

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

## INTRODUCTION

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*, general conditions and important notes will apply to the whole of your policy

**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 the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim

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

Ensure you 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 to make a claim.

If you are unsure whether something is covered or excluded, please contact the Travel Helpline on +44 (0) 1444 442 995

If you require assistance, please quote the correct reference number below relating to the insurance policy you have purchased:

<b>20CCA</b>	For Single Trip policies in Zone 1 or 2
<b>20CCW</b>	For Single Trip policies in Zone 3 or 4
<b>20CCM</b>	For Annual Multi-trip policies
<b>20CCP</b>	For Long Stay Trip policies

*Single Trips are for a maximum of 3 months. Policies longer than this will be regarded as Long Stay*

## **Requesting Assistance 24 Hours a Day**

You should first check that the circumstances are covered by your policy

Having done this contact the 24-hour telephone number shown in the table below, give your name, insurance details and as much information as possible. Please give us a telephone 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 the case of a medical emergency (if you are physically prevented from contacting us immediately) then someone designated by you must contact us within 48 hours**

Mobile telephone operators will normally charge for these calls which you are responsible for. To ensure we are consistent in providing our members with quality service, we may record your telephone call

<b>Helpline</b>	<b>Number</b>
Travel Helpline	+44 (0) 1444 442 995
Medical Emergency & Repatriation (24 hrs)	+44 (0) 1444 442 996
Non-Emergency Medical Assistance (24 hrs)	+44 (0) 1444 442 994
Travel Insurance Claims	+44 (0) 1444 442 997
Travel Assistance	+44 (0) 1444 442 998
Medical Screening	+44 (0) 1444 442 430
Legal Claims & Advice	+44 (0) 1444 442 993
Personal Assistance	+44 (0) 1444 442 994
Deaf, hard of hearing and speech impaired members who have access to a minicom telephone	+44 (0) 1444 450 389

## **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

# CONTENTS

<b>Section</b>	<b>Page Number</b>
Requesting 24 Hour Assistance	2
Your Travel Policy	2
Summary of Cover	4
Important Health Requirements	5
Important Notes	6
Important Limitations	8
Meaning of Words	9
Section 1 Personal Assistance Services	15
Section 2 Medical Emergency & Repatriation	16
Section 3 Emergency Dental Treatment	18
Section 4 Additional Accommodation & Travelling Costs	19
Section 5 Hospital Daily Benefit	19
Section 6 Cancellation, Curtailment & Trip Interruption	20
Section 7 Travel Delay	24
Section 8 Missed Departure	25
Section 9 Personal Luggage ( <i>including tents &amp; camping equipment</i> )	26
Section 10 Money & Passport	28
Section 11 Personal Liability	29
Section 12 Personal Accident	30
Section 13 Legal Protection	31
Section 14 Petcare Cover	32
Section 15 Home Country Medical Transfer	33
Section 16 Home Country Additional Accommodation & Travelling Costs	33
Section 17 Schedule Airline Failure Insurance	34
Sports & Activities Cover	36
General Conditions – applying to all Sections	40
<i>General Exclusions</i> – applying to all Sections	42
Making a Claim On Your Return Home	45
Customer Satisfaction	46
Cancellation Provisions	46
Data Protection	47
Travel Checklist	48

## SUMMARY OF COVER

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](http://www.fca.org.uk)

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

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 24-hour period of inpatient treatment up to a maximum of £250	Nil
Cancellation, Curtailment & Trip Interruption	£3,500 (Optional upgrade up to £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	£200	£35
- Valuables	£200	£35
Money & Passport	£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 of both eyes	£15,000	Nil
- Permanent Total Disablement	£15,000	Nil
Legal Protection	£25,000 per policy	Nil
Petcare Cover	£2,500 per policy	Nil
Home Country Medical Transfer	£2,500	Nil
Home Country Additional Accommodation & Travelling Costs	£1,500 per Trip	Nil
Scheduled Airline Failure Insurance	£5,000	Nil

## 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:

- ✓ To be covered, **You** must be healthy and fit to travel to undertake **Your** planned **Trip**;
- ✓ 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);
- ✓ The insurance will not cover **You** when **You** are travelling with the intention of obtaining medical treatment or consultation abroad;
- ✓ 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 Medical Conditions** to **Us**; and
- ✓ **You** have declared any changes in **Your** health or prescribed medication; and
- ✓ **We** have accepted the **Pre-existing Medical Conditions** for insurance in writing

**Our** criteria of assessment may mean that **You** have to pay an additional premium. Should **You** decide not to pay the additional premium quoted then **We** may not be able to offer **You** a policy

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, after the commencement of the **Period of Insurance** or departing on any **Trip**

Please read *Important Notes – Changes in Health or Medication* of this policy for full details

