your cancellation rights are explained, alternatively please contact us on info@spectrumtravelinsurance.co.uk or 0330 123 5688

Policy summary

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording starting on page 10.

This insurance is Underwritten by Union Reiseversicherung AG, UK. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority. URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability. Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

You can check this information on the Financial Services Register by visiting the website https://register.fca.org.uk/ or by phoning 0300 500 8082.

Spectrum Travel Insurance sells travel insurance products underwritten by the insurer, explains features, limitation and exclusions of the policy, and provides services in relation to the issue, renewal or continuation of a policy.

Type of insurance and cover

Travel insurance for Single or Annual Multi-Trips – *please refer to your policy schedule for your selected cover.*

Various optional covers may also be included – *your policy schedule will show if you selected these options.*

Age eligibility

All insured persons must be the following ages or under at the date of buying this insurance:

Single Trip policies there is no upper age limit, but winter sports cover is restricted to those aged 70 years or under.

Annual Multi-Trip policies - 85 years of age or under, but winter sports cover is restricted to those aged 70 years or under.

Long Stay policies - 75 years of age or under.

Gap Year - 45 years of age or under.

All ages at the date of policy purchase and not date of trip departure.

Conditions

You are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed this in writing.

It is essential that you refer to the 'Important conditions relating to health' section on pages 15-16 section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

If you are travelling to Australia and you require medical treatment you should enrol with a local Medicare office.

Special conditions apply to each section of your policy - please refer to the policy wording for full details.

Your Spectrum travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company.

This policy only provides cover in the event of an accident or sudden illness that requires emergency treatment. In the event of any medical treatment becoming necessary which results in a claim under this insurance, you will be expected to allow insurers or their representatives unrestricted reasonable access to your medical records and information.

There is no cover under Section 2 - Emergency medical and other expenses and Section 3 - Public hospital benefit for claims occurring in your home area.

You have agreed that this policy, schedule and any endorsements will only be available in English and shall be governed by and construed in accordance with the law of England and Wales.

All communication relating to this policy or any claims will be in English.

If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland, you are strongly advised to obtain an European Health Insurance Card (EHIC) by completing an application form via www.ehic.org.uk

Please note: that the European Health Insurance Card (EHIC) is not available to residents of Channel Islands or Isle of Man.

Significant features and benefits

All insured persons are covered to travel independently.

War risks, civil commotion and terrorism – cover for these events is only provided under Section 2 – Emergency medical and other expenses, Section 3 – Public hospital benefit and Section 4 – Personal accident (unless caused by nuclear, chemical or biological attack) – Please see paragraph 1. in the General exclusions on pages 16-17 - applicable to all sections of the policy' in the policy wording for full details.

Significant or unusual exclusions or limitations

The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.

Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing Annual Multi-Trip policy which fell due for renewal during the trip.

General exclusions applicable to all sections of the policy

A number of sports, activities and Winter Sports are excluded - *Please see paragraphs 5, 6 and 7 in the General exclusions on pages 16-17 in the policy wording.*

Climbing on or jumping from vehicles, buildings or balconies regardless of the height.

You drinking too much alcohol (a blood alcohol level that exceeds 0.19% - approximately 4 pints or 4 glasses of wine) resulting in a claim.

Wilful, self inflicted injury (except where it is to save human life), suicide, drug use or solvent abuse.

Unlawful actions or any criminal proceedings brought against you (this does not apply to Section 14 - Incarceration abroad)

Travel to a country, specific area or event which the Foreign and Commonwealth Office (www.fco.gov.uk) or the World Health Organisation (www.who.int) has advised against all travel or all but essential travel (this does not apply to Section 1 - Cancellation and curtailment if the date the trip was booked or the policy was purchased before the date the advice was issued).

Health conditions

We will not pay claims if at the time of taking out this insurance and/or, for Annual Multi-Trip policies prior to the booking of any individual trip you;

- are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
- are travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
- have been told about a terminal condition.

We will not pay claims if your medical condition changes between the date you bought the policy and the date you book each trip (if you have arranged an Annual Multi-Trip policy) unless you tell Spectrum Travel Insurance about the change in your medical condition and they accept that change for cover. If we cannot cover ALL your medical condition(s), or you do not want to pay the additional premium quoted, we will give you the choice of either:

- making a cancellation claim for any pre-booked trips; or
- continuing the policy but without cover for your medical condition(s); or
- cancelling your policy and receiving a proportionate/partial refund (provided that you have not made a claim or are about to).

Important limitations – Cancelling and cutting short your holiday

If it becomes necessary for you to curtail or cancel your trip following a serious illness or death of a close relative or business associate (both considered "the third party"), you will only be covered upon the written confirmation of the third party's medical practitioner that he/she would not have foreseen such a deterioration in his/her patient's condition at the time insurance was taken out or before your trip was booked.

You should also refer to the General exclusions on pages 16-17.

Returning early to your home area

We must agree for you to return to your home area (or your final country of a one-way trip) under Section 2 (Emergency medical expenses) or Section 1 (Cancellation and curtailment). If we do not agree, we will not provide cover and may reduce the amount we pay you to return to your home area (or the final country of a one-way trip).

Pregnancy and childbirth

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational diabetes, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.

Excesses

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. This amount is shown under each of the sections where it applies. Your excess may be increased to include existing medical conditions confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

Property claims

The Baggage section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear and depreciation will be deducted.

You can find full details of the wear and tear scale published on the Travel Claims Facilities website - www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

Exclusions under Section 1 – Cancellation and curtailment

Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.

Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.

More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.

Exclusions under Section 2 – Emergency medical and other expenses

Treatment or surgery which, in the opinion of the Emergency Assistance Facilities in conjunction with your treating doctor, can wait until your return to your home area.

Medication which, prior to departure, is known to be required.

Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

Exclusions under Section 3 – Public hospital benefit

Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical or other disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

Exclusions under Section 5 – Baggage

Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - *See your policy wording for the full list.*

The usage of drones. (See policy definition on page 11).

A deduction for wear, tear and depreciation will be made. You can find full details of the wear and tear scale published on the Travel Claims Facilities website - www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

Exclusions under Section 6 – Personal money, passport and documents

Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.

Exclusions under Section 7 – Personal liability

Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

Exclusions under Section 8 – Delayed departure and abandonment

Strike, industrial action, air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Claims arising directly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section 9 – Missed departure

Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Your failure to arrive at the international departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.
Claims arising directly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section 10 – UK departure assistance and missed UK connection
Strike, industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section 12 – Extended kennel and/or cattery fees
Claims arising from your bodily injury or illness that is not covered under Section 12 – Emergency medical and other expenses.

Exclusions under Section 13 – Hijack and kidnap
Any claim arising out of any act(s) by you which would be considered an offence by a court of the United Kingdom if they had been committed in the United Kingdom.
Any claim where the detainment, internment, hijack or kidnap of you has not been reported to or investigated by the Police or local authority.

Exclusions under Section 14 – Incarceration abroad
Any costs incurred by you in relation to your imprisonment.

Exclusions under Section 15 - Scheduled airline failure
Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip.
Any form of travel delay or other temporary disruption to your trip.
Your scheduled airline is in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.

Exclusions under Section 16 - Gadget cover
Any claim for a gadget purchased under a private sale.
Theft of the gadget left unattended in a public place or a place to which the public has regular access.
A deduction for wear, tear and depreciation will be made. You can find full details of the wear and tear scale published on the Travel Claims Facilities website - www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

Exclusions under Sections 36, 37, 38, 39 and 40
A deduction for wear, tear and depreciation will be made. You can find full details of the wear and tear scale published on the Travel Claims Facilities website - www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

Exclusions under Section 41 – Course fees
Any claim unless the college confirms in writing that the course or any part of it needs to be repeated.

Exclusions under Section 42 – Computer equipment
Computer equipment left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Duration
This is an annually renewable or short trip policy – *please refer to your policy schedule for your selected cover.*

Cancellation rights
We have a cancellation and refund policy, which you will find on page 14. Please be aware that no refund of the insurance premium will be given after your policy has been issued and you have travelled on, claimed or intend to claim against the policy.

Claim notification
To make a claim telephone 0203 824 0714.

Complaints procedure
If you have a complaint about the sale of your policy, please write to:
Customer Care Manager, Spectrum Travel Insurance, 109 Elmers End Road, Beckenham, Kent, BR3 4SY or
By email to quality@spectrumtravelinsurance.co.uk
If you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint as follows:
In writing to: Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or
By email: complaints@tif-plc.co.uk or
By telephone: 0203 829 6604
who will review the claims office decision.
If you are still not satisfied with the way we have handled your complaint, you may then take your complaint to the Financial Ombudsman Service who will investigate your complaint.
Insurance Division, The Financial Ombudsman Service, Exchange Tower, London, E14 9SR or
By phone 0300 123 9123 or email complaint.info@financial-ombudsman.org.uk
You are also able to use the EC On-line Dispute Resolution (ODR) platform at http://ec.europa.eu/consumers/odr/ who will notify The Financial Ombudsman Service on your behalf.

Financial Services Compensation Scheme (FSCS)
The insurer is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Annual renewals

We will write to you 3 weeks in advance of your policy expiry date and tell you about the new premium and any changes to the policy terms and conditions to enable you to renew your policy.

Policy Wording

This contract of insurance is made between **you** and the **Insurer** (Union Reiseversicherung AG UK) who will provide the services and benefits described in this policy.

Spectrum Travel Insurance sells travel insurance products underwritten by the insurer, explains features, limitation and exclusions of the policy, and provides services in relation to the issue, renewal or continuation of a policy

In return for having accepted **your** premium, **we** will, in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance**, provide insurance in accordance with the operative sections of **your** policy as referred to in **your** schedule.

In the event that **you** have paid for a **trip** on behalf of other individuals not insured on this policy please be advised that **your** policy only provides cover for **your** proportion of **trip** costs, as opposed to the amount **you** have paid on behalf of others.

The schedule and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom, Channel Islands** or **British Forces Posted Overseas.** and have been for the past six months prior to the date of issue, and are registered with a **medical practitioner** in the **United Kingdom, Channel Islands** or **British Forces Posted Overseas**.

The Law applicable to this policy

You and **we** can choose the law which applies to this policy. **We** propose that English Law applies. Unless **we** and **you** agree otherwise English law will apply to this policy.

Policy excess

Please refer to the section under which the claim is being made for full details of the policy excess applicable.

Helplines

Please carry this policy with **you** in case of an emergency.

Details of the helplines can be found at the foot of each policy section and on the back page of the policy.

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, visit www.spectrumtravelinsurance.co.uk.

Union Reiseversicherung AG

This insurance is Underwritten by Union Reiseversicherung AG, UK. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority. URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability. Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

You can check this information on the Financial Services Register by visiting the website https://register.fca.org.uk/ or by phoning 0300 500 8082.

Definitions

These definitions apply throughout **your** policy booklet. Where **we** explain what a word means, that word will appear highlighted in bold print and have the same meaning wherever it is used in the policy. **We** have listed the definitions alphabetically.

BFPO

British Forces Posted Overseas

Back country

Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.

Baggage

means luggage, clothing, personal affects and **valuables** (but excluding **ski equipment**, and **personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

Bodily injury

means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Business goods or equipment

means items used by **you** and which belong to **you** in support of **your** business activity including devices such as tablets, tools and laptops.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Change in medical condition

You must tell **Healthscreen247** if **your** health changes after **you** purchased **your** policy but before **you** travel if you have:

- changed **your** medication.
- seen a doctor and have seen or been referred to a consultant or specialist.
- been admitted to hospital for, or waiting to receive treatment (including surgery, tests or investigations) or the results of tests or investigations.

Close business associate

means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Close relative

Spouse or partner who **you** are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e)

Complications of pregnancy and childbirth
Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst **you** are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise:
Toxaemia, Gestational diabetes, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.
Please note **we** will not cover denial of boarding by **your** carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking **your trip you** are aware that **you** are pregnant, that **you** ensure that **you** are able to have the required vaccinations for that **trip**; no cover will be provided for cancellation in the event that, after booking **you** discover travel is advised against, or **you** are unable to receive the appropriate and required vaccinations for that country.

Connecting flights
We provide cover for the first part of **your** outward and final part of **your** return journey of **your trip**. No cover is provided for any claim under Section 8 - Delayed departure or Section 9 - Missed departure which relates to onward/connecting flights, unless the optional Travel Disruption cover has been purchased.

Couple
You and **your** husband / wife / civil partner / spouse or partner who **you** are living with at the same address as **you**. Each **Insured person** is covered to travel independently.

Cruise
A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s, rivers or oceans that may include stops at various ports.

Curtailment / Curtail / Curtailed
means abandoning or cutting short the **trip** by direct early return to **your home area**, in which case claims will be calculated from the day **you** returned to **your home area** based on the number of complete days of **your trip you** have not used.

Domestic flight
A flight where the departure and arrival takes place within **your home area**.

Drones
Un-manned aerial vehicle

Emergency Assistance Facilities
Provides the 24 hours/365 day medical repatriation and assistance services on behalf of Travel Insurance Facilities, UK branch of Union Reiseversicherung AG.

Family cover
means up to two adults and any number of their children, step children, foster children or grandchildren aged under 18. Each **insured person** is covered to travel independently.

Healthscreen247
Healthscreen247, a division of Citybond Holdings Ltd, provides the medical screening service to Spectrum Travel Insurance.

Home
means **your** normal place of residence in the **United Kingdom, Channel Islands** or **BFPO**.

Home area
For residents of the **United Kingdom** excluding the Isle of Man and **Channel Islands**, **your** home area means the **United Kingdom** excluding the Isle of Man and **Channel Islands**.
For residents of the Isle of Man or **Channel Islands**, **your** home area means either the **Channel Islands** or the Isle of Man depending on where **your home** is. (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).
For residents at a **BFPO** address, **your** home area is the country in which **you** are posted overseas. **International departure point**
The airport, international rail terminal or port from which **you** depart from the **UK**, **Channel Islands** or **BFPO** to **your** destination, and from where **you** depart to begin the final part of **your** journey **home** at the end of **your trip**.

