

THE CAMPING & CARAVANNING CLUB'S TRAVEL SERVICE: PERSONAL COVER

INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual Sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Booking Confirmation Invoice very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements. If You are unsure whether something is covered or excluded, please contact the Travel Helpline.

Cooling Off Period: Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

PLEASE KEEP THIS DOCUMENT AND YOUR BOOKING CONFIRMATION INVOICE IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 01444 442 995.

REQUESTING ASSISTANCE

Please quote the correct reference number below relating to the Insurance Policy You have purchased

For **Single Trip policies in Zone 1 or 2** (please see Geographical Limits under the meaning of words) please quote **18CCA**

For **Single Trip policies in Zone 3 or 4** (please see Geographical Limits under the meaning of words) please quote **18CCW**

For **Annual Multi-trip policies** please quote **18CCM**

For **Long Stay Trip policies** (policies longer than 3 months) please quote **18CCP**

Please Note: Single Trips are for a maximum of 3 months, policies longer than this will be regarded as Longstay.

Helpline	Telephone Number
Travel Helpline	01444 442 995
Travel Assistance	01444 442 998
Legal Advice & Legal Claims	01444 442 993
Medical Emergency & Repatriation (open 24 hours)	01444 442 996
Medical Referral Abroad	
(Non-emergency) (open 24 hours)	01444 442 994
Medical Screening Helpline	01444 442 430
Travel Insurance Claims	01444 442 997

Please note: Mobile telephone operators will also normally charge for these calls which You are responsible for.

IF YOU ARE DEAF OR HARD OF HEARING

The following number is available for deaf, hard of hearing and speech impaired customers who have access to a minicom telephone: 01444 450 389

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

REQUESTING ASSISTANCE 24 HOURS A DAY

You should first check that the circumstances are covered by Your policy.

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate Section of cover in the table above. Give Your name, insurance details, and as much information as possible. Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

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YOUR TRAVEL POLICY

Collinson Insurance Services Limited will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in Great Britain or Northern Ireland, (i.e. have their main home in Great Britain or Northern Ireland, and have not spent more than 6 months abroad in the year prior to purchasing the policy.
- following payment of the appropriate premium for the level of cover selected

You should read these documents carefully. If You are unsure whether something is covered or excluded, please contact the Customer Service Helpline on 01444 442 995.

Benefits under this policy are underwritten by Astrenska Insurance Limited and administered by Collinson Insurance Services Limited. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. These details can be checked on the Financial Services Register at: www.fca.org.uk.

This insurance is affected in England and is subject to the Laws of England and Wales.

SUMMARY OF COVER

COVER	LIMITS OF COVER (Per person unless otherwise shown)	EXCESS
Personal Assistance Services	£250 for all Insured Persons per Trip	Nil
Medical Emergency & Repatriation	£10,000,000	£35
Emergency Dental Treatment	£250	£35
Additional Accommodation & Travelling Costs	£1,500 per Trip	Nil
Hospital Daily Benefit	£25 per complete day of inpatient treatment up to a maximum of £250	Nil
Cancellation, Curtailment & Trip Interruption	£3,500 (Optional upgrade £7,500)	£35
Travel Delay	£25 after the first 8 hours up to a maximum of £100	Nil
Missed Departure On The Outward Journey	£350	Nil
Personal Luggage	£2,000	£35
- Single article, pair, set limit	£200	£35
- Valuables	£200	£35

Money & Passport Money	£500	£35
- Cash	£500	£35
Passport	£100	£35
Personal Liability	£2,000,000 per policy	£35
Personal Accident		
- Death	£15,000	Nil
- Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£15,000	Nil
- Permanent Total Disablement	£15,000	Nil
Legal Protection	£25,000 per policy	Nil
Petcare Cover	£2,500 (inc VAT) per policy	Nil
Home Country Medical Transfer	£2,500	Nil
Additional Accommodation & Travelling Costs	£1,500	Nil
Scheduled Airline Failure Insurance	£5,000	Nil

IMPORTANT NOTES

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

- **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available. This policy does not provide cover for private medical expenses when You are hospitalised in a state run hospital or clinic where EU residents have a right to state provided emergency treatment.
- **You must answer all questions about this policy honestly and fully at all times.** You must also tell Us straight away if anything that You have already told Us changes by calling Our Travel Helpline on 01444 442 995. If You do not tell Us, Your policy may be cancelled and any claim You make may not be paid.
- **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim. If You are in any doubt as to whether You would be covered by the policy please refer to the important health requirements.
- **Changes in health or medication:** You must contact Us and declare any changes in Your health or Your medication that occur between the date You take out this policy and the date You start any Trip.

<ul style="list-style-type: none"> • Cancellation Curtailment & Trip Interruption cover: This policy contains restrictions relating to whether You are covered to cancel, curtail or interrupt a Trip as a result of a change in the health of a non-insured travelling companion, Close Relatives or persons with whom You plan to stay with whilst on Your Trip. Please refer to the 'Important Limitations - Cancellation, Curtailment & Trip Interruption Cover' section for full details. Limitations - Cancellation, Curtailment & Trip Interruption Cover' section for full details.
<ul style="list-style-type: none"> • Age Limit: No Section of this policy shall apply in respect of any person who for Single Trip policies over 31 days or outside Zone 1 or 2 or for any Annual Multi-trip or Long Stay policies has reached the age of 80 years at the commencement of the Period of Insurance.
<ul style="list-style-type: none"> • Trip Limits: This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST FOR WHICH YOU HAVE PAID. Trips must commence and end in Your Home Country.
<ul style="list-style-type: none"> • Medical Emergency: In the event of a medical emergency You must contact Us as soon as possible. You <u>MUST</u> contact Us before incurring expenses in excess of £500, except in case of emergency. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.
<ul style="list-style-type: none"> • Pregnancy and Childbirth: Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 2 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Sections 2, 4, 5 or 6 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.
<ul style="list-style-type: none"> • Third Party Liability: If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an aircraft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.
<ul style="list-style-type: none"> • Personal Possessions: While this policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewelry and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this policy for Valuables owned by each Insured Person is limited to £200 (or £100 if the Insured Person is aged under 16). Personal Luggage claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
<ul style="list-style-type: none"> • Policy Limits: Most Sections of Your policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check your policy.

- **Policy Excess:** Under most Sections of the policy, claims will be subject to an excess of £35. This means that You will be responsible for paying the first part of the claim up to £35 excess per Insured Person each and every incident. A definition of policy Excess is in the Meaning of Words.
- **Sports & Activities:** This policy specifically excludes participating in or practicing for certain sports and activities. If You are going to take part in sports and activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the Travel Helpline on 01444 442 995.
- **Vehicle Hire & Excursions/Theme Park Tickets:** We will not pay for the costs of prearranged vehicle hire (other than motorhomes or caravans hired and used as your main accommodation) or of any pre booked excursions, activity entrance fees and tickets or theme park tickets that You are not able to use if You have to cancel, curtail or interrupt Your Trip.
- **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property. This means that You should act as if You were not insured.