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 +44 (0) 1444 442 430

If **You** intend on travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland, **You** can apply for a European Health Insurance Card (EHIC) for **Your** spouse/partner and any children up to the age of 16 (*19 if they are in full time education*) at the same time as applying for **Your** own. **You** can apply online at [www.ehic.org.uk](http://www.ehic.org.uk) or by calling 0300 330 1350

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 EHIC to effectively reduce the cost of **Your** treatment and/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** received 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.humanservices.gov.au](http://www.humanservices.gov.au)

## IMPORTANT NOTES

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

**Emergency Medical Expense:** 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 always answer all questions about this policy honestly and fully:** **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 Condition(s)** which unless declared and accepted by **Us** 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* section for full details

**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 time of purchase

**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 Relative** 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

**Changes in Health or Medication:** You must contact Us and tell Us of any changes in Your health that occur between the date You take out this policy and the date You start any Trip.

Changes in Health include:

- Any new disease, illness or injury that requires medication, advice or treatment;
- A change in medication to a **Pre-existing Medical Condition(s)**;
- If You are undergoing (or awaiting) any tests, investigations, (including being put on a waiting list), results of tests/investigations, treatment or surgery for any reason

You must contact the Medical Screening line even if You have made a claim in relation to a Change in Health. If We are unable to provide cover for Your Change in Health, You may be able to:

- Make a cancellation claim if You have booked and paid for a Trip that You have not yet made; or
- Cancel Your Annual Multi-trip policy and We can provide an appropriate refund, providing You have not made a claim; or
- Cancel Your Single Trip or Long Stay policy and We can provide an appropriate refund, providing You have not made a claim or travelled on Your policy

**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

**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 'Trip' in the *Meaning of Words*. Trips must commence and end in Your Home Country  
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

**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 (i.e. for any one item or for **Valuables in total**). You are advised to check Your policy

**Sports & Activities:** This policy specifically excludes participating in or practicing for certain Sports & 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 +44 (0)1444 442 995

**Medical Emergency:** In the event of a medical emergency You must contact Us as soon as possible. You must contact Us before incurring expenses in excess of £500, except in the case of an emergency. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours

**Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under *Section 2* Medical Emergency & Repatriation, 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*

**Third Party Liability:** If You use any form of mechanically propelled vehicle, (i.e. 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

**Personal Possessions:** While this policy provides cover for **Your Personal Luggage**, if **You** are planning to take expensive items such as sophisticated photographic equipment, jewellery 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

**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*

**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**

## IMPORTANT LIMITATIONS

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;

- a. A terminal diagnosis had been received prior to the commencement of the **Period of Insurance**; or
- b. They were on a waiting-list for, or had knowledge of the need for, surgery, in patient 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;

- c. Required surgery, inpatient treatment or hospital consultations; or
- d. 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

**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 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**



Failure to declare all **Pre-existing Medical Conditions** that are relevant to the insurance may invalidate the policy. To declare a **Pre-existing Medical Condition** or a change in **Your** state of health or prescribed medication, **You** should contact the Medical Screening line during office hours on: +44 (0)1444 442 430

You should also refer to the *General Exclusions*

## 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 praevia, 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

**Curtailment:** 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*)

<p><b>Manual Work:</b> Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (<i>other than in a purely managerial/supervisory, sales or administrative capacity</i>), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (<i>other than in the catering industry</i>)</p>
<p><b>Medical Condition:</b> Any medical disease, sickness, condition, illness or injury including psychological or mental condition or illness, that has affected <b>You</b> or any <b>Close Relative</b>, travelling companion or person with whom <b>You</b> intend to stay whilst on <b>Your Trip</b></p>
<p><b>Medical Health Declaration:</b> Medical information that needs to be declared to <b>Us</b> before each <b>Period of Insurance</b> by any <b>Insured Person</b> who has suffered from a <b>Pre-existing Medical Condition</b></p>
<p><b>Medical Practitioner:</b> 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 <b>You</b> or any travelling companion</p>
<p><b>Money:</b> Sterling and foreign currency and travellers' cheques</p>
<p><b>Pair or Set:</b> A number of items of <b>Personal Luggage</b> considered as being similar or complementary to one another or used together</p>
<p><b>Period of Insurance:</b> The period shown on the <b>Booking Confirmation Invoice</b> subject to;</p> <p><b>All policies:</b> Cover for any <b>Trip</b> ends on the earliest of:</p> <ul style="list-style-type: none"> <li>• the end date shown on <b>Your Booking Confirmation Invoice</b>; <u>or</u></li> <li>• the date <b>You</b> return to <b>Your</b> usual place of residence or business at the end of <b>Your</b> journey; <u>or</u></li> <li>• the date when the maximum number of days cover shown in <b>Your</b> policy has been reached</li> </ul> <p><u>If <b>You</b> travel for more than the number of days for which <b>You</b> have paid for cover, <b>You</b> will not be covered after the last day for which <b>You</b> have paid</u></p> <p><u>All age limits are as at the time of purchase of this travel insurance policy</u></p> <p><b>Annual Multi-trip policies:</b> Cancellation cover starts on the start date shown on <b>Your Booking Confirmation Invoice</b> or, if later, when <b>You</b> book <b>Your Trip</b>. Cover for all other sections of <b>Your</b> policy will start from the start date shown on <b>Your Booking Confirmation Invoice</b> or, if later, when <b>You</b> leave <b>Your Home</b> or usual place of business at the start of <b>Your</b> journey. The <b>Period of Insurance</b> is for 12 months during which <b>You</b> are covered for each <b>Trip You</b> book and undertake within that period, and irrespective of the number of individual <b>Trips You</b> undertake in each <b>Period of Insurance</b>, the maximum number of days <b>You</b> can spend abroad must not exceed 183 days and on condition that;</p> <ul style="list-style-type: none"> <li>• For each person aged up to and including 64 years, the maximum duration of any one <b>Trip</b> is limited to 93 consecutive days</li> <li>• For each person between the ages of 65 and 79 years, the maximum duration of any one <b>Trip</b> is limited to 93 consecutive days in Zone 1 or 2 only</li> </ul>