International departure point
The airport, international rail terminal or port from which **you** depart from **your home area** to **your** destination, and from where **you** depart to begin the final part of **your** journey **home** at the end of **your trip**.

Manual work
Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.

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

Medical condition(s)
means any disease, illness or injury, including psychological conditions.

Medical practitioner
means a registered practising member of the medical profession recognised by the law of the country in which they are practising, who is not related to **you** or any person who **you** are travelling with.

Off-Piste
Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including **back country** or areas marked or prohibited from entry.

On-Piste
Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste'.

One-way trip
means a **trip** or journey made by **you** within the countries of the **geographical areas** but excluding **your home area**, during the **period of insurance**, but with cover under this policy ceasing 12 hours after the time **you** first leave the immigration control of the country in which **your** final destination is situated.

Period of insurance
Under Single Trip, Long Stay and Gap Year policies, Section 1 - Cancellation shall be operative from the time **you** pay the premium except for Annual Multi-Trip policies where cover shall be operative from the start date stated on the schedule or the time of booking the **trip** (whichever is the later) and terminates on commencement of any **trip** or expiry of the policy (whichever is the earlier).

For all other sections of the policy, whichever cover is selected, the insurance starts when **you** leave **your home** or **your** place of business in **your home area** (whichever is the later) to start the **trip** and ends at the time of **your** return to **your home** or place of business in **your home area** (whichever is the earlier) on completion of the **trip**.

However, any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing Annual Multi-Trip policy which fell due for renewal during the **trip**.

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

Annual Multi-Trip
means the period for which **we** have accepted the premium as stated in the schedule. During this period any **trip** not exceeding the number of days shown below is covered:

- 50 days for each **insured person** up to and including 65 years of age. This is extendable up to 100 days upon payment of an additional premium.
- 35 days for each **insured person** aged between 66 and 75 years of age inclusive. This is extendable to 50 days upon payment of an additional premium.
- 35 days for each **insured person** aged between 76 and 85 years of age inclusive. This is not extendable.
- **Winter Sports** cover may be included up to 17 days during the period of insurance for each **insured person** aged up to and including 70 years of age upon payment of the appropriate premium.

Single Trip
means the period of the **trip** and terminating upon its completion or **your** return to **your home area** (whichever is earlier) but not in any case exceeding the period shown in the schedule.

Bronze cover:

31 days for each **insured person** up to 85 years of age.

Silver, Gold and Platinum cover:

- For each **insured person** aged 75 years and under, the maximum **trip** duration is 100 days.
- For each **insured person** aged 76 years and over, the maximum trip limit is 31 days.

Under these policies, Section 1 - Cancellation cover shall be operative from the time **you** pay the premium.

Long Stay
means the period of the **trip** and terminating upon its completion or **your** return to **your home area** (whichever is earlier), but not in any case exceeding the period shown in the schedule.

Maximum trip duration (months)	Up to 65 years	66-70 years	71-75 years
Europe	Gold - 12 Silver - 6	Gold - 12 Silver - 6	Gold - 12 Silver - 6
Worldwide excluding USA, Canada & Caribbean	Gold - 12 Silver - 6	Gold - 9 Silver - 6	Gold - 6 Silver - 6
Worldwide including USA, Canada & Caribbean	Gold - 12 Silver - 6	Gold - 6 Silver - 6	Gold - 4 Silver - 4

Gap Year
For **insured persons** aged up to and including 45 years of age, for one single trip with a maximum duration which shall not exceed 18 months. Not renewable.

- For **insured persons** aged up to and including 45 years of age the maximum duration shall not exceed 18 months.

Note: In the event that **you** return home temporarily for one trip only and not exceeding 14 days, to **your home** during the **period of insurance**, the cover under the policy will cease upon **your** arrival **home** and not be re-instated until departure from **your home**. Any claim occurring during **your** stay within **your home area** will not be covered.

Personal money
means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Public transport
means buses, coaches, **domestic flights** or trains that run to a published scheduled timetable.

Redundancy
Being an employee where **you** qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Relevant information
A piece of important information that would increase the likelihood of a claim under **your** policy.

Secure baggage area
means any of the following, as and where appropriate:

a. The locked glove compartment, boot or luggage compartment of a motor vehicle
b. The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats

c. The fixed storage units of a locked motorised or towed caravan
d. A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski equipment
means skis and snowboards (including bindings), ski boots and ski poles.

Stopover
means that if **you** purchase a policy for Worldwide excluding USA, Canada and the Caribbean **you** are able to stopover in any country detailed in the geographical area of Worldwide including USA, Canada and the Caribbean for a limited period (as shown below), applicable to both the outward and return journey:

For Single Trip and Annual Multi-Trip policies, the permitted stopover time is 24 hours.

For Long Stay policies, the permitted stopover time is 72 hours.

For Gap Year policies, if **you** purchase a policy for Australia and New Zealand, **you** are able to stopover in any country detailed in the **geographical area** of Worldwide including USA, Canada and the Caribbean, applicable to both the outward and return journey for a limited period. The permitted stopover time is 72 hours.

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

Travelling companion
A person with whom **you** are travelling with and on the same booking, or with whom **you** have arranged to meet at **your trip** destination with the intention of spending a proportion of **your trip** with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

Travel Claims Facilities
Provides the claims services on behalf of Travel Insurance Facilities, UK branch of Union Reiseversicherung AG.

Trip
means any holiday (including cruises), business or pleasure trip, journey or pre-paid excursion made by **you** within the **geographical areas** shown in the schedule which begins and ends in **your home area** during the **period of insurance**.

However any trip that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing Annual Multi-Trip policy which fell due for renewal during the **trip**.

In addition any trip solely within **your home area** under Annual Multi-Trip cover is only covered where **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Each trip under Annual Multi-Trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each trip.

No cover is provided under Section 2- Emergency medical expenses and Section 3 - Public hospital benefit within **your home area**.

Unattended
means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your** possessions.

United Kingdom/UK
means England, Scotland, Wales, Northern Ireland and the Isle of Man.

Valuables
means photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; televisions; portable video, audio and computer equipment (DVD, CD, mini-disc, MP3/4 players, iPods, iPads, computerised tablets, eBooks, Kindles etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; precious stones and articles made of or containing gold, silver or other precious metals.

Vermin
means rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

We/Us/Our/Insurer
Union Reiseversicherung AG UK.

Winter Sports
Skiing, snowboarding and ice skating.

You/Your/Yourself/Insured Person(s)
mean each person travelling on a **trip** whose name appears on the policy schedule and for whom the appropriate premium has been paid, resident in the **United Kingdom, Channel Islands** or **BFPO** and has been for the past six months prior to the date of issue, and registered with a **medical practitioner** and at the date of application not being more than 85 years for Annual Multi-Trip cover, 75 years for Long Stay cover and 45 years for Gap Year cover.

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply, **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

Multiple insured persons
You must get permission from any other person whose information **you** intend to provide on this policy before **you** provide it. In submitting any other person's details, **you** are confirming to **us** that **you** have their permission to do so and that they understand how their details will be used.

Each person is insured within their own right, any request to remove one of the named adults from a policy must be accompanied by written or verbal consent from the adult concerned.

Accurate & relevant information

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

Dual insurance

If, at the time of any incident which results in a valid claim under this policy, there is another insurance covering the same loss, damage, expense or liability, **we** will not pay more than **our** proportional share (not applicable to Section 4 – Personal accident).

Reasonable precautions

At all times **you** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover property lost or stolen. Failure to comply with **your** duty to minimize consequences of the loss shall entitle **us** to reduce payment of the claim proportionally, taking into account resulting damages and **your** culpability.

Cancellation

Automatic cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for Annual policies the renewal date (the cancellation period) by writing to the address shown in **your** schedule during the cancellation period. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory period

Should **you** wish to cancel **your** policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that **you** have not travelled, in addition to a £15 cancellation charge; the following cancellation terms will be applied dependant on what type of policy **you** have purchased.

Single Trip policies - In the event **you** have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to **your** existing **medical conditions** will apply. If **you** have travelled or are intending to claim, or have made a claim (irrespective of whether **your** claim was successful or not) **we** will not consider refunding any proportion of **your** premium.

Annual Multi-Trip policies - Provided **you** have not made a claim on the policy (irrespective of whether **your** claim was successful or not) and **you** confirm in writing that there is no claim pending, should **you** choose to cancel and understand that all benefits of the policy will be cancelled, **we** will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If **you** are intending to, or have claimed (irrespective of whether **your** claim was successful or not) **we** will not consider refunding any proportion of **your** premium.

We *reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to* ***you*** *at* ***your*** *last known address in the event of the following circumstances;*

fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy.
If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.
If **you** would like to make a claim please contact **us** at:
For all claims except Section 11 - Legal expenses contact us at:
Travel Claims Facilities
PO Box 395
Hertford
SG13 9JW
Phone: 0203 824 0714 (opening hours Monday to Friday 8am-8pm, Saturday 9am-1pm)
Claim forms can be obtained from www.policyholderclaims.co.uk
To make a claim under Section 11 - Legal expenses please contact us at:
Slater & Gordon LLP
58 Moseley Street
Manchester
M2 3HZ
Tel: 0161 228 3851 (opening hours Monday to Friday 9am-5pm)
For all claims, please quote Master Policy Number: RTBCD40026-03, and Spectrum Travel Insurance.
To submit a claim **you** must do the following:

- Produce **your** insurance validation documentation confirming **you** are insured before a claim is submitted;
- Give **us** full details, in writing, of any incident that may result in a claim under any section of the policy at the earliest possible time.
- Provide all necessary information and assistance **we** may require at **your** own expense (including, where necessary, medical certification and details of **your** National Health Number, or equivalent, and Private Health Insurance).
- Pass on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks Insurance policies **you** may have.

- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to **us** or the claims office.
- Not admit liability for any event or offering to make any payment without **our** prior written consent.

If **we** are required to do so, **we** can:

- Make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- Take over and deal with, in **your** name, the defence / settlement of any claim made under the policy.
- Subrogate against the responsible party and take proceedings in **your** name, but at our expense, to recover for **our** benefit the amount of any payment made under the policy.
- Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**.
- Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- Only make claims payments by electronic BACS transfer, unless otherwise agreed by **us**.
- Settle all claims under the law of the country that **you** live in within the **United Kingdom** or **Channel Islands** unless **we** agree otherwise with **you**.
- Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom** or **Channel Islands**.

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Important conditions relating to health

These apply to Section 1 – Cancellation or curtailment charges, Section 2 – Emergency medical and other expenses, Section 3 – Public hospital benefit, Section 4 – Personal accident and Section 41 – Course fees.

It is very important that **you** read and understand the following.

1. **You** will not be covered for **medical conditions** if **you** have not told **Healthscreen247** about them and they have not agreed to cover them in writing. **You** will also not be covered for anything that arises from, or is in any way related to, or has been triggered or caused by, a **medical condition**, unless **you** have told **Healthscreen247** about the condition/s and they have agreed to cover them and confirmed this in writing.
2. If **Healthscreen247** are unable to cover the **medical condition**, this will mean that **you** and any other person insured by **Healthscreen247** will not be covered for any directly related claims arising from the **medical condition**.
3. **We** will not pay any directly related claims if at the time of taking out this insurance or when booking a **trip** under an Annual Multi-Trip policy **you**:
   a. have any **medical conditions** for which in the past 2 years:
   i **you** have had or are waiting for any consultations, investigations or follow-ups;
   ii. **you** are having or have had treatment or prescription medication;
   iii. **you** are on a waiting list for, or knew **you** needed surgery, inpatient treatment or tests at a hospital or clinic at the date **you** bought the policy or the date **you** book **your trip**;
   b. have **EVER** been diagnosed with or treated for any of the following:
      - Any type of Heart or Circulatory condition
      - Any type of Stroke, TIA (Transient Ischaemic Attack) or High Blood Pressure
      - A Brain Haemorrhage
      - Any type of Breathing Condition (such as Asthma)
      - Any type of Cancer (even if now in remission)
      - Any type of Diabetes
      - Any type of Irritable Bowel Disease
4. If **your** health changes after **you** purchased **your** policy but before **you** travel, **you** must tell **us** about these changes if because of these **you** have:
   - changed **your** medication
   - seen a doctor and have seen or been referred to a consultant or specialist
   - been admitted to hospital for, or are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations

Healthscreen247 will then tell **you** if they can cover these **medical condition(s)** and if there is any additional premium to pay.

If **Healthscreen247** cannot cover **your medical condition(s)**, or **you** do not want to pay the additional premium quoted, **we** will give **you** the choice of either:

- making a cancellation claim for any pre-booked trips; or
- continuing the policy but without cover for **your medical condition(s)**. **We** will cancel any applicable medical screening for this policy and **you** will receive a proportionate/partial refund (provided that **you** have not made a claim or are about to); or
- cancelling **your** policy and receiving a proportionate/partial refund (provided that **you** have not made a claim or are about to).

UNLESS

You have told **Healthscreen247** about all **your** relevant **medical conditions** and they have accepted them in writing.

You should contact **Healthscreen247** at **www.healthscreen247.com** or by calling **0330 123 5688** if:

- **you** need to declare a **medical condition**;
- **you** are unsure whether a **medical condition** needs to be declared or not.

5. **We** will not pay any directly related claims if at the time of taking out this insurance or when booking a **trip** under an Annual Multi-Trip policy **you**:
   a. Are receiving or waiting for tests, investigations or treatment for any condition or set of symptoms that have not been diagnosed;
   b. have been given a terminal prognosis by a doctor;
6. **We** will not pay any directly related claims if at any time **you**:
   a. travel against the advice of a **medical practitioner** or where **you** would have been advised against travel if **you** had sought their advice before beginning **your trip**;
   b. incur costs for medical treatment or consultation at any medical facility during **your trip** that **you** knew would be required before travelling;
   c. are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment;
   d. are not taking the recommended treatment or prescribed medication for a **medical condition** as directed by a **medical practitioner**;
   e. travel against health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
   f. choose not to adhere to medical advice given.

Please note - It is vital that **you** answer each question honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in **insurers** declining any claims costs that, as a result, may arise.