IMPORTANT HEALTH REQUIREMENTS

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
2. The insurance will **NOT** cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will **NOT** cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will **NOT** cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:

- You have declared ALL Pre-existing Conditions condition to Us; and
- You have declared any changes in Your health or prescribed medication; **and**
- We have accepted the condition(s) for insurance in writing.

Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, commencement of the Period of Insurance or departing on any Trip. **Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.**

We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

Based on Our assessment of the medical information supplied to Us, We will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If We offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by Us and written confirmation has been provided by Us.

To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 01444 442 997.

You should also refer to the General Exclusions.

Important Limitations – Cancellation, Curtailment & Trip Interruption Cover

This policy will **NOT** cover any claims under Section 6 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any Pre-existing Medical Condition, (known to You prior to the commencement of the Period of Insurance) affecting any Close Relative or travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if

- if a terminal diagnosis had been received prior to the commencement of the Period of Insurance; or
- if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;

or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:

- required surgery, inpatient treatment or hospital consultations; or
- required any form of treatment been taking (or should have been taking) any prescribed medication, been prescribed new medication, or had a change in medication.

You should also refer to the General Exclusions.

RECIPROCAL HEALTH AGREEMENTS

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland. Apply via the website at www.gov.uk/european-health-insurance-card or by telephoning 0300 330 1350.

Please note: For claims under Section 2 (Medical Emergency & Repatriation) or Section 3 (Emergency Dental Treatment), no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides UK passport holders with:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom and will need to show Your British passport with an appropriate visa. If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare You MUST contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

If You hold an Irish passport You are entitled to free treatment as an in-patient or out-patient at a public hospital, as well as subsidised medicine under the pharmaceutical benefits scheme (PBS). You will need to show Your passport at the hospitals and/ or pharmacies.

For more information You should contact: Medicare Australia, PO Box 1001, Tuggeranong, ACT 2901, Australia.

or visit their website at: www.medicareaustralia.gov.au

MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death Loss of Limb or Loss of Sight or the Permanent Total Disablement of an Insured Person.

Booking Confirmation Invoice: The Camping and Caravanning Club confirmation invoice issued in respect of this policy which sets out the Geographical Limits, the Period of Insurance and any other special conditions and terms.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Close Relative: Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta prævia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Curtailement: Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

Family: The main Insured Person, his/her spouse or Common Law Partner, and their dependent children under 18 years of age (in full-time education and residing with them).

Geographical Limits: The countries of the Zone for which You have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel, as specified on the Booking Confirmation Invoice.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home.

You will be covered when travelling by recognised public transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Trips solely within Your Home Country are insured if You have pre-booked at least five consecutive nights paid accommodation.

Zone 1: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, Former Yugoslav Republic of Macedonia, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Guernsey (including Alderney, Sark and Herm), Hungary, Iceland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Moldova, Monaco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Sweden, Switzerland, Ukraine, UK Area (Great Britain, Northern Ireland, The Isle of Man and Jersey), the Republic of Ireland and Vatican City.

Zone 2: As per Zone 1 but also includes Malta, Morocco, Portugal (including Azores, Madeira Islands), Spain (including Balearic Islands, Canary Islands) and Turkey.

Zone 3: All countries worldwide excluding the United States, Canada, Bermuda, the Caribbean, Hong Kong, Singapore, India and South Africa.

Zone 4: All countries worldwide.

Home: Your principal place of residence, used for domestic purposes, and including garage(s) and other outbuilding(s).

Home Country: Your country of residence (Please note for the purposes of this insurance the UK Area is defined as one country of residence).

Insured Person or You/Your: Each declared person and for whom the appropriate premium has been paid at the commencement of the Period of Insurance. Please see definitions of **Period of Insurance** and **Trip** for specific geographical and age limits.

Limits of Cover: Unless stated otherwise, Our maximum liability **in any one Period of Insurance** is limited to the amount stated in each Section, per Insured Person.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry).

Medical Condition: Any medical disease, sickness, condition, illness or injury including psychological or mental condition or illness, that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

Medical Health Declaration: Medical information that needs to be declared to Us before each Period of Insurance by any Insured Person who has suffered from a Pre-existing Medical Condition.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practicing within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Money: Sterling and foreign currency and travellers' cheques.

Pair or Set: A number of items of Personal Luggage considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the Booking Confirmation Invoice. **Please Note:** **Single Trips are for a maximum of 3 months, policies longer than this will be regarded as Longstay.** Subject to:

Single Trip policies: Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the later. Cover for all other Sections of Your policy will start from the start date shown on Booking Confirmation Invoice or, if later, when You leave Your Home or usual place of business at the start of Your journey.

- For each person aged up to and including 64 years, the duration of any Trip is limited to a maximum of 93 days in Zone 1, 2, 3 or 4
- For each person between the ages of 65 and 72 years, the duration of any Trip is limited to a maximum of 93 days in Zone 1 or 2 or a maximum of 62 days in Zones 3 and 4
- For each person between the ages of 73 and 79 years, the duration of any Trip is limited to a maximum of 93 days in Zone 1 or 2 or a maximum of 31 days in Zones 3 and 4
- For each person aged over 79 years, the duration of any Trip is limited to a maximum of 31 days in Zone 1 or 2 only, unless specifically agreed and confirmed in writing by Us.

Annual Multi-trip policies: Cancellation cover starts on the start date shown on Your Booking Confirmation Invoice or, if later, when You book Your Trip. Cover for all other Sections of Your policy will start from the start date shown on Your Booking Confirmation Invoice or, if later, when You leave Your Home or usual place of business at the start of Your journey. The Period of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that period, and irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum number of days You can spend abroad must not exceed 183 days and on condition that:

- For each person aged up to and including 64 years, the maximum duration of any one trip is limited to 93 consecutive days
- For each person between the ages of 65 and 79 years, the maximum duration of any one trip is limited to 93 consecutive days in Zone 1 or 2 only.

Long Stay Policies: Cancellation cover starts from the date of issue of the Booking Confirmation Invoice. Cover for all other Sections applies for the duration of Your Trip, as stated on the Booking Confirmation Invoice, and for which You have paid the appropriate premium. This policy covers one Trip which is longer than 3 months with cover ceasing upon return to Your Home Country and on condition that:

For each person aged up to and including 79 years the maximum duration of any Trip is limited to 12 consecutive months in Zone 1 or 2 only (with a maximum of 183 days spent in Switzerland or Turkey).

If Your return journey from abroad is unavoidably delayed due to an Insured Incident under this Policy, cover will be automatically extended free of charge until the earliest date You are able to return to Your Home Country.

All policies: Cover for any trip ends on the earliest of:

- the end date shown on Your Booking Confirmation Invoice; or
- the date You return to Your usual place of residence or business at the end of Your journey; or
- the date when the maximum number of days cover shown in Your policy has been reached.