For 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

**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 the **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**

**Long Stay Policies:** Cancellation cover starts when **You** purchase this insurance or when **You** book **Your Trip**, whichever is the later. 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 2 only (*with a maximum of 183 days spent in Switzerland or Turkey*)

If **You** 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**

**Return visits home under Your Long Stay Policy:** Under this policy and depending on **Your** level of cover, **You** are entitled up to two return visits to the United Kingdom before **Your** policy's expiry for up to a maximum of 14 days in total

- If **You** have a 6 month Long Stay **Trip** **You** are entitled to one visit back to the UK for no longer than 7 days
- 12 month Long Stay **Trip** policyholders are entitled to two separate UK visits, of maximum 7 days each, for up to maximum of 14 days in total during the **Period of Insurance**.

In each instance the benefits of the policy are suspended from the time of international departure from **Your** overseas destination and will only continue once **You** leave immigration control back in **Your** initial overseas destination. Throughout this period, no cover is provided and no claims will be honoured

**Permanent Total Disablement:** 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

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

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(s):**

- 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**;
- any cardiovascular or circulatory condition (*i.e. 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**. 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. **Trips** must commence and end in **Your Home Country**

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

For the purposes of this insurance Guernsey (*including Alderney, Herm and Sark*) is not considered to be 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 or 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:** 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 or 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 an urgent need, up to a maximum under this policy, of £100 per **Trip**. 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 Area**;
- 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;
- 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;
- g) Lost Credit Cards – If **Your** credit or charge cards are lost or stolen while **You** are abroad, then **We** can assist by advising the appropriate card issuers

### What is not covered:

- a) Cost in assisting **You** in sourcing and/or replacing any drugs, essential medication, prescription glasses, contact lenses, blood, tickets and travel documents (*unless insured under another section of this policy*)

## 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**:

- a) 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**;
- b) 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;
- c) 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;
- d) 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 Condition**, 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 centre 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-run 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 a Medical Emergency**

**You** should first check that the circumstances are covered by **Your** policy. Having done this contact **+44 (0) 1444 442 996**, giving **Your** name, **Booking Confirmation Invoice** number and as much information as possible. Please give **Us** a telephone 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) 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-run facility 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 the 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:

- a) 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**;
- b) 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 completed 24 hour period 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 the 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 the 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**. (See also Section 7 - Travel Delay)

**Curtailment** 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**:

- a) 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;
- b) **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;
- c) **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*);
- d) If **You** are made redundant and **You** qualify for redundancy payment under current legislation;
- e) 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;
- f) **Your** compulsory quarantine

### Trip interruption - What is covered:

On the 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:

- a) The death, imminent demise, or hospitalisation due to serious accident or illness, of a **Close Relative**;
- b) 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 **Curtailement** claim under this section for such costs

The maximum amount **We** will pay in total under *Section 6 - Cancellation, **Curtailement** & **Trip Interruption*** claims is £3,500 (£7,500 when additional premium has been paid for optional upgrade) per **Insured Person**

### **Special conditions relating to Section 6**

- a) **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;
- b) In the event of **Curtailement** or interruption of the **Trip**, **You** must contact **Us** first and allow **Us** to make all the necessary travel arrangements;
- c) If, at the time of requesting **Our** assistance in the event of a **Curtailement** 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;
- d) **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;
- e) 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;