Important limitations – Cancelling and cutting short your holiday

If it becomes necessary for **you** to **curtail** or cancel **your trip** following a serious illness or death of a **close relative** or **business associate** (both considered "the third party"), **you** will only be covered upon the written confirmation of the third party's **medical practitioner** that he/she would not have foreseen such a deterioration in his/her patient's condition at the time insurance was taken out or before **your trip** was booked.

You should also refer to the General exclusions on pages 16-17.

General exclusions applicable to all sections of the policy

We will not pay for claims arising directly from:

1. **War risks, civil commotion and terrorism**
   War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of, or amounting to, an uprising, military or usurped power but this exclusion shall not apply to losses under Section 2 – Emergency medical and other expenses, Section 3 – Public hospital benefit and Section 4 – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
2. **Radioactive contamination**
   Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. **Sonic bangs**
   Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. **Costs**
   Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to an **insured person's** illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs unless **we** authorised these or they are part of a valid claim under Sections 1, 2 or 3.
5. **Winter Sports**
   Your participation in **Winter Sports** unless the appropriate **Winter Sports** premium has been paid, and **you** are under the age of 71 prior to the commencement of the **period of insurance** in which case cover will apply under those sections shown as covered for **Winter Sports** in **your** schedule for:
   a. the **Winter Sports** specified in the list on page 19 and
   b. any other **Winter Sports** shown as covered in **your** schedule
   for a period of no more than 17 days in total in each **period of insurance** under Annual Multi-Trip policies, for the period of the **trip** under Single Trip policies, and for the period specified on the schedule for Long Stay and Gap Year policies.
6. **Professional sports or entertaining**
   Your participation in or practice of any professional sports or professional entertaining.
7. **Other sports or activities**
   Your participation in or practice of any other sport or activity, **manual work** or racing unless:
   a. specified in the list on pages 18-19 or
   b. shown as covered in **your** schedule.
8. **Jumping from vehicles, buildings or balconies**
   You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
9. **Unauthorised use of swimming pools**
   The unauthorised use of a swimming pool outside the specified times of opening.
10. **Tour operator & airline failure**
    Any claim that results from the tour operator, airline or any other company, firm or person not being able or not being willing to carry out any part of their obligation to **you** (unless **you** are entitled to reimbursement under Section 15 – Scheduled airline failure).

11. Search and rescue
Any search and rescue costs following a rescue.

12. Alcohol abuse
You, your close relative, travelling companion or **close business associate** drinking too much alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine) or any form of alcohol abuse including alcohol withdrawal, where it is reasonably foreseeable that such consumption could result in a serious impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your trips** or holidays but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.

13. Suicide, drug use or solvent abuse
Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction), and putting **yourself** at needless risk (except in an attempt to save human life).

14. Unlawful action
Your own unlawful action or any criminal proceedings against **you** (this does not apply to Section 14 - Incarceration abroad).

15. Additional loss or expense
Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim for loss of earnings following **bodily injury**, illness or disease.

16. Armed Forces
Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section 1 – Cancellation and curtailment).

17. Travelling against FCO or WHO advice
Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel (this does not apply to Section 1 - Cancellation and curtailment if the date the **trip** was booked or the policy was purchased before the date the advice was issued).

18. Fit to Travel
Where **you** or **your travelling companion** were not fit to undertake **your trip** as confirmed by **your**, or **your travelling companions medical practitioner** when booking **your trip** or purchasing this policy.

19. Safety Precautions
Where **you** are not wearing a helmet whilst on a motorcycle, motor scooter or moped. Where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

20. Motorised vehicles
You travelling in/on a motorised vehicle for which **you** do not hold appropriate qualifications and license to drive/ride in **your home area**.

21 Pillion Passenger
You riding pillion where the rider does not hold appropriate qualifications and license to drive the vehicle in the country of use.

22. Carrier refusal
Your carriers refusal to allow **you** to travel for whatever reason.

Sports and activities covered

Participation in the following activities is covered at no additional premium and without the need for prior declaration, when participating on a recreational and non professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads).

If **you** are participating in any other sports or activities not mentioned, please telephone the Spectrum Travel Insurance helpline on **0330 123 5688** as they may be able to offer cover for an additional premium. Details of those sports and activities for which **you** have purchased cover will be added to **your** policy schedule.

Cover for **manual work** will be provided where such work is solely in a voluntary capacity for a charity registered under the Charity Commission in England, and Wales, the Scottish charity regulator or the Department for Social Development in Northern Ireland, and where there is no financial gain. In such circumstances, there will be no cover for hands on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than two storeys above the ground or working with animals, and there is no cover under Section 4 - Personal accident and Section 7 - Personal liability.

Covered as standard without charge

No cover under Section 4 - Personal accident and Section 7 - Personal liability. for those sports or activities marked with *, all other terms and conditions of the policy will apply.

abseiling (within organiser's guidelines)
administrative or clerical occupations
aerobics
amateur athletics (track and field)
archaeological digging
archery *
assault course
badminton
banana boating
bar/restaurant work *
baseball
basketball
beach games
billiards/snooker/pool
body boarding (boogie boarding)
bowls

bungee jumping/swoop (within organisers guidelines)

camel riding *

canoeing (up to grade 2 rivers) *

clay pigeon shooting *

climbing (on climbing wall only)

cricket

croquet

cross country running (non competitive)

curling

cycling (no racing)

deep sea fishing

driving any motorised vehicle (other than a Quad bike) for which you are licensed to drive in the United Kingdom (other than in motor rallies or competitions) *

elephant riding/trekking *

falconry

fell walking/running

fencing

fishing

fives

flying as a fare paying passenger in a fully licensed passenger carrying aircraft

football (amateur only and not main purpose of trip)

fruit or vegetable picking (non-mechanical)

glass bottom boats *

gliding (under instruction) *

go karting (within organisers guidelines) *

golf

handball

horse riding with a helmet (excluding competitions, racing, jumping and hunting)*

hot air ballooning (organised pleasure rides only) *

hovercraft driving/passenger *

ice skating (1 day maximum)

indoor climbing (on climbing wall)

jet boating (no racing) *

jet skiing (no racing) *

jogging

karting (no racing) *

kayaking (up to grade 2 rivers) *

korfball

marathon running (non professional)

motor cycling (full licence held for cc of motorcycle, helmet must be worn) *

mountain biking (no racing)

netball

octopush

orienteering

paint balling/war games (wearing eye protection) *

parachuting (tandem only) *

parascending (over water) *

pony trekking

power boating (no racing and non-competitive) *

racket ball

rambling

refereeing (amateur only)

ringos

roller skating/blading/in line skating (wearing pads and helmets)

rounders

rowing (no racing) *

running (non-competitive and not marathon)

safari trekking (must be organised tour)

sailing/yachting (inland waters or coastal waters within 12 miles of land, if qualified or accompanied by a qualified person and no racing) *

sand boarding / surfing /skiing

scuba diving up to a depth of 30 metres (if PADI or equivalent qualified or accompanied by a qualified instructor and not diving alone) *

small bore target shooting / rifle range shooting (within organisers guidelines) *

skateboarding

sledging (not on snow)

snorkelling

softball

spear fishing (without tanks)

speed sailing (no racing) *

squash

students working as counsellors or university exchanges for practical course work (not manual work)

surfing *

swimming

swimming with dolphins / elephants *

Sydney harbour bridge (walking across clipped onto safety line)

table tennis

tall ship crewing (no racing) *

ten pin bowling

tennis

trampolining

tree canopy walking

trekking/hiking/endurance activities up to 3,000 metres above sea level

tug of war

volleyball

wake boarding

water polo

water skiing / water ski jumping *

whale watching

white water rafting (up to grade 2 rivers) *

wind surfing/sailboarding *

wind tunnel flying *

zip lining/trekking (safety harness must be worn)

zorbing/hydro zorbing/sphering

Lapland - If travelling to Lapland for no more than 2 nights, participation in the following activities are covered without the additional **Winter Sports** premium being required: husky dog sledding (organised, non-competitive with local driver) and sledging/sleigh riding as a passenger (pulled by horse or reindeer)*.
Winter Sports - Payment of the optional **Winter Sports** additional premium is required to extend all sections of **your** policy to include **Winter Sports** activities as detailed in the **Winter Sports** cover section.

Covered if the appropriate Winter Sports premium has been paid

No cover under Section 7 – Personal liability for those sports or activities marked with *
You are **not** covered when engaging in organised competitions (other than as part of ski school instruction) or when skiing/snow boarding against local authoritative warning or advice.

airboarding *
big foot skiing
blade skating
cross country/nordic skiing
dry slope skiing
glacier skiing/walking
husky dog sledding (organised, non-competitive with local driver)
ice go karting (within organisers guidelines)*
ice skating (for more than 1 day)
ice windsurfing*
kick sledging
ski – blading
ski boarding
skiing on piste‡
skiing - alpine
skiing – mono
skiing - off piste but within the resort boundaries‡
sledging/tobogganing
sledging/sleigh riding as a passenger (pulled by horse or reindeer)*
snow blading
snow boarding on piste‡
snow boarding - off piste but within the resort boundaries‡
snow mobiling (skidoo)*
snow shoe walking
snow tubing
tobogganing
training/racing (ski school)
winter walking (using crampons and ice picks only)

‡ A piste is a recognised and marked ski run within the resort boundaries.

Medical Assistance Helpline

IN CASE OF A SERIOUS EMERGENCY Please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities

Your policy covers treatment at a public/state facility only, unless approved by Emergency Assistance Facilities. Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact **Emergency Assistance Facilities** for advice. **We** strongly suggest **you** put their telephone number, **+ 44 (0) 203 824 0713**, into **your** mobile phone before **you** travel so that it is to hand if you need it. Get details of the hospital **you** are being taken to so that **our Emergency Assistance Facilities** doctor will be able to obtain a medical report at the earliest possible opportunity. **You** may need to pay the policy excess locally and ask the hospital to send the rest of their bills to **Travel Claims Facilities** at: PO Box 395, Hertford, SG13 9JW. **Our** appointed assistance service, **Emergency Assistance Facilities**, will explain this to them and provide them with a faxed/email confirmation if necessary.

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

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

Things to be aware of/remember

We understand that if **you** are suddenly faced with a medical emergency it can be very stressful and frightening. The following is a guide to help **you** cope in such a situation, and understand how the 24 hour emergency assistance service will work on **your** behalf.

- Always remember that **your** travel insurance does not cover the cost of private medical treatment unless it has been approved by **Emergency Assistance Facilities**.
- **We** suggest that **you** nominate one person to be the contact point for **Emergency Assistance Facilities**, this will ensure that they are not trying to explain matters to numerous people, which simply causes confusion and delay for everyone concerned.
- Make sure **your** mobile phone is fully charged, and able to receive incoming calls when **you** are abroad.
- It will not always be possible for the **Emergency Assistance Facilities** doctor to call **you** back straight away, this could be due to time zone differences or because he is awaiting further information from the treating doctor or hospital. This does not mean that **you** have been forgotten, and wherever possible a member of the operations team will keep **you** regularly updated.
- Please remember that the first priority of **Emergency Assistance Facilities** is **your** safety and wellbeing, and that **they** will take the appropriate action necessary to ensure this. Such action could entail:

- Moving **you** from a private facility (if **you** have not been admitted to a state registered hospital) where the standard of treatment might be inadequate or the price of treatment inflated for tourists.
- A request for further tests to be made by the treating doctor to evaluate when, and what method of repatriation would be suitable.
- Recommending an extended stay in the hospital (or a local hotel) until **your** condition has stabilised sufficiently to allow your safe return home.

- Although the local doctor might discharge **you** from hospital and suggest that **you** can return home, there are regulations imposed by airlines regarding when **you** can, and cannot fly following a serious accident or an operation. **Emergency Assistance Facilities** doctors are experts in aviation medicine, and the decision as to when it is safe for **you** to fly home should be left in their hands.
- Never provide a medical facility with **your** credit card details or surrender **your** passport to them.
- Do not sign anything without first contacting **us**.
- **You** may be required to obtain **your** medical records in the event of a claim
- There is no cover for any claims under Section 2- Emergency medical and other expenses and Section 3 - Public hospital benefit within **your home area.**

PRIVATE MEDICAL TREATMENT

There is no cover for medical expenses where the **insured person** elects to receive private medical treatment. This policy will provide cover for private medical treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and **Emergency Assistance Facilities** reserves the right to organise a transfer from a private medical facility to a public medical facility where appropriate.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS:

If you need to see a doctor, ask **your** hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge **you** to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give **you** unnecessary treatment and at inflated prices - if **you** are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe **you** should show them **your** EHIC card as medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of **you** requiring medical treatment). **You** will only be covered for the cost of private treatment if this is approved in advance by **Emergency Assistance Facilities**. If **your** outpatient bill is less than £500 then **you** will need to pay this to the medical facility, and ensure you keep all receipts so **you** can claim upon **your** return. In the event that **you** need to seek outpatient treatment when **you** are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom **we** have appointed to act on **our** behalf. If the hospital **you** are treated at subscribes to this service they will ask to see **your** proof of insurance so it is important to carry this with **you**. **You** will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from **you** and send their bill to Charge Care for payment. The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt, Mexico and Turkey. www.chargecareinternational.co.uk

Please note: The European Health Insurance Card (EHIC) is not available to residents of the **Channel Islands** or Isle of Man.

WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers **you** to come **home** early because **you** are ill or injured only if medical treatment is not available locally. If **you** are thinking of cutting short **your trip** because **you** are not well then **you** must contact **Emergency Assistance Facilities** on **+ 44 (0) 203 824 0713.**for advice first. If **you** need to come **home** for any other reason, such as the illness of a **close relative** in the **United Kingdom**, **Channel Islands** or **BFPO** then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured. If **you** are not sure whether **your** circumstances are included in the cover then call **Travel Claims Facilities on + 44 (0) 203 824 0714.**

Reciprocal health agreements with other countries

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain an European Health Insurance Card (EHIC) by completing an application form via www.ehic.org.uk Post Office. **You** can also apply either online through www.spectrumtravelinsurance.co.uk , or by telephoning the EHIC application line on 0300 330 1350. This will entitle **you** to benefit from the reciprocal health care arrangements which exist between countries within the EU/ EEA or Switzerland.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the policy excess under Section 2 - Emergency medical and other expenses.