Note 1: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

Note 2: Annual Multi-trip policies: There is no cover under this policy outside the Period of Insurance. However, if during the Period of Insurance You book a Trip with a start date or end date after the expiry of Your Annual Multi-trip policy then cover will continue for that Trip provided You renew this policy on or before its expiry date and there is no gap in cover.

Note 3: Legal advice and the Homecall assistance service continue to apply for up to a week after You return Home.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Personal Luggage: Items usually carried or worn by travellers for their individual use during a Trip.

Note 1: Items hired to You, and all items loaned or entrusted to You are excluded (other than skis and ski equipment).

Note 2: This travel insurance is not intended to cover expensive items for which You should take out full 'Personal Possessions' insurance under Your Home Contents policy.

Policy Excess: The first £35 per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies.

Note: For claims under Section 2 (Medical Emergency & Repatriation) or Section 3 (Emergency Dental Treatment), no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.

Pre-existing Medical Condition:

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

Secure Luggage Area: Any of the following, as and where appropriate:

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

Sports and Activities: The activities listed under the Sports & Activities Cover Section of this policy.

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

Travel Documents: Travel tickets, hotel and other redeemable holiday vouchers, Green Card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance.

Note 1: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

Note 2: Trips must commence and end in Your Home Country.

UK Area: Great Britain, Northern Ireland, the Isle of Man and Jersey.

Note: For the purposes of this insurance Guernsey (including Alderney, Herm and Sark) is not considered part of the UK Area as there is currently no reciprocal health agreement in place between Guernsey and the UK.

Unattended: When You cannot see **and/or** are not close enough to Your property of vehicle to prevent unauthorised interference or theft of Your property or vehicle.

Valuables: Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software including notebooks, laptops, tablet PC's, games consoles (Playstation, X-box, Nintendo, etc) accessories and games; personal organisers; satellite navigation systems; mobile telephones; smartphones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

Winter Sports: Bobsleigh, Heli-skiing, Ice Hockey, Ice sailing/ice windsurfing, Ice-skating (outdoor), Luge, Paraskiing, Skidoo, Skiing, Ski Jumping, Ski Racing, Ski Stunting, Snowboarding, Snow Mobiling, and Tobogganing

You/Your: Each declared person and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance, unless specifically agreed and confirmed in writing by Us.

SECTION 1 PERSONAL ASSISTANCE SERVICES

What is covered:

We will pay the administrative and delivery costs, up to a maximum of **£250** per Trip, in providing the following services in respect of a Trip:

a) Transfer of Emergency Funds

We will transfer emergency funds to You in case of urgent need, up to a maximum under this policy, per Trip, of **£100**.

This service will apply when access to Your normal financial/banking arrangements is not available locally, and is intended to cover Your immediate emergency needs.

You must authorise Us to debit Your credit or charge card with the amount of the transfer, or You must make alternative arrangements to deposit the funds in Our account in the UK.

b) Message Relay

We will transmit two urgent messages following illness, accident or travel delay problems.

c) Drug Replacement

We will assist You in replacing lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable overseas. We can source and deliver to You compatible blood supplies.

What is not covered: The cost of any items or of blood (unless insured under another Section of this policy).

d) Non-Emergency Medical Referral

We will provide the names and addresses of local doctors, hospitals, clinics and dentists when consultation or minor treatment is required. If any other treatment is involved, You must contact Us as soon as possible, before You incur charges of more than **£500**.

If Your child (aged under 18 years) who has been left in the country of departure becomes ill or suffers injury, We can provide medical advice and monitor the situation until Your return Home.

e) Tracing Lost Luggage

If Your luggage is lost or misdirected in transit, and the Carrier has failed to resolve the problem, We will help with tracing and re-delivering the luggage. You will need to have Your luggage tag number available.

f) Replacement Travel Documents

We will help You replace lost or stolen tickets and Travel Documents and refer You to suitable travel offices.

What is not covered: The cost of any items insured under another Section of this policy.

g) Lost Credit Cards

If Your credit or charge cards are lost or stolen while You are abroad, We can advise the appropriate card issuers.

h) Homecall Referral

If Your Home suffers damage during Your Trip, then We can arrange for a repairer from Our list of Intana approved tradesmen to contact You to effect emergency repairs to the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, external locks, doors or windows, or the fixed heating system.

You can call Us for help up to 7 days after You have returned Home from a Trip.

You will be responsible for the payment of all charges associated with affecting the repair, including any call-out fee, and You should make arrangements to pay the repairer or Intana at the time the work is carried out.

SECTION 2 MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay the following costs, up to **£10,000,000** for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside Your Home Country:

- Medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
- Burial or cremation of a deceased Insured Person abroad up to **£2,500**; or alternatively transportation costs of returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate You Home when recommended by Our Medical Officer. We will pay for the cost of a medical escort if considered necessary.
- Subject to Our prior approval, We will arrange and pay the additional travelling costs (not exceeding any economy/tourist class air travel costs) and accommodation costs (not exceeding the cost of the room) incurred in returning Home each Insured Person accompanying You on the Trip, up to the limit shown under Section 4 (Additional Accommodation & Travelling Costs).

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this Section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

- a) costs in excess of **£500** which have not been authorised by Us in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- c) any pre-planned or pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of Our Medical Officer, can be delayed until Your return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;

- f) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation center unless confirmed as medically necessary by Our Medical Officer;
- h) treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- i) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- j) any costs incurred in Your Home Country other than in connection with transportation of You or Your remains to Home from abroad;
- k) the cost of any medical expenses incurred in private facilities if a medically suitable State facility is available;
- l) the cost of private medical expenses when You are hospitalised in a state run hospital or clinic and You have a right to state provided emergency treatment;
- m) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- n) any costs incurred in the Channel Islands which are recoverable under the local health service;
- o) any costs where the transportation Home has not been arranged by Us;
- p) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- q) air-sea rescue and transfer costs including any costs of moving You from ship to shore;
- r) the Policy Excess except where You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- s) any costs incurred by You when You are engaging in Winter Sports;
- t) anything mentioned in the General Exclusions.

IN AN EMERGENCY

You should first check that the circumstances are covered by Your policy. Having done this please contact **0044 1444 442 997**, giving Your name, Booking Confirmation Invoice number, and as much information as possible.

Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

SECTION 3 EMERGENCY DENTAL TREATMENT

What is covered:

We will pay up to **£250 for each Insured Person** for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned or pre-known dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our Medical Officer, can be delayed until Your return to Your Home Country;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) the cost of any dental expenses incurred in private facilities if a medically suitable State facility is available;
- g) the cost of private dental expenses when You receive treatment in a state run practice or clinic and You have a right to state provided emergency treatment;
- h) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- i) any damage to dentures, other than whilst being worn by You;
- j) dental treatment involving the provision of dentures or the use of precious metals;
- k) any costs incurred in Your Home Country;
- l) the Policy Excess except where You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.
- m) injury whilst participating in any recognised contact sport unless You can give evidence that the appropriate mouth protection was being worn;
- n) any costs incurred by You when You are engaging in Winter Sports;
- o) anything mentioned in the General Exclusions.