Please note: The European Health Insurance Card (EHIC) is not available to residents of the **Channel Islands** or Isle of Man.

Australia

If **you** need medical treatment in **Australia**, **you** should enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** should do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au. Alternatively, please call the **Emergency Assistance Facilities** helpline for guidance.

If **you** are admitted to hospital, **you** must contact the **Emergency Assistance Facilities** helpline as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

A note to all insured people, doctors and hospitals

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

There is no cover for any claims under Section 2 - Emergency medical and other expenses and Section 3 - Public hospital benefit within **your home area**.

Contact the Emergency Assistance Facilities helpline on telephone number: + 44 (0) 203 824 0713.

Section 1– Cancellation and curtailment

What is covered

We will pay **you** up to the amount shown in the summary of cover for **your** proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if:

a. cancellation of the whole **trip** is necessary and unavoidable or

b. cancellation of a pre-paid excursion booked in **your home area** up to £250 is necessary and unavoidable or

c. the **trip** is **curtailed** or interrupted before completion

as a result of any of the following events occurring:

1. The death, **bodily injury**, illness, disease or **complications of pregnancy and childbirth** of:
   a. **you**
   b. any person with whom **you** are travelling or have arranged to travel with
   c. any person whom **you** have arranged to stay with
   d. **your close relative**
   e. **your close business associate**.
2. Compulsory quarantine, jury service attendance or being called as a witness (but not as an expert witness) at a Court of Law of **you** or any person who **you** are travelling with or have arranged to travel with.
3. Redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current redundancy payment legislation and, at the time of booking the **trip** or purchasing this policy, there was no reason to believe anyone would be made redundant) of **you** or any person who **you** are travelling with, or have arranged to travel with.
4. **You** or any person who **you** are travelling with, or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that such cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
5. A government directive prohibiting all travel to, or recommending evacuation from, the country or area **you** were planning to visit or were staying in, as a result of natural disasters (such as earthquakes, fires, tsunamis, landslides, floods, hurricanes or epidemic(s) / pandemic(s)).
6. The Police or other authorities requesting **you** to stay at, or return to, **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, tsunami, avalanche, hurricane, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the **Emergency Assistance Facilities** helpline to confirm the necessity to return **home** prior to **curtailment** of the **trip**, due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** due to:

   bodily injury, illness, disease, a new **medical condition** or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling.

   We need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.
4. On the condition that you contact **Emergency Assistance Facilities** first, and **Emergency Assistance Facilities** make all the travel arrangements, **we** will pay necessary additional travelling costs incurred in returning **you home** in the event **you** have a valid curtailment claim.
5. **We** will only consider the unused expenses of a person who has taken out insurance cover with Spectrum Travel Insurance. For example, if **you** are travelling with someone who is not insured, **we** only pay **your** proportion of costs, not theirs.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. The cost of **you**r unused original tickets where the **Emergency Assistance Facilities** helpline or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
3. Any costs relating to airport taxes, air passenger duty, airport charges, service charges, facility charges, user fees or security charges or airport departure duty (whether irrecoverable or not).
4. Any claims arising directly from:
   a. Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**
   b. Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
5. Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles or Avios points, unless evidence of specific monetary value can be provided.
6. Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
7. The cost of going back to the original destination to finish **your trip** and the costs of more accommodation there.
8. The provider (for example, an airline, hotel, ferry company and so on) not providing any part of the **trip you** have booked, (this could be a service or transport) unless the event is covered by this policy. If this happens, **you** should claim against the provider.
9. Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
10. **Your** failure to obtain the required ESTA, Visa, vaccinations or inoculations in time.
11. Cancellation caused by the fear of an epidemic, pandemic, infection or allergic reaction.
12. Any resumption of **your trip** once it has been **curtailed**. There is no further cover once **you** have returned to **your home area**.
13. **Your curtailment** travel costs must be the same standard as that of **your** pre-booked return travel costs as part of **your** original **trip**.
14. Anything mentioned in the General exclusions on pages 16-17.

You should also refer to the Important conditions relating to health on pages 15-16.

Please remember

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

Claims evidence

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

A medical certificate from the treating **medical practitioner** explaining why it was necessary for **you** to cancel or curtail the **trip**.

In the case of death causing cancellation or **curtailment** of the **trip**, a copy of the death certificate.

Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.

In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation showing the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.

Your unused travel tickets.

Receipts or bills for any costs, charges or expenses claimed for.

In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.

In the case of jury service or witness attendance, the court summons.

The letter of redundancy for redundancy claims.

A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.

In the case of serious damage to **your home**, a report from the Police or relevant authority.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call:
Medical Assistance whilst overseas + 44 (0) 203 824 0713
or other claims when you have returned home + 44 (0) 203 824 0714

Section 2 – Emergency medical and other expenses (not Private Health Insurance)

What is covered

We will pay **you** up to the amount shown in the summary of cover for the following expenses which are necessarily incurred within 12 months of the incident as a result of **you** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the amount shown in the summary of cover **you** incurred outside of **your home area**.
3. In the event of **your** death:
   a. outside **your home are**a, the costs up to the maximum shown in the summary of cover for **your** burial in the country where **you** die; or
   b. the reasonable costs of returning **your** body to **your home**; or
   c. the costs up to the maximum shown in the summary of cover for **your** cremation plus reasonable costs of returning **your** ashes to **your home**;
   d. within **your home area**, the reasonable additional costs of returning **your** ashes or body to **your home** up to a maximum of £750.

The reasonable costs of returning **your** body or ashes to **your home** are included within the amounts shown for Emergency medical expenses in the summary of cover.

4. reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, all inclusive, bed and breakfast, self catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.

   This includes, with the prior authorisation of the **Emergency Assistance Facilities** helpline, reasonable additional transport and/or accommodation expenses for a **travelling companion**, friend or **close relative** to stay with **you** or travel to **you** from **your home area** or escort **you**, and additional travel expenses to return **you** to **your home area** or a suitable hospital nearby if **you** cannot use the return ticket.
5. With the prior authorisation of the **Emergency Assistance Facilities** helpline, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home area** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the **Emergency Assistance Facilities** helpline agree otherwise. When travelling in **your home area**, if **you** are hospitalised 50 miles or more from **home**, either through sudden illness or accident, **we** will arrange and pay for **your** transfer to a suitable hospital near **your home** when it becomes medically feasible.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the **Emergency Assistance Facilities** helpline of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. If **you** suffer **bodily injury**, illness or disease, **we** reserve the right to move **you** from one hospital to another and arrange for **your** repatriation to **your home area** at any time during the **trip**. **We** will do this if, if in the opinion of the **Emergency Assistance Facilities** helpline or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and / or travel safely to **your home area** or a suitable hospital nearby to continue treatment.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**. In the event of any **bodily injury** occurring as a result of **manual work** involving voluntary labour, the policy excess under this section will be increased to £250, unless **you** have arranged Platinum cover.
2. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
3. The cost of **your** unused original tickets where the **Emergency Assistance Facilities** Helpline or **we** have arranged and paid for **you** to return to **your home**, if **you** cannot use the return ticket. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
4. Additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
5. Any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment.
6. Any claims arising directly in respect of:
   a. Costs of telephone calls, other than:
      i. calls to the **Emergency Assistance Facilities** helpline notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
      ii. any costs incurred by **you** when **you** receive calls on **your** mobile from the **Emergency Assistance Facilities** helpline for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
   b. The cost of taxi fares, other than those for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital. However, any costs incurred by **you** to visit another person or by another person visiting **you** in hospital are not covered.

c. The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or illness which necessitated **your** admittance into hospital.

d. Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.

e. Any form of treatment or surgery which in the opinion of the **Emergency Assistance Facilities** in conjunction with your treating doctor or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.

f. Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**. Where possible and with the agreement of **your medical practitioner, you** should always travel with plenty of extra medication in case of travel delays.

g. Additional costs arising from single or private room accommodation.

h. Treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by the **Emergency Assistance Facilities** helpline.

i. Any expenses incurred after **you** have returned to **your home area**, unless **you** are travelling in **your home area** for 2 or more consecutive nights in pre-booked accommodation on an Annual Multi-Trip policy.

j. Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the **Channel Islands** which are:

   i. for private treatment or

   ii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.

k. Expenses incurred as a result of a tropical or other disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication

l. **Your** decision not to be repatriated after the date when, in the opinion of the **Emergency Assistance Facilities** helpline, it is safe to do so.

m. Any extra costs after the time when, in **our** medical advisor's opinion, **you** are fit to return to **your home area** (or **your** final country if **you** are on a **one-way trip**).

n. Any medical treatment that **you** receive after **you** have refused the offer of returning to **your** home area, when, in the opinion of **our** medical advisors, **you** are fit to travel.

o. Costs of more than £500 which **we** have not agreed beforehand.

p. Where **you** do not comply with the treatment agreed by the treating doctor and the **Emergency Assistance Facilities** helpline.

q. Any costs which are covered under a reciprocal health agreement between the government of the **UK** and that of **your** country of loss including costs covered by the European Health Insurance Card (EHIC).

r. Repairs to or for artificial limbs or hearing aids.

s. are not claiming for work involving the use of precious metals in any dental treatment.

t. are not claiming for the provision of dentures, crowns or veneers.

u. Additional flights which exceed the standard of that originally booked unless medically necessary and agreed with **Emergency Assistance Facilities**.

7. Anything mentioned in the General exclusions on pages 16-17.

You should also refer to the Important conditions relating to health on pages 15-16.

Claims evidence

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

Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.

In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.

Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.

Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the **Emergency Assistance Facilities** helpline.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call:
Medical Assistance whilst overseas + 44 (0) 203 824 0713
or other claims when you have returned home + 44 (0) 203 824 0714

Section 3 – Public hospital benefit

What is covered

We will pay **you** the amount shown in the summary of cover for every complete 24 hours **you** have to stay in a public hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area** as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount shown in the summary of cover, in addition to any amount payable under Section 2 – Emergency medical and other expenses. This payment is meant to help **you** pay for additional expenses such as newspapers, telephone calls, food and drink, visitors transport etc. incurred by **you** or **your** visitors during **your** stay in hospital.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the **Emergency Assistance Facilities** helpline of any **bodily injury**, illness or disease which necessitates **your** admittance into a public hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

1. Any claims arising directly from:
   a. Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
      i. relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into a public hospital.
      ii. relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
      iii. following **your** decision not to be repatriated after the date when, in the opinion of the **Emergency Assistance Facilities** in conjunction with **your** treating doctor, it is safe to do so.
      iv: Any extra costs for single/private accommodation in a hospital or nursing home.
   b. Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
      i. relating to any form of treatment or surgery which, in the opinion of the **Emergency Assistance Facilities** helpline or **us** (based on information provided by the **medical practitioner** in attendance) can be delayed reasonably until **your** return to **your home area**.
      ii. as a result of a tropical or other disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
      iii. occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the **Channel Islands** and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement (RHA) between these countries and/or islands, or are funded by or recoverable from the Health Authority in **your home area**.
      iv. Any extra costs for single/private accommodation in a hospital or nursing home.
2. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

Confirmation in writing from the public hospital, relevant authority or the treating **medical practitioner** of the dates on which **you** were admitted and subsequently discharged from, compulsory quarantine or confinement to **your** accommodation.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 4 – Personal accident

Special definitions relating to this section *(which are shown in italics)*

Loss of limb

means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

means total and irrecoverable loss of sight which shall be considered as having occurred:

a. in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and

b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

What is covered

We will pay one of the benefits up to the amount shown in the summary of cover, if during **your trip you** sustain **bodily injury** which shall, solely and independently of any other cause, result within two years in **your** death, loss of limb, loss of sight or permanent total disablement.

Please note - Claims from an **insured person** under 18 years of age or over 65 years of age will be limited to £1,000.

Special conditions relating to claims

1. **Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

Provisions

1. Benefit is not payable to **you**:
   a. Under more than one of the covers as outlined in the summary of cover.
   b. For permanent total disablement until one year after the date **you** sustain **bodily injury**.
   c. For permanent total disablement if **you** are able or may be able to carry out any relevant occupation.

What is not covered

1. Pursuit of any business, trade, profession or occupation or the supply of good or services.
2. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

In the event of accidental death, the original death certificate.

A medical certificate or report relating to claims for loss of limb, loss of sight or permanent total disablement.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 5 – Baggage

What is covered

1. **We** will pay **you** up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to **baggage**. The amount payable will be less a deduction for wear, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**.

You can find full details of the wear and tear scale published on the **Travel Claims Facilities** website - www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

The maximum **we** will pay for the following items is:

   a. Up to the amount shown in the summary of cover for any one article, pair or set of articles (for example, a set of suitcases)
   b. Up to the amount shown in the summary of cover for the total for all **valuables**. When purchasing the optional gadget cover extension **you** are entitled to claim under either the **baggage** or **gadget** section, but not for both.
   c. Up to the amount shown in the summary of cover for **business goods or equipment** owned by **you** but not hired, loaned or entrusted to **you**.

2. **We** will also pay **you** up to the amount shown in the summary of cover for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

   If the loss is permanent, **we** will deduct the amount paid from the final amount to be paid under this section.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
   a. get a Property Irregularity Report from the airline.
   b. give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
   c. keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must provide proof of ownership and/or purchase for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims evidence for examples of what **we** will accept as proof.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person** (except claims under subsection 2. of What is covered).
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation. **You** must make any claims for delayed **baggage** to the airline within 21 days of getting it back.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
   a. it is locked out of sight in a **secure baggage area** and;
   b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.

5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, golf equipment, scuba diving equipment, **ski equipment**, and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, **vermin**, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
9. Mobile phones and mobile phone accessories, prepaid minutes **you** have not used, mobile rental charges or prepayments (for example, a contract phone with free minutes and text messages). For enquiries relating to cover for mobile phones, please see the optional gadget cover section on pages 36-37.
10. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
11. Anything mentioned in the General exclusions on pages 16-17.

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

Claims evidence

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

A Police report from the local Police in the country where the incident occurred for all loss or theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership and/or purchase for items lost, stolen or damaged and for all items of clothing and toiletries replaced if **your baggage** is temporarily lost in transit for more than 12 hours.