SECTION 4 ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under Section 2 (Medical Emergency & Repatriation), We will pay up to an overall limit of **£1,500** per Trip for the following:

- If Our Medical Officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to stay with You or fly out to You and accompany You Home.

What is not covered:

- a) any air travel costs in excess of a return economy/tourist class ticket.
- b) accommodation costs other than the cost of the room.
- c) for each child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket.
- d) any claims costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) anything mentioned in the General Exclusions.

SECTION 5 HOSPITAL DAILY BENEFIT

What is covered:

In the event of a valid claim under Section 2 (Medical Emergency & Repatriation) or Section 3 (Emergency Dental Treatment), when You are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, We will pay You a benefit of **£25** per complete day of in-patient treatment up to a maximum under this policy of **£250** per Insured Person.

What is not covered:

- a) any claim arising in connection with a Trip solely within Your Home Country;
- b) any claims costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- c) anything mentioned in the General Exclusions.

SECTION 6 CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

Cancellation & Curtailment What is covered:

We will reimburse up to a maximum of **£3,500** (£7,500 when additional premium has been paid for optional upgrade) per Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

This policy covers travel and accommodation costs and does not cover any costs associated with vehicle hire (other than motorhomes or caravans hired and used as Your main accommodation) or parking, pre booked excursions, activity entrance fees and tickets or theme park tickets.

We will only pay for financial loss You suffer on behalf of any travelling companion if they

are insured and named on this policy. If Your travelling companion is not insured under this policy, You will need to claim against their travel insurance policy for any amounts that You have paid on their behalf.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the Travel Delay cover (Section 7).

Curtailement cover applies if You are forced to cut short a Trip You have commenced, and return to Your Home Country because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip, or upon whom Your Trip depended.
- You abandoning Your Trip following the cancellation of or a delay of more than 12 hours in the departure of Your outward international flight, sea-crossing coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You either booked the Trip or purchased this policy, whichever is later), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of **£1,500** and Your presence is required by the Police in connection with such events.
- Your compulsory quarantine.

Trip interruption

What is covered:

On condition that You contact Us first, and that We make all the travel arrangements, We will pay necessary additional travelling costs incurred in returning You Home in the event You have a valid Curtailement claim. If the situation permits, and the period of Your original booked Trip has not expired, We will also pay necessary additional travel costs in transporting You back to the location abroad.

Travel by air will be limited to one economy/tourist class ticket for each Insured Person.

Trip interruption cover applies when You need to make an unscheduled return journey to Your Home Country during a Trip because of:

- the death, imminent demise, or hospitalisation due to serious accident or illness, of a Close Relative;
- accidental damage, burglary, flooding or fire affecting Your Home during Your trip, when a loss in excess of **£1,500** is involved and when Your presence is required by the Police in connection with such events.

If You cannot recoup the cost of any pre-paid accommodation, You may be able to submit a pro-rata Curtailment claim under this Section for such costs.

The maximum amount We will pay under Section 6 in total for cancellation, Curtailment and Trip interruption claims is **£3,500** (£7,500 when additional premium has been paid for optional upgrade) per Insured Person.

Special conditions relating to claims

You must obtain a medical certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailment or interruption of the Trip, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailment or interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements **at Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner stating that this prevented You from travelling.

If Your outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier specifying the reason for the cancellation.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your trip, You must produce to Us written documentation from the Police confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to Your Home Country.

What is not covered:

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under '**What is Covered**';
- b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting it for insurance;
- c) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:

- a terminal prognosis has been received prior to the commencement of the Period of Insurance;
 - they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;
- or during the 90 days immediately prior to the commencement of the Period of Insurance they had:
- required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment, been taking (or should have been taking) any prescribed medication, been prescribed new medication, or had a change in medication;
- d) the cost of pre-arranged vehicle hire (other than motorhomes or caravans hired and used as Your main accommodation) and parking, pre booked excursions, activity entrance fees and tickets or theme park tickets;
 - e) any costs relating to unused travel and accommodation for any persons not insured under this policy;
 - f) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
 - g) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You either booked the Trip or purchased this policy, whichever is latest;
 - h) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
 - i) withdrawal from service 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 in this case to the provider involved;
 - j) failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;
 - k) change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current legislation;
 - l) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
 - m) any costs relating to airport taxes, air passenger duty and other surcharges levied by the airline. (You may be able to obtain a refund from Your carrier for such charges);
 - n) any Cancellation, Curtailment or Trip Interruption caused by work commitment or amendment of Your holiday entitlement by Your employer;
 - o) any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
 - p) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;

- q) any claim arising from volcanic eruption, (including volcanic ash being carried by the wind), earthquake or tsunami;
- r) the Policy Excess. If You are claiming only for loss of deposit then the excess is reduced to £10 per Insured Person per claim;
- s) the cost of this policy;
- t) anything mentioned in the General Exclusions.

SECTION 7 TRAVEL DELAY

What is covered:

If the departure of Your first outward or final inward international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, or mechanical breakdown of aircraft, sea vessel, coach or train:

- for **more than 8 hours** beyond the intended **departure** time: We will pay the sum of **£25** per Insured Person for the first 8 hours Your departure is delayed and a further **£25** per Insured Person for each subsequent full 24 hours delay, up to a maximum of **£100** in all per Insured Person per Trip; or
- for **more than 12 hours** beyond the intended **departure** time: You can choose instead to abandon Your Trip and submit a Cancellation claim under Section 6.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You either made travel arrangements for the Trip or purchased this policy, whichever is latest;
- b) withdrawal from service 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;
- c) any claim arising from volcanic eruption (including volcanic ash being carried by the wind), earthquake, or tsunami;;
- d) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- e) anything mentioned in the General Exclusions.

SECTION 8 MISSED DEPARTURE

What is covered:

We will pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum under this policy of **£350** per Insured Person.

If You arrive at the airport, port or international coach or rail terminal to depart Your Home Country too late to commence the outward international journey abroad of Your booked Trip or to return Home as a result of:

- mechanical breakdown of or road traffic accident involving the vehicle in which You are travelling; or
- cancellation or curtailment of scheduled public transport due to adverse weather conditions, Strike or Industrial Action, mechanical breakdown, or road traffic accident; then

We will provide assistance by liaising with the Carrier and/or Tour Operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from the missed departure of any air, sea or road or rail transport in any country other than in Your Home Country at any time during the Trip or on Your return journey to Your Home Country;
- b) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You had either booked the Trip or purchased this policy, whichever is latest;
- c) withdrawal from service 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;
- d) any claim arising from a volcanic eruption (including volcanic ash being carried by the wind) earthquake or tsunami;
- e) additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- f) claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;
- g) claims under this Section in addition to claims under Section 7 (Travel Delay);
- h) claims due to You allowing insufficient time to complete Your journey to the departure point;
- i) anything mentioned in the General Exclusions.