Proof of ownership and/or purchase consists of receipts for the items claimed or if receipts cannot be provided alternative forms of proof, such as bank statements, guarantees, instruction manuals, insurance valuation certificates or photographs will suffice.

Repair report where applicable.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 6 – Personal money, passport and documents

What is covered

1. **We** will pay **you** up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to **personal money** and/or documents (including the unused portion of passports, visas and driving licences and the cost of the emergency replacement or temporary passport or visa). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

The maximum **we** will pay for the following items is:

   a. Up to the amount shown in the summary of cover for bank notes, currency notes and coins
   b. £50 for bank notes currency notes and coins, if **you** are under the age of 18.

2. **We** will pay **you** up to the amount shown in the summary of cover for reasonable additional travel and accommodation expenses incurred necessarily outside **your home area** to obtain a replacement of **your** passport or visa which has been lost or stolen outside **your home area**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money** or passports are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider, **you** must report (at **your** own expense) to them, in writing, details of the loss, theft or damage and get written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:
   a. get a Property Irregularity Report from the airline.
   b. give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

c. keep all travel tickets and tags for submission to **us** if **you** are going to make a claim under this policy.

4. **You** must provide proof of ownership and/or purchase for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims evidence for examples of what **we** will accept as proof.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. Loss, theft of or damage to **personal money** or **your** passport or visa left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Air Miles or Avios points), unless evidence of specific monetary value can be provided.
7. Any missed travel or accommodation arrangements as a result of **your** passport being lost or stolen.
8. The cost of a new passport upon **your** return to **your home area**.
9. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft of damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership and/or purchase should take the form of currency exchange receipts, cash withdrawal slips or bank statements.

Receipts or bills for any transport and accommodation expenses claimed for.

Receipt for all currency and travellers' cheques transactions.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 7 – Personal liability

What is covered

We will pay up to the amount shown in the summary of cover (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or not a person living in **your home**
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you, a travelling companion**, a **close relative**, in **your**, or **your travelling companions** employment or anyone living in **your home** other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice of any incident which may give rise to a claim as soon as possible.
2. **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim arising from the same incident claimed for under this section relating to any temporary holiday accommodation occupied by **you**.

2. Compensation or legal costs arising directly from:
   a. Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
   b. Pursuit of any business, trade, profession or occupation or the supply of goods or services.
   c. Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
   d. The transmission of any communicable disease or virus.
3. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

Full details in writing of any incident.

Any writ, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 8 – Delayed departure and abandonment

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

The benefit provided under 1. below is intended to provide compensation if **you** are delayed at **your** point of departure from **your home area** and is only applicable if **you** have travelled there and checked-in. If **you** have not travelled to **your international departure point** **you** will not be covered from **your home area** even if **you** have checked-in online.

What is covered

If departure of the **public transport** on which **you** are booked to travel is delayed at the final **international departure point** from or to **your home area** for at least 12 hours from the scheduled time of departure due to:

   a. strike or
   b. industrial action or
   c. adverse weather conditions or
   d. mechanical breakdown of, or a technical fault occurring in, the **public transport** on which **you** are booked to travel

We will pay **you:**

Delayed departure

1. Up to the amount shown in the summary of cover (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or

Abandoning your trip

2. Up to the amount shown in the summary of cover for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay if, after a delay of at least 12 hours, **you** choose to cancel **your trip** before departure from **your home area**.

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

You may claim only under subsection 1. or 2. above for the same event, not both.

Please note: If **you** are a **Channel Islands** resident travelling outside the **United Kingdom**, then this cover only applies to the outward and inward journey from the **United Kingdom**.

Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
2. **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider.

You should make claims that result from abandoning **your** holiday and happen as a result of the circumstances described in the EU travel directives to the airline first. **We** will pay any money under this policy after the amount of compensation **you** receive from the airline for the same event is taken off.

Full details are available at http://ec.europa.eu/transport/passenger-rights/en/index.html

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person** under subsection 2. of What is covered.
2. Claims arising directly from:
   a. Strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date **you** purchased this insurance or at the time of booking any **trip**.
   b. An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
   c. Volcanic eruptions and/or volcanic ash clouds.
3. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
4. Any claim that results from **you** missing a connection.
5. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

Full details of the travel itinerary supplied to **you**.

A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in time.

In the case of abandonment claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation showing the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.

Your unused travel tickets.

Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 9 – Missed departure

What is covered

We will pay **you** up to the amount shown in the summary of cover for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to **your home area** if **you** fail to arrive at the **international departure point** in time to board the **public transport** on which **you** are booked to travel on the initial international journey of the **trip** as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

You may claim only under one of either Section 9 – Missed departure or, Section 8 – Delayed departure for the same event.

Please note: If you are a **Channel Islands** resident travelling to the **United Kingdom** for onward transportation, then this cover only applies to the outward and inward journey from the **Channel Islands**.

Special conditions relating to claims

1. If **you** make a claim caused by any delay happening on a public road, **you** must get written confirmation or other evidence (at **your** own expense) from the Police, emergency breakdown services or authority who went to the accident or breakdown of the location, reason for and duration of the delay.
2. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the **international departure point**.

What is not covered

1. Claims arising directly from:
   a. Strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date **you** purchased this insurance or at the time of booking any **trip**.
   b. An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.

c. Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.

d. An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.

e. Volcanic eruptions and/or volcanic ash clouds.

2. Additional expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
3. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

A letter from the **public transport** provider detailing the reasons for failure.

A letter from the Police or emergency breakdown services confirming the location, reason for and duration of the delay on a public road if appropriate.

A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.

Your unused travel tickets.

Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 10 – UK departure assistance and Missed UK connection

What is covered

We will pay **you** up to the amount shown in the summary of cover to meet the additional costs incurred should **you** be delayed or miss **your** connection as follows:

On your outward journey from the United Kingdom

If, after leaving **your home**, **you** are delayed during **your** internal/connecting journey to the airport, port, coach or rail terminal, as a result of disruption, cancellation, delay, suspension, failure or alteration of **public transport**, or breakdown or accident immobilising the private vehicle in which **you** are travelling, **we** will:

1. provide assistance to enable **you** to continue **your** journey to the **United Kingdom international departure point**
2. where necessary, reimburse **you** for alternative transport or local emergency services including the towing of **your** vehicle to the nearest garage.
3. If **your** air or sea travel is delayed on **your** departure from **Channel Islands** or Isle of Man which causes **you** to miss your pre-booked and pre-paid travel from the **United Kingdom International Departure Point**, **we** will provide assistance to enable **you** to continue **your** journey.

On your return to the United Kingdom

1. If **your** main international air, sea, coach or rail carrier is delayed and **you** miss **your** pre-booked and pre-paid **United Kingdom** internal travel connection by scheduled **public transport we** will:
   a. assist **you** to reach **home** from the point where **you** transfer from the main international air, sea, coach or rail carrier.
   b. liaise with the onward transport provider to advise of **your** late arrival and will, if necessary, reimburse **you** for alternative travel arrangements to enable **you** to get **home** within a reasonable time.
2. Should **you** arrive at the **United Kingdom** transfer point on time but **you** are unable to continue **home** as planned due to the disruption, cancellation, delay, suspension, failure or alteration of **your** planned internal travel connection by scheduled **public transport**; **we** will:
   a. reimburse **you** for necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to **home** or overnight accommodation if no alternative transport is available until the following day or whilst awaiting repairs to the private vehicle.
3. If **your** main international air, sea, coach or rail carries is delayed on its return to the **United Kingdom** which causes **you** to miss **your** pre-booked and pre-paid travel back to the **Channel Islands** or Isle of Man we will:
   a. reimburse **you** for necessary alternative transport to get **you** back to **your home area** and the cost of overnight accommodation if there are no available transport methods until the following day.

Special conditions relating to claims

1. If **you** suffer delays, **you** must obtain written confirmation (at **your** own expense) from the carrier (or their handling agents) stating the period and reason for delay.

2. If the private vehicle in which **you** are travelling or intending to travel is immobilised by breakdown or accident, then **you** will be responsible for authorising repairs and for meeting any costs other than for 1 hour's roadside assistance and towing charges to the nearest garage.
3. **You** must take every reasonable step to commence and complete the journey to the **United Kingdom international departure point** on time.

What is not covered

1. Claims arising from strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date **you** purchased this insurance or at the time of booking any **trip**.
2. Claims due to **you** allowing insufficient time (recommended at least 2 hours in advance for travel within Europe, and 3 hours for long haul travel) to complete **your** journey to the **international departure point**.
3. Withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim to the transport operator involved.
4. Additional costs where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
5. Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
6. Immobilisation or loss of any vehicle **you** have taken abroad on **your trip**.
7. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

A letter from the carriers (or their handling agents) confirming the period of delay and the reason for the delay.

Any other **relevant information** relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 11 – Legal expenses and assistance

What is covered

We will pay up to the amount shown in the summary of cover for legal costs plus 30 minutes free telephone advice to pursue a civil action for compensation against someone else who causes **you bodily injury**, illness or death.

Where there are two or more insured persons insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed **£100,000 *Platinum* cover, £50,000 *Gold* cover, £20,000 *Silver* cover and £5,000 *Bronze* cover**.

Special conditions relating to claims

1. **We** ask that legal proceedings in the USA or Canada follow the contingency fee system operating in North America
2. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
3. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
4. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
5. **We** will decide the point at which **your** legal case cannot usefully be pursued further. After that, no further claims can be made against **us**.
5. **We** may include a claim for **our** legal costs and other related expenses.
7. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

We shall not be liable for:

1. Any claim where, in **our** opinion, there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us**, the **Emergency Assistance Facilities** helpline or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.

7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where, in **our** opinion, the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any appeal.
11. Claims by **you** other than in **your** private capacity.
12. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

Relevant documentation and evidence to support **your** claim, including photographic evidence.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please write to Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ or Telephone: 0161 228 3851 or Fax: 0161 909 4444
Opening hours: Monday to Friday 9am-5pm

Section 12 - Extended kennel and / or cattery fees

What is covered

We will pay **you** up to the amount shown in the summary of cover (£150 for **trips** in **your home area**) for any additional kennel/cattery fees incurred if **your** domestic dog(s)/cat(s) are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to the delayed arrival of pre-booked transport, **your bodily injury**, illness or disease.

Special conditions relating to claims

1. **You** must send **us** written confirmation (at **your** own expense) from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.

What is not covered

1. Claims arising from **your bodily injury**, illness or disease that are not covered under Section 2 – Emergency medical and other expenses
2. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

Written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.

A medical certificate from the treating **medical practitioner** explaining why **you** were unable to return **home** on time.

Your unused travel tickets.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 13 - Hijack and kidnap

What is covered

If **you** are prevented from reaching **your** scheduled destination as a result of hijack or kidnap of the aircraft or ship in which **you** are travelling, **we** will pay **you** up to the amount shown in the summary of cover. This benefit is only payable if no claim is made under Section 1 - Cancellation and curtailment or Section 8 - Delayed departure.

Special conditions relating to claims

1. Claims will not be accepted for hijack or kidnap that have directly resulted from the activities of an **insured person**.
2. **You** have no family or business connections that have directly led to a claim under this section.
3. All **your** visas and documents are in order.
4. **You** must report any hijack or kidnap to the Police as soon as possible upon **your** release and provide **us**, within 30 days of returning from the **trip**, with a Police report confirming that **you** were unlawfully detained and the dates of such detention.

What is not covered

1. Any claim relating to payment of ransom monies.
2. Any claim arising out of any act(s) by **you** which would be considered an offence by a court of the **United Kingdom** if they had been committed in the **United Kingdom**.
3. Any claim where the detainment, internment, hijack or kidnap of **you** has not been reported to or investigated by the Police or local authority.
4. Anything mentioned in General exclusions on pages 16-17.

Claims evidence

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

A Police report from the local Police in the country where the incident occurred confirming that **you** were unlawfully detained and the dates of such detention.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 14 – Incarceration abroad

Gap Year cover only

What is covered

We will pay **you** up to the amount shown in the summary of cover in total for a **close relative** to visit **you** if **you** are imprisoned by the local judiciary during **your trip** for a period of at least two weeks and there is no chance of **you** being released within another two weeks.

The maximum **we** will pay is:

a. £350 for economy class return air tickets for a **close relative** to visit **you** in prison.

b. £150 towards accommodation costs, for **your** visiting **close relative**, with a limit of £50 for each 24 hour period.

Special conditions relating to claims

1. **You** must report the matter to **us** or a **close relative** as soon as possible following **your** arrest and provide **us** with a Police report confirming that **you** were imprisoned and the date of such imprisonment.

What is not covered

1. Any costs incurred by **you** in relation to **your** imprisonment.
2. **Your close relatives** costs before **you** were in prison for a total of two weeks.
3. Any claim arising from a **trip** taken within the **United Kingdom**.
4. Any amount that can be recovered by **you** from other sources.
5. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

A Police report from the local Police in the country where the incident occurred confirming that **you** were lawfully imprisoned and the dates of such imprisonment.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 15 – Scheduled airline failure

The following definitions apply specifically to this section:

Irrecoverable loss

Deposits and charges paid by **you** for **your trip** which are not recoverable from any other source including but not limited to insurance policies, financial bonds and guarantees provided by the **scheduled airline**, another insurance company, a government agency, a travel agent or credit card company.

Trip

The outward journey and return journey on a **scheduled airline** booked and paid for by **you**.

Scheduled airline

An airline upon whom **your trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or financial failure

An event causing the cancellation of all or part of **your trip** happening after **you** purchased this insurance which results in the **scheduled airline** no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

What is covered

We will pay up to the amount shown in the summary of cover for the **irrecoverable loss** of:

1. unused flight ticket charges paid for a **scheduled airline** flight associated with **your trip** that are not refundable and if **you** have to cancel **your trip** or if **you** have already completed the outward journey;
2. the extra cost of a one way airfare of a standard no greater than the class of journey on the outward journey to allow **you** to complete the return journey of **your trip** as a result of the **insolvency or financial failure** of the airline on which **you** are booked to travel causing the flight (or flights) on which **your trip** depends that were subject to advanced booking being discontinued and **you** not being offered from any other source any reasonable alternative flight or refund of charges **you** have already paid.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. **Your scheduled airline** being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out **your** policy.
3. **You** being able to obtain a refund from any other source, where **your scheduled airline** is bonded or insured elsewhere or where **you** have paid for the flight by credit card and can claim a refund from the credit card provider, even if the payment is insufficient to meet **your** claim.
4. Any expense following **your** disinclination to travel or to continue with **your trip** or loss of enjoyment on **your trip**.
5. Any expense arising from circumstances which could reasonably have been anticipated at the time you booked **your trip**.
6. Any form of travel delay or other temporary disruption to **your trip**.
7. Any loss sustained by **you** when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of **insolvency** or **financial failure** (as defined herein) of the **scheduled airline** or other relevant company was announced.
8. Any loss sustained in respect of Charter flight tickets associated with a package holiday and/or other flight tickets not on a **scheduled airline** as defined.
9. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

Full details of the travel itinerary supplied to **you**.

Your unused travel tickets.

Receipts or bills for any transport costs claimed for.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 16 – Gadget cover

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

If **you** have purchased a Single Trip policy, **gadget** cover is included if **you** have paid the appropriate additional premium and it is stated on **your** schedule. Cover applies for the duration of **your trip**, as stated on **your** schedule.

If **you** have purchased an Annual Multi-Trip policy, **you** are covered when taking part in **trips** up to the maximum **trip** duration, as stated in **your** schedule, when **you** have paid the appropriate additional premium and it is stated on **your** schedule.

INTRODUCTION

You purchased this optional **gadget** cover at the same time **you** purchased **your** travel insurance policy. Optional **gadget** cover provides cover for **your gadget** against theft, accidental damage and **malicious damage** when **you** are on a **trip** that is covered by **your** travel insurance policy.

Special definitions applying to this section

Gadget

means the item(s) insured under this insurance, purchased by **you** and shown within the relevant **proof of purchase**. Only item(s) from the following list shall be covered: MP3 players, ipods, ipads, smart phones, smart watches, smart glasses, head mounted displays, DVD players, games consoles, cameras including digital cameras, camera lenses, video cameras, mobile phones, PDA's, laptops, bluetooth headsets, satnavs, E-Reader, in-car computers, head/ear phones, tablets, wireless speakers.

Immediate family
means **your** mother, father, child, brother, sister, spouse/civil partner and partner, who permanently reside with **you**.

Malicious Damage
means the intentional or deliberate actions of another party which causes damage to **your gadget**.

Proof of Purchase
means the original purchase receipt provided at the point of sale that gives details of the **gadget** purchased, or similar documents that provide proof that **you** own the **gadget**.

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

What is covered:

A. Accidental loss
We will pay **you** for the cost of a replacement, less a deduction for wear, tear and depreciation (loss of value), if **your gadget** is accidentally lost.

B. Accidental Damage
We will pay for the repair or replacement cost, less a deduction for wear, tear and depreciation (loss of value), if **your gadget** is damaged as the result of an accident.

C. Theft
If **your gadget** is stolen **we** will pay **you** for the cost of a replacement, less a deduction for wear, tear and depreciation (loss of value). Where only part or parts of **your** gadget have been stolen, **we** will only pay to replace that part or parts.

D. Malicious Damage
If **your gadget** is damaged as a result of intentional or deliberate actions of someone else **we** will pay to repair it. Where only part or parts of **your gadget** are damaged, **we** will only pay to replace that part or parts.

The most **we** will pay for any one claim will be the replacement value of **your gadgets**, limited to a maximum of 5 gadgets per policy, less a deduction for wear, tear and depreciation (loss of value); and in any case shall not exceed **our** maximum liability for the level of cover as stated on **your** schedule.

You can find full details of the wear and tear scale published on the **Travel Claims Facilities** website - www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

What is not covered:

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed under this section by each **insured person**.
2. Any claim for a **gadget** purchased under a private sale.
3. Any theft unless accompanied by a crime reference number. Lost property numbers are not acceptable in support of a theft claim.
4. Any claim involving theft unless reported to the appropriate local Police authorities and **your** mobile coverage provider (if applicable) within 24 hours of discovery or as soon as possible after that.
5. Loss, theft or damage to the **gadget** contained in an **unattended** vehicle unless:
   a. it is locked out of sight and in a **secure baggage area** and;
   b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
6. Any loss, theft or damage of the **gadget** left as checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator.
7. Any loss, theft or damage to the **gadget** as a result of confiscation or detention by customs, other officials or authorities.
8. Theft of the **gadget** from an unoccupied premise whilst on holiday, unless there is evidence of **violent and forcible entry** to the premises.
9. Theft of the **gadget** left unattended in a public place or a place to which the public has regular access.
10. Theft of the **gadget** from the person unless force, pickpocket or threat of violence is used.
11. Theft or accidental damage to the **gadget** whilst on loan to anyone else other than **your immediate family**.
12. Loss of the **gadget** as a result of **your** negligence.
13. Theft of or damage to accessories other than SIM or PCIMA cards which were in the **gadget** at the time of the damage or theft.
14. Any claim resulting from the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
15. Repair or other costs for:

- routine servicing, inspection, maintenance or cleaning;
- loss caused by a manufacturer's defect or recall of the **gadget**;
- replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
- repairs carried out by anyone not authorised by **us**;
- Wear and tear or gradual deterioration of performance;
- claims arising from abuse, misuse or neglect;
- a **gadget** where the serial number has been tampered with in any way.

16. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.

17. The VAT element of any claim if **you** are registered for VAT.
18. Reconnection costs or subscription fees of any kind.
19. The cost of replacing any personalised ring tones or graphics, downloaded material (including apps) or software.
20. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.
21. Any claim that occurs whilst not on a **trip**.
22. Liability of any nature arising from ownership or use of the **gadget**, including any illness or injury resulting from it.
23. Any damage as a result of **you** participating in **Winter Sports** activities unless the appropriate premium has been paid to include cover for **Winter Sports** activities.
24. Any damage as a result of **you** participating in sports and activities which require payment of an additional premium unless the appropriate premium has been paid to cover that sport or activity.
25. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
26. Anything mentioned in the General exclusions on pages 16-17.

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

Special conditions relating to claims

1. **You** must provide **us** with any receipts, documents or **proof of purchase**, that it is reasonable for **us** to request.
2. **You** cannot transfer the insurance to someone else or to any other **gadget** without **our** written permission.
3. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
4. **You** cannot claim for the same loss under Section 5 – **Baggage** and this section.

To make a claim under this section, please call: 0203 824 0714

Section 17,18, 19, 20– Travel disruption

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

Special definitions applying to this section

You may only claim under only one of Sections Sections 17, 18 or 19 of this section for the same event.

If the event is covered under both Section 8 – Delayed departure and abandonment and Section 19 – Enforced stay, **you** can only claim for this under one section, not both.

If the same costs and charges are also covered under any other section of this policy **you** can only claim for these under one section for the same event.

Special definitions applying to this section

Booking Agent

means a person or organisation that makes reservations for travel or accommodation on **your** behalf.

Consolidator

means a person or organisation that sells airline tickets on behalf of an airline.

Package

means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

a transport

b accommodation

c. Other tourist services that form a significant proportion of the package (for example, car hire)

d. The holiday must be sold at an inclusive price

As more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Scheduled Airline

means an airline that provides a regular public service which runs to a timetable.

Snow and ice

means severe winter weather conditions resulting in the build-up of snow and/or ice that results in the Police, CAA or any other authority governing **your** chosen mode of transport advising against all but essential travel, which prevents **you** from travelling.

To make a claim under this section, please call: 0203 824 0714

Section 17 – Cancellation and curtailment

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover for **your** proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if:

a. cancellation of the whole **trip** is necessary and unavoidable or

b. cancellation of a pre-paid excursion booked in **your home area** up to £250 is necessary and unavoidable or

c. the **trip** is **curtailed** or interrupted before completion

as a result of any of the following events occurring:

1. The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:
   a) prohibiting all travel or all but essential travel to; or
   b) recommending evacuation from the country or specific area or event to which **you** were travelling providing such directive came into force after **you** purchased this insurance or booked the **trip**, or in the case of cutting short **your trip** after **you** had left the **United Kingdom** to commence the **trip**.
2. The insolvency of **your scheduled airline**.
3. The insolvency of the providers or **booking agent**s of **your** accommodation, transport providers, car hire company, caravan sites, camper rental, Eurotunnel, mobile home, hotel, safari or theme park.
4. Fire, flood, earthquake, explosion, hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making **your** accommodation uninhabitable and **your trip** has to be **curtailed** or interrupted before completion.
5. An outbreak of food poisoning or an infectious disease at **your** accommodation resulting in its closure during **your trip**.
6. Strike leading to the cancellation of **your** international transport from the **United Kingdom**.
7. The Channel Tunnel being closed for 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary.
8. An airport or port **you** were due to travel from or through being closed for 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary.
9. Air space being closed for 24 hours from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary.
10. **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours.
11. The vehicle in which **you** were due to travel is prevented from making the journey due to **snow and ice**.
12. Road closures due to **snow and ice** prevent **you** from reaching the **international departure point** to commence **your** journey.

Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator, or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have applied otherwise.
2. **You** must get (at **your** own expense) written confirmation from the transport provider (or their handling agent) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
3. **You** must comply with the terms of contract of the transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

   Full details are available at http://ec.europa.eu/transport/passenger-rights/en/index.html
4. **We** may ask **you** to provide written evidence from the Highways Agency, the local authority responsible for the road or other appropriate organisation, confirming the cause of the delay or road closure and how long the delay or closure lasted in respect to 11. and 12. above.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. Any costs incurred by **you** which are recoverable from the transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
3. Any costs incurred by **you** which are recoverable from the company providing the accommodation or for which **you** receive or are expected to receive compensation or reimbursement.
4. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.

5. Any costs which **you** would have expected to pay during **your trip**.
6. Any claims arising directly or indirectly from circumstances known to **you** prior to the date this insurance is purchased by **you** or the time of booking any **trip** which could reasonably have been expected to give rise to cancellation or cutting short the **trip**.
7. Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by **you** or the time of booking any **trip**.
8. Scheduled flights not booked in **your home area**.
9. Scheduled flights not booked through a bonded travel agent or direct with a **scheduled airline**.
10. The financial failure of
    a) any **scheduled airline** which is insolvent at the date this insurance is purchased by **you** or at the time of booking any **trip**
    b) any **scheduled airline** which is bonded or insured elsewhere (even if the bond is insufficient to meet the claims)
    c) any travel agent, tour organiser, **booking agent** or **consolidator** with whom **you** have booked a scheduled flight.
11. Costs which **you** can recover from elsewhere. for example, payments recoverable from **your** credit or debit card issuer;
12. Any claim arising directly or indirectly from denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport or other documentation required by the transport provider or their handling agent;
13. Claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation or the Civil Aviation Authority, Port Authority or any similar body in any country.
14. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 18 – Substitute accommodation cover

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover for reasonable additional accommodation and transport costs incurred, up to the standard of **your** original booking, if **you** need to move to alternative accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation as a result of the following events

1. Insolvency of the providers of **your** accommodation.
2 Fire, flood, earthquake, explosion, hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making **your** accommodation uninhabitable.
3. An outbreak of food poisoning or an infectious disease.

Special condition relating to claims

You must obtain written confirmation from the company providing the service or the local police or **medical practitioner** that **you** could not use **your** accommodation and the reason for this.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. Any costs incurred by **you** which are recoverable from the transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
3. Any costs incurred by **you** which are recoverable from the company providing the accommodation or for which **you** receive or are expected to receive compensation or reimbursement.
4. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.
5. Any costs which **you** would have expected to pay during **your trip**.
6. Any claims arising directly or indirectly from circumstances known to **you** prior to the date this insurance is purchased by **you** or the time of booking any **trip** which could reasonably have been expected to give rise to cancellation or cutting short the **trip**.
7. Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by **you** or the time of booking any **trip**.
8. Any claim for additional travel and accommodation costs which are of a higher standard than that of **your** originally pre-booked travel and accommodation.
9. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 19 – Enforced stay

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you**:

1. up to £100 for every complete 24 hour period that **you** are unable to reach **your** destination/return to **your** pre-booked accommodation/return **home**, up to a maximum of £1,500; or
2. up to £1,000 for any necessary and reasonable additional travel expenses where after a period of 24 hours or more, **you** unavoidably have to make immediate alternative arrangements to reach **your** destination/return to **your** pre-booked accommodation/return **home** and **your** travel provider cannot provide alternative travel arrangements;

   If **you** are unable to:

   1. reach **your** pre-booked accommodation at **your** intended destination; or
   2. return to **your** pre-booked accommodation whilst on a pre-booked excursion during **your trip**; or
   3. return **home** to **your home area** on **your** scheduled return date;

due to

   a. the airspace being closed or
   b. the airport or port that **you** are scheduled to travel from or through is closed (and **you** purchased **your** ticket before it was announced the airport/port was closed); or
   c. the Channel Tunnel is closed (and **you** purchased **your** ticket before it was announced the tunnel was closed) or
   d. **you** being involuntarily denied boarding (because there are too many passengers for the seats available) or
   e. **your** flight is diverted or re-directed after take-off or
   f. the failure of **public transport** services.

We will also pay up to £200 for emergency replenishment of prescription medication that **you** require to prevent a deterioration or worsening of a pre-existing **medical condition**, in the event that **your** existing supplies run out after the date that **you** were scheduled to return **home**.

Special conditions relating to claims

You must get (at **your** own expense) written confirmation from the transport provider (or their handling agent) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.