SECTION 9 PERSONAL LUGGAGE (including tents & camping equipment)

What is covered:

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will cover You up to an overall maximum of **£2,000** per Insured Person in total under this policy.

Within this amount the following sub-limits apply:

- The maximum We will pay for any one article, or for any one Pair or Set of articles, is **£200**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay for all articles lost, damaged or stolen in any one incident is limited to **£250** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay under this policy for all Valuables owned by each Insured Person is limited to **£200** (or **£100** if the Insured Person is aged under 16). The maximum We will pay for sunglasses or prescription glasses of any kind is limited to **£100** per Insured Person. The maximum we will pay for all mobile telephones or smartphones is limited to **£100** per insured person.
- The maximum We will pay for Personal Luggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100 per Insured Person**.
- The maximum We will pay for any tobacco products or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time of original purchase and a deduction is then made for wear, tear, and loss of value, bearing in mind the age of the items. Claims are not settled on a 'new for old basis' or replacement cost basis.

You must take suitable precautions to secure the safety of Your Personal Luggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for stolen or lost goods You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the local Police or to the Carrier, as appropriate, (damage to Personal Luggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your campsite, hotel or accommodation management, or to the Tour Operator representative. If attending a Camping and Caravanning Club rally You must report a loss to a steward on site.

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

What is not covered:

- a) any item loaned, hired or entrusted to You;
- b) any loss, theft of, or damage to Personal Luggage left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available.
- c) theft of Valuables from an Unattended motor vehicle;
- d) loss, theft of or damage to Valuables from checked-in luggage left in the custody of an airline and/or Valuables packed in luggage left in the baggage hold or storage area of another Carrier;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) loss, theft or damage to dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; theme park/excursion tickets; musical instruments; glass; china; antiques; pictures; pedal cycles and accessories; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- i) loss, theft of or damage to vehicle keys;
- j) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- k) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- l) sports equipment whilst in use;
- m) equipment used in connection with any Winter Sports;
- n) loss or theft of or damage to Money (please see Section 10);
- o) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section);
- p) the Policy Excess;
- q) anything mentioned in the General Exclusions.

SECTION 10 MONEY AND PASSPORT

What is covered:

- If during a Trip, the Money You are carrying on Your person or You have left in a locked safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will cover You up to an overall maximum under this policy of **£500** per Insured Person in total.

The maximum We will pay for bank notes, currency notes and coins **£500** per Insured Person. The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 16 is **£50**.

- If Your passport is lost or stolen outside the country of departure during a Trip, We will pay up to **£100** per Insured Person in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement or temporary passport. We do not cover the replacement cost of the passport or temporary passport itself.

Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or Your passport to the local Police or to the Carrier, as appropriate, or to Your campsite, hotel or accommodation management, or to the Tour Operator representative, or if attending a Camping and Caravanning Club holiday rally You must report a loss to a steward on site.

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

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) travellers' cheques and/or travel documents that can be replaced by the issuer;
- c) the replacement cost of the passport or temporary passport;
- d) the Policy Excess;
- e) anything mentioned in the General Exclusions.

SECTION 11 PERSONAL LIABILITY

What is covered:

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- all sums which You shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of **£2,000,000** under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

- a) injury to, or the death of, any member of Your family or household, or any person in Your service;
- b) property belonging to, or held in trust by You or Your family, household or servant;
- c) loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e) claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: aircraft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts.
- f) liability or material damage for which cover is provided under any other insurance;
- g) accidental injury or loss not caused through Your negligence;
- h) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- i) an Insured Person engaging in any Sports and Activities where this policy specifically states that Personal Liability cover is excluded;
- j) the Policy Excess;
- k) any claim arising in connection with a Trip solely within Your Home Country;
- l) anything mentioned in the General Exclusions

SECTION 12 PERSONAL ACCIDENT

What is covered:

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay to You or Your legal personal representatives the following benefits:

COVER	BENEFIT PER INSURED PERSON
Death	£15,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£15,000
Permanent Total Disablement	£15,000

What is not covered:

- a) injury not caused solely by outward, violent and visible means;
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- d) any payment per Insured Person in excess of **£30,000**;
- e) any payment in excess of **£1,000** arising from death of Insured Persons **under 16 years** of age or **over 65 years** of age;
- f) any payment in excess of **£1,000** arising from the Permanent Total Disablement of Insured Persons **over 65 years** of age;
- g) an Insured Person engaging in any Sports and Activities where this policy specifically states that Personal Accident cover is excluded;
- h) anything mentioned in the General Exclusions.

SECTION 13 LEGAL PROTECTION

What is covered:

We will provide telephone advice, guidance and assistance on any legal problem, which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until 7 days after You return Home.

If You suffer death, illness or personal injury during the Trip, or if Your Home suffers damage during the Trip, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and **We consider that You are likely to obtain a reasonable settlement:**

We will advance on Your behalf:

- Up to **£25,000** in total under this policy (per Policy and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.

- Additional travel expenses in the event that a Court outside Your Home Country requires You to attend in connection with an event giving rise to an action under this Section, up to a maximum per Insured Person of **£250**.
- When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **£25,000** in total under this policy per Policy (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

Special conditions relating to claims

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us.

Lawyers must be qualified to practice in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this Section is resident.

If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not begin legal proceedings in more than one country in respect of the same occurrence.

You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

What is not covered:

- a) costs or expenses incurred without prior authorisation by Us;
- b) any incident, which may give rise to a claim, not notified to Us within 90 days;
- c) the pursuit of a claim against Us, Our agent or an Insurer underwriting any Section of this policy, or a Travel Agent, Tour Operator or Carrier;
- d) actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- e) any advice or any claim arising in connection with a Trip solely within Your Home Country;
- f) anything mentioned in the General Exclusions.

SECTION 14 PETCARE COVER

What is covered:

For Trips to Zone 1 or 2 only, We will pay up to a maximum of **£2,500 (including VAT)** (per Policy and in total for all domestic pet dogs or cats in any one period of insurance) under this Policy, for the following:

If Your domestic pet dog or cat which You have taken on a Trip with You;

- is injured or falls ill in the course of Your Trip, We will pay for necessary veterinary treatment or
- is lost in the course of Your Trip, then We will arrange for advertisements to be placed in the locality abroad where Your pet was last seen by You. We will pay up to a maximum of **£25 (including VAT)** for these advertisements.

We will pay up to £250 for transportation of Your dog or cat to Your Home, or to a boarding kennel near to Your Home, if You are repatriated by Us under the terms of Section 2 of this policy.

If You have returned Home without Your pet and it is subsequently found abroad, We will pay a contribution of up to **£100** for one person to travel and retrieve the pet.

If on Your return journey to Home You are unable to bring Your domestic dog or cat which is accompanying You into Your Home Country with You as planned, because the microchip embedded under the pet's skin has become lost or the microchip is present but fails to function correctly, then We will pay for necessary quarantine boarding in a kennel in Your Home Country for the statutory period required.

What is not covered:

- a) any domestic pet dog or cat not in good health at the commencement of the Trip;
- b) any claim when You have not arranged for all necessary inoculations, the insertion of the required microchip, and all appropriate documentation;
- c) Trips solely within Your Home Country;
- d) anything mentioned in the General Exclusions.

HOME COUNTRY COVER

This policy will cover You for each Trip You undertake solely within Your Home Country provided You have pre-booked a minimum of 5 consecutive nights in paid accommodation away from Home. All conditions and exclusions (except where these are amended below) continue to apply to the Sections mentioned. The following two sections (15 and 16) apply to Single Trip policies and Annual Multi Trip policies.

SECTION 15 HOME COUNTRY MEDICAL TRANSFER

What is covered:

Medical Transfer if You are hospitalised 50 miles or more from Home, either through sudden illness or accident, in the course of a Trip within Your Home Country. We will arrange and pay for Your transfer to a suitable hospital near Your Home when it becomes medically feasible. As necessary We will also arrange and pay for a medical escort to accompany You.

What is not covered:

- a) claims when We have not been contacted at the time You are hospitalised or when We have not given You Our prior authorisation that We will pay the costs;
- b) You being hospitalised less than 50 miles from Home;
- c) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance;
- d) anything mentioned in the General Exclusions.

SECTION 16 ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

In the event of a valid claim under Section 15 – Home Country Medical Transfer, You are covered for additional accommodation and travelling costs as described in Section 4 – Additional Accommodation & Travelling Costs.

What is not covered:

Anything mentioned under 'What is not covered' in Section 4 – Additional Accommodation & Travelling Costs.

SECTION 17 SCHEDULED AIRLINE FAILURE INSURANCE

What is covered:

This benefit is only applicable to policies purchased to travel within Zone 3 or Zone 4, where the appropriate premium has been paid and when Scheduled Airline Failure Insurance is shown as covered on your Booking Confirmation Invoice. The limit is £5,000 (per person).

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's (**The Insurer**).

The Insurer will pay up to £5,000 in total for each Insured Person named on the invoice and on the airline ticket for:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency after departure:
 - a. additional costs incurred by the Insured Person in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - b. if curtailment of the holiday is unavoidable - the cost of return flights to the United Kingdom, Isle of Man, Channel Islands or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Financial failure means the Airline becoming Insolvent or has an administrator appointed and does not fulfill the booked flight(s).

The Insurer will not pay for:

1. Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Islands or Northern Ireland.
2. Any costs arising from the financial failure of:
 - a. any scheduled airline which is, or which any prospect of financial failure is known by the Insured Person or widely known publicly at the date of the Insured Person's application under this policy; or
 - b. any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
3. The financial failure of any travel agent, tour organizer, booking agent or consolidator with whom the insured has booked a scheduled flight.
4. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel, villa, car hire or cruise following the financial failure of an airline.

Claims Procedure: International Passenger Protection claims **only**-any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:

IPP Claims Office
IPP House, 22-26 Station Road
West Wickham
Kent BR4 0PR. United Kingdom

Telephone: +44 (0)20 8776 3752
Email: info@ipplondon.co.uk
Website: www.ipplondon.co.uk

Complaints Procedure

If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please contact us in writing or telephone us using the following information:

The Customer Services Manager
International Passenger Protection, IPP House,
22-26 Station Road, West Wickham
Kent BR4 0PR. United Kingdom

Telephone: +44 (0)20 8776 3750
Email: info@ipplondon.co.uk
Website: www.ipplondon.co.uk

Please make sure you quote the policy number which can be found on your policy statement.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

We will provide you with a written response outlining our detailed response to your complaint within two weeks of receipt of the complaint. If our investigations are ongoing we will write to you, at that time, and outline why we are not in a position to provide you with a written response and explain to you that you are able, at that time, to ask Lloyd's Complaints Team review the complaint. In any event, you will receive either our written response or an explanation as to why we are not in a position to provide one within four weeks of receipt of your complaint.

Having followed the above procedure, if you are not satisfied with the response you may write to:

Complaints Team, Lloyd's, One Lime Street, London EC3N 7HA

Email: complaints@lloyds.com

More information can be found on their website – www.lloyds.com/complaints

Again, if you are not satisfied with the response you receive from Lloyd's or we have failed to provide you with a written response with eight weeks of the date of receipt of your complaint, you may have the right to contact the Financial Ombudsman Service at the following address (if you are an Eligible Complainant as set out in the definition below)

The Financial Ombudsman Service, Exchange Tower, London E14 9SR Telephone: 0800 023 4567 or 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk

More information can be found of their website – www.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Definition of an Eligible Complainant

1. **A Consumer** – Any natural person acting for purposes outside his trade, business or profession.
2. **A Micro-Enterprise** – An enterprise which employs fewer than 10 persons and has a turnover.
3. **A Charity** – Which has an annual income of less than £1 million at the time the complaint is made.
4. **A Trustee** – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

SPORTS & ACTIVITES COVER

This policy specifically excludes participating in or practicing for certain sports and activities.

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip:

Angling	Netball
Athletics	Orienteering
Badminton	Pony Trekking
Baseball	Pool
Basketball	Rambling
BMX Cycling	Ringos
Body Boarding (In Land Waters)	Roller Blading (Line Skating / Skate Boarding)
Boogie Boarding (In Land Waters)	Rounders
Bowls	Running, Sprint / Long Distance
Cable Car Ride	Safari (Organised – No Guns)

Climbing (On A Climbing Wall Only)	Scuba Diving (Max Depth 30 Metres - Qualified)
Cricket	Segway (Organised Tour)
Cross Country Running	Skate Boarding
Curling	Spinning
Cycling	Snooker
Dancing	Snorkelling
Darts	Squash
Fell Running	Swimming (In A Pool Or Inland Waters Or Coastal Waters Within 12 Miles From Land)
Football	Tennis
Gaelic Football (Non-Competitive)	Ten Pin Bowling
Glass Bottom Boats	Trampolining
Golf	Trekking (Over 2,000, But Under 6,000 metres altitude). No overnight stay.
Gym Fitness	Trekking (under 2,000 metres altitude)
Helicopter Rides (Passenger Only)	Volleyball
Hiking (Over 2,000, But Under 6,000 Metres Altitude)	Water Polo
Hiking (Under 2,000 Metres Altitude)	Whale Watching
Hot Air Ballooning (Passenger Only)	Windsurfing
Hot Dogging (Grade 1 - 3)	Yachting (Crewing) - Inside Territorial Waters
Hot Springs	Yoga
Jogging	Zip-Lining
Light Aircraft Rides (Passenger Only)	Zorbing/Hydro-Zorbing

The following sports and activities will also be covered **but no cover will apply in respect of any Personal Accident claims:**