You must comply with the terms of contract of the transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Full details are available at http://ec.europa.eu/transport/passenger-rights/en/index.html

What is not covered

1. In respect to part (b) only, the refunded amount of any unused return travel costs recoverable from **your** originally booked travel provider or any other source;
2. The cost of prescription medication where **you** have not declared a pre-existing **medical condition(s)** or declined to accept the terms of **our** medical pre-screening which apply to **your** pre-existing **medical condition(s)**.
3. The cost of prescription medicine where **you** have not taken sufficient supplies with **you** to last the period of **your trip**.
4. Any costs incurred by **you** which are recoverable from the transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. Any costs incurred by **you** which are recoverable from the company providing the accommodation or for which **you** receive or are expected to receive compensation or reimbursement.
6. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.
7. Any costs which **you** would have expected to pay during **your trip**.
8. Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by **you** or at the time of booking any **trip**.
9. Any claims arising directly or indirectly from circumstances known to **you** prior to the date this insurance is purchased by **you** or the time of booking any **trip**.
10. Any claim arising directly or indirectly from denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport or other documentation required by the transport provider or their handling agent.
11. Claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation or the Civil Aviation Authority, Port Authority or any similar body in any country.
12. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 20 – Missed connections

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover for **your** reasonable additional travel and accommodation costs (room only) **you** have to pay:

- to reach **your** overseas destination;
- where **you** are on a multi-centre holiday to reach **your** next destination as shown on **your** travel itinerary; or
- on **your** return journey to **your home area**.

that **you** cannot claim back from any other source if **you** fail to arrive at the **international departure point** in time to board any onward connecting **public transport** (whether overseas or in the **United Kingdom**) on which **you** are booked to travel as a result of:

1. The failure of other **public transport**; or
2. Strike, industrial action or adverse weather conditions; or
3. **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

Special condition relating to claims

You must allow sufficient time (**we** recommend at least 2 hours in advance for travel within Europe, and 3 hours for long haul travel) for the **public transport** or other transport to arrive on schedule and to deliver **you** to the **international departure point**

What is not covered

1. Any costs incurred by **you** which are recoverable from the transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
2. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.
3. Any costs which **you** would have expected to pay during **your trip**.
4. Any claims arising directly or indirectly from circumstances known to **you** prior to the date this insurance is purchased by **you** or the time of booking any **trip** which could reasonably have been expected to give rise to cancellation or **curtailing** the **trip**.
5. Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by **you** or at the time of booking any **trip**.
6. Scheduled flights not booked in **your home area**.
7. Costs which **you** can recover from elsewhere. For example, payments recoverable from **your** credit or debit card issuer.
8. Any claim arising directly or indirectly from denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport or other documentation required by the transport provider or their handling agent.
9. Claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation or the Civil Aviation Authority, Port Authority or any similar body in any country.
10. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Sections 21, 22, 23 and 24 – Golf Plus

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

Special definitions applying to this section

Golf clubs
means a complete set of clubs carried in a bag, regardless of whether purchased as a set or individually.

Section 21 – Green fees

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

Under Section 1 - Cancellation and curtailment

We will pay **you** up to the amount shown in the summary of cover for pre-booked green fees, which are not refundable and which **you** are unable to use if:

1. **You** have to cancel or **curtail your trip** due to adverse weather conditions.
2. **Your** departure to **your** destination is delayed for more than 12 hours and a valid claim is made under Section 8 – Delayed departure and abandonment or Section 19 Enforced Stay.
3. **You** have a valid claim under Section 2 – Emergency medical and other expenses, which supported by a medical report from **your** treating **medical practitioner** confirms **you** were unable to play golf.

Special condition relating to claims

Written confirmation from the golf course of the dates and times of **your** pre-booked green fees, and the reason for the course closure.

What is not covered

1. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 22 – Golf equipment hire

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay up to the amount shown in the summary of cover towards the cost of hiring replacement equipment for each 24 hour period **your golf clubs** are unavailable, during any one **trip** if **your golf clubs** have been delayed or misplaced by **your** airline or carrier for more than 12 hours during the outward part of **your** journey from **your home area** and **you** would be unable to use **your** pre-booked green fees.

Special conditions relating to claims

1. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
2. If **your baggage** is lost, damaged or stolen whilst in the care of **your** carrier **you** must report to them, in writing, details of the loss whilst in their care. In the case of an airline obtain a Property Irregularity Report.
3. **You** must keep detailed receipts for the replacement **golf clubs** hired.
4. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 23 – Golf equipment

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

1. **We** will pay **you** up to the amount shown in the summary of cover in respect of each **insured person** if during **your** trip **your golf clubs** are lost, damaged or stolen and not recovered.

Special condition relating to claims

You must provide proof of ownership and/or purchase for golf equipment that is lost, damaged or stolen as this will help **you** to substantiate **your** claim.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. **Golf clubs** whilst in use.
3. The exclusions set out under What is not covered in Section 5 - **Baggage**.
4. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
5. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 24 – Hole-in-one

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

1. **We** will pay **you** up to the amount shown in the summary of cover if **you** score a 'hole-in-one' during a competition.

Special conditions relating to claims

1. **You** must submit **your** score card, signed by **you** and a witness and countersigned by the club professional or the General Secretary.
2. Receipts must be retained for **your** costs and submitted together with **your** claim.

What is not covered

1. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Sections 25, 26, 27, 28 and 29 – Business Plus

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

Special Definitions applying to this section

Business Money

means bank notes, currency notes and coins in current use and traveller's and other cheques, which are the property of **your** employer.

Business Samples

means a small amount of fabric or other commodity, owned by **you** or for which **you** are responsible, which is to be given or shown to a prospective client.

Section 25 – Business goods and equipment

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

In addition to the cover provided under Section 5 – **Baggage**, **we** will pay **you** up to:

1. Up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to **business goods or equipmen**t, and in respect of **business samples**
2. £150 for emergency courier expenses necessarily incurred in replacing **business goods or equipment**; or **business samples** essential to **your** intended business itinerary.

The amount payable will be the current market value, which takes into account a deduction for wear, tear and depreciation, (or **we** may at **our** discretion replace, reinstate or repair the lost or damaged **business goods or equipment**; or **business samples**).

You can find full details of the wear and tear scale published on the **Travel Claims Facilities** website - www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **business goods or equipment** or **business samples**.
2. **You** must provide proof of ownership and/or purchase as this will help **you** to substantiate **your** claim.
3. If **business goods or equipment**; or **business samples** are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **you** must report to them, in writing, details of the delay, loss, theft or damage and obtain written confirmation. If **business goods or equipment**; or **business samples** are lost, stolen or damaged whilst in the care of an airline **you** must:

a) obtain a Property Irregularity Report from the airline.

b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

4. Receipts for items lost, stolen or damaged must be retained as these will help **you** to substantiate **your** claim.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. **Business goods or equipment**; or **business samples** left **unattended** at any time (including in the custody of a carrier) unless deposited in a hotel safe, safety deposit box, left in **your** locked accommodation or in the locked boot or covered luggage area of a motor vehicle in which **you** are travelling and evidence of forcible and violent entry to the vehicle is available.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth **vermin** by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
5. Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **we** will pay up to the makers latest list price.
6. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
7. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 26- Business equipment delay

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

In addition to Emergency Replacement of **Baggage** (Section 5) **we** will pay **you** up to the amount shown in the summary of cover for the cost of buying essential items if **your business goods** or **equipment**; or **business samples** are misplaced by **your** carrier for more than 12 hours during the outward part of **your** business **trip**.

Special conditions relating to claims

1. If **your baggage** is delayed whilst in the care of **your** carrier **you** must report to them, in writing, details of the loss whilst in their care. In the case of an airline obtain a Property Irregularity Report.

2. **You** must keep detailed receipts for all essential replacement items purchased.

What is not covered

1. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 27 - Business equipment hire

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

1. **We** will pay **you** up to the amount shown in the summary of cover for the emergency hire of replacement **Business goods** or **equipment,** and **business samples** if **your business goods or equipment**; or **business samples** are:

a) accidentally lost, stolen or damaged

b) misplaced by **your** carrier for more than 12 hours during the outward part of **your** business **trip**.

This includes the emergency courier expenses **you** incur up to the amount shown in the summary of cover, in obtaining **Business goods** or **equipment**, and **business samples**, which are essential to **your** intended business itinerary.

Special conditions relating to claims

As per the conditions set out in Sections 25 and 26.

What is not covered

1. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
2. The exclusions set out under What is not covered in Sections 25 and 26.

To make a claim under this section, please call: 0203 824 0714

Section 28 - Business money

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We w}ill pay **you** up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to **business money**.

Special conditions relating to claims

1. **You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft.
2. Receipts for items lost, stolen or damaged must be retained as these will help **you** to substantiate **your** claim.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. Loss, theft of or damage to **business money unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
7. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 29 - Replacement Staff

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover for reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **your** place on a pre-arranged business **trip** in the event that:

1. **you** die.
2. **you** are unable to make the business **trip** due to **you** being hospitalised or totally disabled as confirmed in writing by a **medical practitioner**.
3. **your close relative** or **close business associate** in **your home area** dies, is seriously injured or falls seriously ill.

Special conditions relating to claims

1. All losses must be supported by a report from a **medical practitioner**.
2. Receipts for costs being claimed must be retained as these will help **you** to substantiate **your** claim.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. Additional costs under 2 and 3 above if **you** were aware of circumstances at the time of arranging the business **trip** which could reasonably have been expected to give rise to cancellation of the business **trip**.
3. Any loss or damage arising out of **you** engaging in **manual work**.
4. interruption of **your** business or any other non-insured loss.
5. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 30 – Wedding/Civil Partnership Plus

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

Special Definitions

you/your/insured person/insured couple

means the couple travelling abroad to be married or enter into a civil partnership whose names appear on the travel insurance schedule.

Wedding/Civil Partnership attire

means dress, suits, shoes and other accessories bought specially for the Wedding/Civil Partnership and make-up, hair styling and flowers paid for or purchased for the Wedding/ Civil Partnership forming part of **your baggage**.

What is covered

1. **We** will pay up to the amounts shown in the summary of cover for the accidental loss of, theft or damage to the items shown below forming part of **your baggage/valuables**:

a) Each wedding ring taken, or purchased during **your trip**.

b) **Your** wedding gifts taken, or purchased during **your trip**.

c) **Your wedding attire** which is specifically to be worn on **your** wedding day.

2. **We** will pay up to the amount shown in the summary of cover for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in **your home area** if:

a) the professional photographer who was booked to take the photographs / video recordings on **your** wedding day is unable to fulfil their obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or

b) the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 15 days after the wedding day and whilst **you** are still at the holiday/ honeymoon location.

If the same items are also covered under Section 5 - **Baggage you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage/valuables**. A Holiday Representative's report is not sufficient.
2. If **valuables** are lost, stolen or damaged while in a hotel safe or safety deposit box **you** must report to the hotel, in writing, details of the loss, theft, or damage and get (at **your** own expense) written confirmation.
3. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:

a) get a Property Irregularity Report from the airline.

b) give written notice of the claim to the airline, within the time limit contained in their conditions of carriage (please retain a copy).

c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.

4. **You** must provide (at **your** own expense) an original receipt or proof of ownership and/or purchase for items lost, stolen or damaged to help **you** to substantiate **your** claim.
5. **Your** property has not been shipped as freight or under a bill of lading.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. Loss, theft of or damage to **valuables** and bank notes left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe or safety deposit box.
3. Claims arising from **baggage** left **unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an **insured person** or **your travelling companion**.
4. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:

a) overnight between 9pm and 9am (local time) or

b) at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a Police report.

5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss, theft of or damage to un-set precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, and damage to suitcases (unless the suitcase is entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Loss, theft of or damage to **business goods or equipment**, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation (loss of value), variation in exchange rates, deterioration, atmospheric or climatic conditions, moth, **vermin**, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage/valuables**.
12. Claims arising for loss or theft of wedding gifts left **unattended** in a place to which the general public has access (e.g. in the room the reception is held).
13. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a Police report.
14. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
15. Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Sections 31, 32, 33, 34 and 35 – Cruise Cover Plus

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

Section 31 - Missed Port

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

1. In the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions, as confirmed by the tour operator in writing, **we** will compensate **you** up to the amount in the summary of cover for each missed port, provided always that **you** obtain in writing from the carrier a statement confirming the reason for the missed port.

What is not covered

1) Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time the insurance was purchased or the **trip** was booked;
2) **Your** failure to attend the excursion as per **your** original itinerary;
3) Claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure;
4) Claims where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator;
5) Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 32 - Stateroom/Cabin confinement

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you** the amounts shown in the summary of cover for each complete 24 hour period that **you** are confined by the ship's medical officer to **your** cabin for medical reasons during **your cruise**.

What is not covered

1) Any confinement to **your** cabin which has not been confirmed in writing by the ship's medical officer;
2) Claims made under Section 3 - Public hospital benefit;
3) Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call:0203 824 0714

Section 33 - Unused pre-booked excursions

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

Up to the amounts shown in the summary of cover, for the cost of excursions pre-booked in **your home area**, which **you** were unable to use as a direct result of being a hospital in-patient due to an accident or illness which is covered under Section 2 - Emergency medical and other expenses of this policy.

What is not covered

1) Claims where the **Emergency Assistance Facilities** helpline has not been contacted and a recommended hospital has been appointed.
2) Claims made under Section 3 - Public hospital benefit;
3) Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 34 - Itinerary changes

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

In the event of a change in the itinerary of the **cruise** due to adverse weather or timetable restrictions, as confirmed by the tour operator in writing, **we** will compensate **you** up to the amount in the summary of cover for each change in the itinerary, provided always that **you** obtain in writing from the carrier a statement confirming the reason for the change in itinerary.

What is not covered

1) Claims arising from a change in itinerary caused by strike or industrial action if the strike or industrial action was notified at the time the insurance was purchased or the **trip** was booked;
2) **Your** failure to attend any excursion as per **your** original itinerary;
3) Claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure;
4) Claims where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator;
5) Anything mentioned in the General exclusions on pages 16-17.

To make a claim under this section, please call: 0203 824 0714

Section 35 - Cruise connection

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

Up to the amounts shown in the summary of cover, for reasonable and additional onward travel expenses and room only accommodation costs, necessarily incurred in reaching the next available embarkation point in time to board the original **cruise** ship on which **you** are booked to travel, or **your** failure to disembark **your cruise** ship at the original disembarkation place in time to reach **your international departure point** as a result of:

1) The failure of any scheduled **public transport**;
2) The failure of **your** booked **cruise** ship;
3) Strike, industrial action or adverse weather conditions.