Abseiling (Not Sydney Harbour Bridge)	Wind Tunnel Flying
Bungee Jump - One Jump Only	

The following sports and activities will also be covered **but no cover will apply in respect of any Personal Liability claims:**

Canoeing/Kayaking (Inland/Coastal)	Paintballing
Clay Pigeon Shooting	Pedlos
Jet Boating	Rowing (Inland/Coastal)

Kayaking (Inside Territorial Waters)	Surfing
Mountain Biking (On Or Off Road)	Wake Boarding
Paddle Boarding	Water Skiing

The following sports and activities will also be covered **but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

Archery	Go Karting (Recreational Use)
Boxing Training (No Contact)	Horse Riding (No Polo, Hunting, Jumping)
Camel/Elephant Riding / Trekking	Motorcycling Up To 150cc
Field Hockey	Parascending (Over Water)
Fishing (Fresh Water And Deep Sea)	Roller Hockey/Street Hockey
Flying As A Passenger (Private/Small Aircraft)	White/Black Water Rafting (Grade 1 To 4)

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

American Football	Mountain Boarding
Animal Conservation/Game Reserve Work	Mountaineering
Boxing	Parachuting
Canoeing/Kayaking (White Water)	Paragliding/Parapenting
Canyoning	Parasailing
Caving / Cave Diving	Parascending (Over Land)
Cross Channel Swimming	Point-To-Point
Dry Skiing	Polo
Fencing	Potholing
Flying (As A Pilot)	Professional Sports
Gliding	Quad Biking
Gymnastics	Rock Climbing
Handball	Rock Scrambling
Hang Gliding	Rugby
Heptathlon	Sailboarding/Sandboarding
High Diving	Sand Yachting
Horse Jumping	Scuba Diving
Horse Racing	Shark Feeding/Cage Diving
Hunting / Shooting	Sky Diving
Hunting-On-Horseback	Steeplechasing

Hurling	Team Sports Played In Competitive Contests
Jet Skiing	Tombstoning
Kite Surfing/Landboarding/Buggy	Triathlon
Lacrosse	War Games (Non-Armed Forces)
Marathons	Weight-Lifting
Martial Arts	White/Black Water Rafting (Grade 5 To 6)
Microlighting	Wrestling
Motor Racing (All Types)	Yachting (Crewing) - Outside Territorial Waters
Motorcycling	Yachting (Racing)

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following Winter Sports:

Bobsleigh	Skiing (on-piste / glacier)
Heli-skiing	Ski Jumping
Ice Hockey	Ski Racing
Ice sailing/ice windsurfing	Ski Stunting
Ice-skating (outdoor)	Snowboarding (off-piste)
Luge	Snowboarding (on-piste)
Paraskiing	Snow Mobiling
Skidoo	Tobogganing
Skiing (off-piste)	

*If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on **01444 442 995**.*

What is covered?

The following benefits are subject to the Sport or Activity being covered by this policy as shown in the tables above.

Benefits under the Sections of cover already described under Sections 1 - 13 are extended to cover Sports and Activities, subject to the Sport or Activity being covered by this policy as shown in the tables above, and when cover is specified on Your Booking Confirmation Invoice.

Please note that all terms, conditions and exclusions (except where these are amended under this Section) continue to apply for all Sections. You must read these extensions in conjunction with all Sections to which they relate and refer back to them when appropriate for full cover details.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. No cover will come into force, or continue in force under sections 2, 3, 4, 5 and 6, unless each Insured Person who, by reason of the Important Health Requirements, must make a Medical Health Declaration, in respect of the period for which insurance is required, has declared ALL Pre-existing Medical Conditions to Us and they have been formally accepted by Us in writing.
2. To be covered under this insurance, You must be healthy, fit to travel and able to undertake Your planned Trip
3. Any medical information supplied in a Medical Health Declaration will be treated in the strictest confidence, will be used solely for Our own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the Medical Health Declaration. We shall not refuse cover unless, in Our opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a Medical Health Declaration shall be borne by You.
4. If Your health or medical status changes before You depart on a Trip or at any time during the Period of Insurance, You must declare this change to the Medical screening Helpline. This change must be accepted in writing before cover will be continued. (Please see the "Important Health Requirements" section for further details.) You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes. If You do not tell Us, Your policy may be cancelled and any claim You make may not be paid.
5. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
6. You must avoid needless self-exposure to peril unless You are attempting to save human life.
7. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.
8. In the event of an emergency or any occurrence that may give rise to a claim for more than £500 under this insurance, You must contact Us as soon as possible. You must make no admission, offer, promise or payment without Our prior consent. **Please Telephone Us first.**
9. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
10. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
11. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not take

any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.

12. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
13. In the event of a valid claim You shall allow Us the use of any relevant travel tickets You are not able to use because of the claim.

You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.

14. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
15. We may give 7 days' notice of cancellation of this policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid.
16. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens' Advice Bureau.
17. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
18. This policy is subject to the Laws of England and Wales unless we agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
19. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
20. When engaging in any sport or holiday activity (not excluded under General Exclusions
- 16) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and eye protection.
21. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

No Section of this policy shall apply in respect of:

1. Any person who for Single Trip policies over 31 days or outside Zone 1 or 2 or for any Annual Multi-trip or Long Stay policies has reached the age of 80 years prior to the commencement of the Period of Insurance, unless specifically agreed and confirmed in writing by Us.
2. Any person practicing in Winter Sports.
3. Any person who is travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had they sought his/her advice).
4. Any person who is travelling with the intention of obtaining medical treatment or consultation abroad.
5. Any person who has undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which they are awaiting investigations/consultations, or awaiting results of investigations where the underlying cause has not been established).
6. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 12.
7. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
8. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses We will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a Trip and replacing locks if You lose Your keys.
9. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred 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 holiday, time-share maintenance fees, holiday property bonds or points, vehicle hire (other than motorhomes or caravans hired and used as Your main accommodation) and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 2 (Medical Emergency & Repatriation), Section 3 (Emergency Dental Treatment), Section 4 (Additional Accommodation & Travelling Costs), Section 6 (Cancellation, Curtailment & Trip Interruption) or Section 10 (Money & Passport)).
10. Any deliberately careless or deliberately negligent act or omission by You.
11. Any claim caused by You climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
12. Any claim arising or resulting from Your own illegal or criminal act.
13. Needless self-exposure to peril except in an endeavour to save human life.
14. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s).

15. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
16. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
17. You engaging in any Winter Sports.
18. You engaging in or practising for the following sports and activities: American Football, Animal Conservation/ Game Reserve Work, Boxing, Canoeing/ Kayaking (White Water), Canyoning, Caving/ Cave Diving, Cross Channel Swimming, Dry Skiing, Fencing, Flying (as a pilot), Gliding, Gymnastics, Handball, Hang Gliding, Heptathlon, High Diving, Horse Jumping, Horse Racing, Hunting/ Shooting, Hunting on Horseback, Hurling, Jet Skiing, Kite Surfing, Landboarding/ Buggy, Lacrosse, Marathons, Martial Arts, Microlighting, Motor Racing (All Types), Motorcycling, Mountain Biking, Mountaineering, Parachuting, Paragliding/ Parapenting, Parasailing, Parascending (Over Land), Point-To-Point, Polo, Potholing, Professional Sports, Quad Biking, Rock Climbing, Rock Scrambling, Rugby, Sailboarding/ Sandboarding, Sand Yachting, Scuba Diving, Shark Feeding/ Cage Diving, Sky Diving, Steeplechasing, Team Sports (played in competitive contests), Tombstoning, Triathlon, War Games (non-armed forces), Weight-lifting, White/ Black Water Rafting (Grade 5 to 6), Wrestling, Yachting (crewing) – outside territorial waters, Yachting (racing), or any other activities not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance. If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 01444 442 995.
19. Participation in any organised competition involving any Sports and Activities or Winter Sports.
20. You fighting except in self-defence.
21. This policy does not cover the following professions during the course of their employment:
 - Airline personnel and aircrew
 - Member of a ship's crew
 - Regular armed forces personnel
 - Professional sports men and women and teams.
22. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious,

ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 2 (Medical Emergency & Repatriation) and Section 12 (Personal Accident).

23. You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.

Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.

24. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date or to correctly operate as a result of a computer virus - except under Section 2 (Medical Emergency & Repatriation), and Section 12 (Personal Accident). Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.
25. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under Section 2 (Medical Emergency & Repatriation), and Section 12 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all
26. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
27. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
28. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on Our behalf) unless negligence on Our part can be demonstrated.

MAKING A CLAIM ON YOUR RETURN HOME

First, check Your Booking Confirmation Invoice and the appropriate Section of Your policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from www.intana-assist.com/claims. Alternatively telephone Our Claims Helpline on 01444 442 997 to obtain a claim form, giving Your name and Booking Confirmation Invoice number, and brief details of Your claim.

Please quote the correct reference number relating to the Insurance policy You have purchased. **Please Note: Single Trips are for a maximum of 3 months, policies longer than this will be regarded as Longstay.**

For **Single Trip policies in Zone 1 or 2**

(please see Geographical Limits under the meaning of words) please quote **18CCA**

For **Single Trip policies in Zone 3 or 4**

(please see Geographical Limits under the meaning of words) please quote **18CCW**

For **Annual Multi-trip policies** please quote

18CCM

For **Long Stay Trip policies** (for policies longer than 3 months) please quote

18CCP

All claims must be submitted within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. We suggest that You send Your documents by recorded delivery.

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, Intana shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

Important notice

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if any of the following happen:

1 Denied boarding and cancelled flights

If You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.

2 Long delays

If Your flight is delayed for more than five hours, the airline must offer to refund Your ticket.

3 Luggage

If Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

You can download full details from

http://ec.europa.eu/transport/passengers/air/air_en.htm

CUSTOMER SATISFACTION

Our Promise of Service: We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Telephone: 01444 442 010 or e-mail on: quality@intana-assist.com

We will aim to provide You with a full response within four weeks of the date We receive Your complaint and Our response will be Our final decision based on the evidence presented. If for any reason there is a delay in completing Our investigations, We will explain why and tell You when We hope to reach a decision.

In any event, should You remain dissatisfied or fail to receive a final answer within eight weeks of Us receiving Your complaint, You may have the right to refer Your complaint to an independent authority for consideration. That authority is a Financial Ombudsman Service (FOS) at Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Telephone: 0800 0234 567 or 0300 1239 123

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the above Procedure before the FOS will consider Your case. Your legal rights are not affected.

CANCELLATION PROVISIONS

Right to return the insurance document Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments we have made.

Cancellation by the Insured Person If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling – Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling – Off Period and You have not made a claim or sought assistance under the policy then You will be entitled to a pro rata refund of premium in accord with the remaining term of the policy.

Cancellation by Us If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Period of Insurance by giving You 7 days written notice of cancellation to the last address You provided Us with. Examples of when We might do this includes You not paying a Premium instalment when due, Us discovering that You are no longer eligible for cover (such as no longer living in the UK), etc.

Premium position upon cancellation by Us, or in respect of an Annual Multi-trip policy following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip):

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation This policy shall cease at 00.01 hours on the day following the last day of the Period of Insurance for which premium has been paid.

DATA PROTECTION NOTICE

How we use the information about you.

As an insurer and data controller, we collect and process information about you so that we can provide you with the products and services you have requested. We also receive personal information from your agent on a regular basis while your policy is still live. This will include your name, address, health information, risk details and other information which is necessary for us to:

- Meet our contractual obligations to you;
- Issue you this insurance policy;
- Deal with any claims or requests for assistance that you may have
- Service your policy (including claims and policy administration, payments and other transactions); and,
- Detect, investigate and prevent activities which may be illegal or could result in your policy being cancelled or treated as if it never existed.

Some of the personal information that you provide may be sensitive information. This includes details about your health or medical records. Your consent will need to be given before collecting and processing your sensitive information. Please note that we may not be able to sell you an insurance policy or deal with a claim if you do not agree to us processing relevant sensitive information.

In order to administer your policy and deal with any claims, your information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on our behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. In these circumstances, we have strict contractual terms in place, including the model legal terms defined by the European Union to make sure that your information remains safe and secure.

We will not share your information with anyone else unless you agree to this, or we are required to do this by our regulators (e.g. the Financial Conduct Authority) or other authorities.

How we store and protect your information

All personal information collected by us is stored on secure servers which are either in the United Kingdom or European Union.

We will need to keep and process your personal information during the period of insurance and after this time so that we can meet our regulatory obligations or to deal with any reasonable requests from our regulators and other authorities.

We also have security measures in place in our offices to protect the information that you have given us.

How you can access your information and correct anything which is wrong

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your personal information please contact us by email or letter as shown below:

Email address: quality@intana-assist.com

Postal Address: Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

We may make a reasonable charge for this service, or refuse to give you this information if your request is clearly unjustified or excessive.

We want to make sure that your personal information is accurate and up to date. You may ask us to correct or remove information you think is inaccurate.

If you wish to make a complaint about the use of your personal information, please contact our Complaints manager using the details above. You can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

TRAVEL CHECKLIST

Before You travel, You should ask yourself the following:

Do You know of any Pre-existing Medical Condition that You need to tell Us about?

If You have answered 'Yes' to the above question, You should telephone the Medical Screening Helpline.

If You have purchased an Annual Multi-trip policy, will the duration of any Trip exceed 93 consecutive days?

Do You intend to engage in any Winter Sports whilst on Your Trip?

If You have answered 'Yes' to any of these questions, or want to check anything before You travel, You should contact Our Travel Helpline on 01444 442 995.

Financial Services Compensation Scheme

Astrenska Insurance Limited and International Passenger Protection Limited are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website



www.intana-assist.com