What is not covered

1) Strike or industrial action or air traffic control delay that existed or was publicly announced at the date of **you** purchasing this insurance or at the time of booking the **trip**;
2) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority of any similar body in any country;
3) Additional expenses where the scheduled **public transport** operator has offered **you** reasonable alternative travel arrangements;
4) Any delay caused by the quarantine on a **cruise** ship that **you** were booked to travel on;
5) Anything mentioned in the General exclusions on pages 16-17.

Special condition relating to claims

1. You must allow sufficient time (**we** recommend at least 2 hours in advance for travel within Europe, and 3 hours for long haul travel) for the scheduled **public transport**, **cruise** ship or other transport to arrive on schedule and to deliver **you** to **your** embarkation point or **international departure point**.

To make a claim under this section, please call: 0203 824 0714

Sections 36, 37, 38, 39 and 40 – Winter Sports

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

Cover for Sections 36, 37, 38, 39 and 40 only operates:-

1. If the appropriate **Winter Sports** section is shown as operative in the schedule and the appropriate additional premium has been paid.
2. Under Annual Multi-Trip policies for a period no more than 17 days in total in each **period of insurance**, if the appropriate **Winter Sports** section is shown as operative in the schedule and the appropriate additional premium has been paid.

Section 36 – Ski equipment

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to **your** own **ski equipment**, or for hired **ski equipment**. The amount payable will be less a deduction for wear tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **ski equipment**.

You can find full details of the wear and tear scale published on the **Travel Claims Facilities** website - www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

The maximum **we** will pay for any one article, pair or set of articles is £250.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider, **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
   a. get a Property Irregularity Report from the airline
   b. give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy)
   c. keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must provide proof of ownership and/or purchase for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims conditions for examples of what **we** will accept as proof.

What is not covered

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle unless:
   a. it is locked out of sight in a **secure baggage area**
   b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage caused by wear and tear, depreciation (loss in value), deterioration, atmospheric or climatic conditions, moth, **vermin**, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
5. **Winter Sports** equipment **you** left **unattended** in a public place, unless the claim is about skis, poles or snowboards, and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm
6. Any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
7. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership and/or purchase for items lost, stolen or damaged.

Repair report where applicable.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 37 – Ski equipment hire

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your** own **ski equipment**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of **your** own **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider, **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline, **you** must:
   a. get a Property Irregularity Report from the airline.
   b. give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
   c. keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must provide proof of ownership and/or purchase for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the Claims conditions for examples of what **we** will accept as proof.

What is not covered

1. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle unless:
   a. it is locked out of sight in a **secure baggage area**
   b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, **vermin**, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership and/or purchase for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 38 – Ski pack

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you**:

a. Up to the amount shown in the summary of cover for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury**, illness or disease.

b. Up to the amount shown in the summary of cover for the unused portion of **your** lift pass if **you** lose it.

Special conditions relating to claims

1. **You** must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that such **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

What is not covered

1. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 39 – Piste closure

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover for transport costs necessarily incurred by **you** to travel to and from an alternative site if either lack of or excess of snow, or an avalanche, results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski. The cover only applies:

a. To the resort which **you** have pre-booked for a period more than 12 hours and for so long as these conditions continue at the resort, but not more than the pre-booked period of **your trip** and

b. To **trips** taken outside **your home area** during the published ski season for **your** resort.

If no alternative sites are available, **we** will instead pay **you** compensation of up to the amount shown in the summary of cover.

Special conditions relating to claims

1. **You** are skiing north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.
2. **You** must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days that skiing facilities were closed in **your** resort and the reason for the closure.

What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

A letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days that skiing facilities were closed in **your** resort and the reason for the closure.

Receipts or bills for any transport costs claimed for.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 40 – Avalanche or landslide cover

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you** the amount shown in the summary of cover for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed by avalanche or landslide. The cover only applies to **trips** taken outside **your home area** during the published ski season for **your** resort.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

What is not covered

1. Anything mentioned in the General exclusions on pages 16-17.

Claims evidence

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

A letter from the relevant authority or **your** tour operator's representative confirming details of the avalanche or landslide that caused the delay and the period of delay.

Receipts or bills for any accommodation and travel expenses claimed for.

Any other **relevant information** relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0203 824 0714

Section 41 – Course fees *Gap Year - Gold plus cover*

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover for the reimbursement of pre-paid college course fees where **your** course has to be:

1. cancelled or **curtailed** as a result of the following events occurring:
   a. The death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy of:
      i. **you**
      ii. any person with whom **you** are travelling or have arranged to travel with
      iii. any person whom **you** have arranged to stay with
      iv. **your close relative**.
2. repeated in whole or part as a result of:
   a. death, serious illness of or **bodily injury** to a **close relative** making it necessary for **you** to return to **your home** or
   b. serious illness or **bodily injury** to **you** which strictly necessitates absence from the course.

Special conditions relating to claims

1. The policy excess as shown in the summary of cover for each and every claim per incident claimed for under this section by each **insured person**.
2. **You** must get (at your own expense) a medical certificate from a **medical practitioner** and the prior approval of the **Emergency Assistance Facilities** helpline to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
3. If **you** fail to notify the college as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
4. If **you** cancel the **trip** due to any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy and a valid claim under Section 1 - Cancellation and curtailment, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling.

What is not covered

We will not pay:

1. The policy excess as shown in the summary of cover for of each and every claim per incident claimed for under this section by each **insured person**
2. Unless the college confirms in writing that the course or any part of it needs to be repeated.
3. Any cost which is recoverable from elsewhere.
4. Any claim arising from sport or recreational activity
5. Anything mentioned in General exclusions on pages 16-17.

Claims evidence

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

A medical certificate from the treating **medical practitioner** explaining why it was necessary for **you** to cancel or **curtail** the **trip**.

In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.

Original course booking confirmation from the college together with an invoice for any additional course fees charged where the course has to be repeated.

Receipts or bills for any college fees claimed for.

Any other **relevant information** relating to the claim that **we** may ask **you** for .

To make a claim under this section, please call: 0203 824 0714

Section 42 – Computer equipment *Gap Year - Gold plus cover*

This section is only in force if you have paid the appropriate additional premium and cover is confirmed in your policy schedule

What is covered

We will pay **you** up to the amount shown in the summary of cover for the accidental loss of, theft of or damage to computer equipment owned by **you**. The amount payable will be less a deduction for wear, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged computer equipment.

You can find full details of the wear and tear scale published on the **Travel Claims Facilities** website - www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

The Special conditions relating to claims, What is not covered and Claims evidence paragraphs under Section 5 – **Baggage** also apply to this section.

To make a claim under this section, please call: 0203 824 0714

Data Protection

Introduction
Please make sure that **you** read and understand this Data Protection notice as it explains to **you** what **we** will do with the information that **you** give **us** in respect of this travel insurance policy. If **you** apply for **our** products and/or services it is highly likely that **we** will need both personal and sensitive data about **yourself** and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise.
You should show this notice to any other person covered under **your** insurance policy. If **your** application includes other individuals **you** should obtain their consent to **us** using their personal information as described in this notice before **you** give their information to **us**.

When **we** use the terms '**we**', '**our**' or '**us**' in this Data Protection notice, **we** mean both Citybond Holdings Ltd and Union Reiseversicherung AG, UK and their agents.

The ways in which **we** use the personal information **you** give to **us** are described below. **Your** insurance policy is made available to **you** by Citybond Holdings Ltd and Union Reiseversicherung AG, UK.

The Data Controllers
Citybond Holdings Ltd and Union Reiseversicherung AG, UK are the Data Controllers of all information collected and processed in the context of the insurance policy.

Protection and Uses Of Your Personal Data
The security of **your** personal information is very important to **us**. All personal information that **you** supply to **us** either in respect of **yourself** or other individuals in connection with **our** products and/or services will be treated in confidence by **us** and will be used by **us** for the purpose of providing and administering **our** products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998 and from 25 May 2018 the General Data Protection Regulation (EU 2016/679)) and if **you** complete an application form for **our** products and/or services **you** will be giving **your** consent to such information being processed by **us** (which may include other companies within Citybond Holdings Ltd and Union Reiseversicherung AG, UK) or **our** agents.

We may collect **your** personal information from third parties where this is necessary in order to provide insurance services to **you**.

We may analyse the personal information **you** provide in combination with any other information that **we** lawfully hold or receive for the purposes of reviewing, tailoring and improving **our** products and services. **We** may also engage the services of third parties to perform any such analysis on **our** behalf, however in doing so **we** will ensure that all such activities are carried out in compliance with the applicable data protection legislation and from 25 May 2018 the General Data Protection Regulation (EU 2016/679).

We will keep **your** personal data only for so long as is necessary and for the purpose for which it was originally collected. In particular, for so long as there is any possibility that either **you** or **we** may wish to bring a legal claim under this insurance, or where **we** are required to keep **your** personal data due to legal or regulatory reasons.

In order to protect **your** privacy, **we** will anonymise any information **we** analyse as far as possible.

Your personal data may also be shared with the underwriter of **our** insurance products. It may be necessary to pass **your** personal data to other companies for processing on **our** behalf, or to organisations with which **we** work to provide the benefits under **your** policy (for example, to a hospital which is responsible for any treatment **you** receive through **your** policy). Some of these companies or organisations may be based outside Europe in countries which may not have the laws to protect **your** personal data, but in all cases **we** will ensure that it is kept securely and only used for the purposes described in this notice. Any transfer of personal data to a third country will be made under [the EU contractual clauses or an equally valid international transfer mechanism under EU law].

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health). Where **we** need your consent, **we** will ask **you** for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which you benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

Your rights
Under the UK Data Protection Act 1998 and from 25 May 2018 the General Data Protection Regulation (EU 2016/679) **you** have certain rights regarding access to **your** information. **You** have the right to see a copy of the personal information held about **you**, if **you** believe that any of the information **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. For more information on all **your** rights in respect of data protection please visit https://www.eugdpr.org/ or contact Citybond Holdings or Union Reiseversicherung AG, UK.

Marketing
We will not use the data for marketing purposes. All information provided is used to manage this policy only.

Inaccurate Data
If **you** believe that **we** are holding inaccurate information about **you** in relation to **your** insurance policy, please contact **us** and **we** will be happy to correct any errors.

Telephone Calls
Please note that for **your** and **our** mutual protection telephone calls to **us** may be monitored and/or recorded for the purposes of:

- establishing facts relevant to **our** business;
- checking that **we** comply with laws, regulations and self-regulatory procedures;
- checking and/or demonstrating the standards that **we** should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of **our** systems, to secure **our** system and to ensure the effective operation of **our** systems.

Fraud Prevention, Detection and Claims History
In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police, loss adjustors and other third parties that **we** engage to investigate claims;
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **we**, and other organisations involved in the administration of **your** policy, may also search these agencies and databases to:

– Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;

– Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;

– Check **your** identity to prevent money laundering, unless **you** furnish us with other satisfactory proof of identity;

– Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to.

When **we** investigate claims, **we** may conduct searches of publicly accessible information about **you** available on the internet, including using sources such as search engines and social media.

Customer Satisfaction Surveys
We aim to continuously improve the services **we** offer to **our** customers. Occasionally **we** carry out customer satisfaction surveys which may be for **our** own benefit or for more general interest, and **we** may need to collect further information about **you** in connection with them. Surveys will usually be carried out by **us** but in some circumstances **we** will use an external firm. **Your** participation in such a survey is entirely optional but **your** help and feedback would be appreciated.

Contact Us
If **you** have any questions about the way in which **we** use **your** personal information, please contact the Customer Helpline or Union Reiseversicherung AG, UK on the contact details below:-

Citybond Holdings contact details:
Customer Care Manager
Spectrum Travel Insurance
109 Elmers End Road
Beckenham
Kent BR3 4SY
United Kingdom
Or email: quality@spectrumtravelinsurance.co.uk

Union Reiseversicherung AG, UK contact details:
Data Protection Officer
Union Reiseversicherung AG, UK
1 Tower View
Kings Hill
West Malling
Kent
ME19 4UY
Or email: compliance@tifgroup.co.uk
If **you** are not happy with the way **we** have handled **your** data **you** have a right to report a complaint to **your** local data protection registrar.

Complaints procedure

Making yourself heard

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

If you have a complaint about the sale of your policy

Please write to:
Customer Care Manager
Spectrum Travel Insurance
109 Elmers End Road
Beckenham
Kent
BR3 4SY

Or email: quality@spectrumtravelinsurance.co.uk

Or call on: 0330 123 5688

If you have a complaint about a claim

Or if **you** would like to complain about the outcome of **your** claim, or assistance provided, please forward details of **your** complaint in the first instance as follows:
Please write to:
Customer Insights Manager
URV
1 Tower View
Kings Hill
West Malling
Kent
ME19 4UY
Or email@ complaints@tif-plc.co.uk
Or call on: 0203 829 6604
Spectrum Travel Insurance or Travel Insurance Facilities will acknowledge **your** complaint in writing, and will aim to provide **you** with their decision on **your** complaint, in writing, within two months of the complaint being made.

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

Their address is
Exchange Tower,
London, E14 9SR
Their telephone advice line is 0800 023 4567
If calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk

You are also able to use the EC On-line Dispute Resolution (ODR) platform at http://ec.europa.eu/consumers/odr/ who will notify the Financial Ombudsman Service on **your** behalf

Complaints about non-insured events and your travel arrangements must be referred to your travel organiser

In a medical emergency abroad

- First check that the circumstances are covered by this policy
- Telephone 24hr/365 days Emergency Assistance Facilities on + 44 (0) 203 824 0713 for assistance
- Quote Master Policy Number RTBCD40026-03

Important telephone numbers	
Medical assistance abroad	+ 44 (0) 203 824 0713
Travel claims	0203 824 0714 Monday to Friday 8am - 8pm, Saturday 9am - 1pm.
Medical screening	0330 123 5688 or www.healthscreen247.com
Legal expenses and assistance	0161 228 3851

Valid for policies issued between 1st January 2019 and 31st December 2020, for all departures up to 31st December 2021.

Policy arranged by

SPECTRUM
TRAVEL INSURANCE
www.spectrumtravelinsurance.co.uk

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