### **Special conditions relating to Section 6 (continued)**

- f) If **You** 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;
- g) 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;
- h) **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:
  - i. A terminal prognosis has been received prior to the commencement of the Period of Insurance;
  - ii. 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:
  - iii. Required surgery, inpatient treatment or hospital consultations; or
  - iv. 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;
- c) 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;
- d) Any costs relating to unused travel and accommodation for any persons not insured under this policy;
- e) Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a **Medical Practitioner** as necessary due to **Complications of Pregnancy and Childbirth**;
- f) 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;

- 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, **Curtailement** 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:

- a) 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
- b) 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 – Cancellation, Curtailment & Trip Interruption*

### Special conditions relating to Section 7

- a) 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:

- a) Mechanical breakdown of or road traffic accident involving the vehicle in which **You** are travelling; or
- b) Cancellation or **Curtailed** 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 Section 8

- a) **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 and 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:

- a) 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 (*i.e. 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
- b) 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
- c) 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**
- d) 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**
- e) 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 Section 9

- a) **We** have the option to either pay **You** for the loss, or replace, reinstate or repair the items concerned
- b) 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
- c) **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
- d) 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
- e) 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
- f) **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:
  - i. The items concerned have not been locked out of sight in a **Secure Luggage Area**;
  - ii. No forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
  - iii. 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** (see Section 10 – *Money & Passport*);
- 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.

- a) The maximum **We** will pay for bank notes, currency notes and coins is **£500** per **Insured Person**
- b) The maximum **We** will pay for bank notes, currency notes and coins belonging to an **Insured Person** aged under 16 is £50
- c) 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 Section 10

- a) 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
- b) **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
- c) **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:

- a) All sums which **You** shall become legally liable to pay as compensation; and
- b) 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 & 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 & 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:

- a) 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
- b) 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
- c) 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 Section 13

- a) **We** shall have complete control over the legal proceedings although **You** do not have to accept the lawyer nominated by **Us**;
- b) 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;
- c) 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;
- d) 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;
- e) **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;
- f) **We** will not begin legal proceedings in more than one country in respect of the same occurrence;
- g) **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 (*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**;

- a) Is injured or falls ill in the course of **Your Trip**, **We** will pay for necessary veterinary treatment; or
- b) 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 for these advertisements
- c) **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 – Medical Emergency & Repatriation* of this policy
- d) 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
- e) 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*



## SECTION 15 - HOME COUNTRY MEDICAL TRANSFER

### What is covered:

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 applies to Single Trip policies and Annual Multi-trip policies only

- a) 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** 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 Condition**, 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 – HOME COUNTRY ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

### What is covered:

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 applies to Single Trip policies and Annual Multi-trip policies only

- a) 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:

- a) 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 **Insured Person**

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's (*The Insurer*)

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

- a) 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
- b) In the event of insolvency after departure:
  - i. 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 **Curtailement** of the travel arrangements; or
  - ii. If **Curtailement** 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 **Curtailement** of the travel arrangements

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

### What is not covered:

- a) Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Islands or Northern Ireland
- b) Any costs arising from the financial failure of:
  - i. 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
  - ii. 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.
- c) The financial failure of any travel agent, tour organizer, booking agent or consolidator with whom the insured has booked a scheduled flight
- d) Any losses which are not directly associated with the incident that caused the Insured to claim (*i.e. loss due to being unable to reach **Your** pre-booked hotel, villa, car hire or cruise following the financial failure of an airline*)

**Scheduled Airline Failure Insurance Claims Procedure 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, UK  
Telephone: 0208 7763752 Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk) Website: [www.ipplondon.co.uk](http://www.ipplondon.co.uk)

**Scheduled Airline Failure Insurance Complaints Procedure only:** 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, UK  
Telephone: 0208 7763750 Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk) Website: [www.ipplondon.co.uk](http://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 to review the complaint. In any event, you will receive either our written response or an explanation as to why we are not able 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](mailto:complaints@lloyds.com) Website: [www.lloyds.com/complaints](http://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 within 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](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://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 & ACTIVITIES COVER

This policy specifically excludes participating in or practicing for certain **Sports** and **Activities**. This policy will cover **You** when engaging in the following **Sports** and **Activities** on a non-competitive and non-professional basis during **Your Trip**

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 the Travel Helpline on +44 (0) 1444 442 995

### What is covered:

Benefits under the sections of cover already described under Sections 1 - 13 are extended to cover **Sports** and **Activities**, subject to the **Sports** or **Activities** being covered by this policy as shown in the tables below, 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 to them when appropriate for full cover details

Angling	Netball
Athletics	Orienteering
Badminton	Pony Trekking
Baseball	Pool
Basketball	Rambling
BMX Cycling	Ringos
Body Boarding ( <i>Inland Waters</i> )	Roller Blading ( <i>Line Skating/SkateBoarding</i> )
Boogie Boarding ( <i>Inland Waters</i> )	Rounders
Bowls	Running, Sprint / Long Distance
Cable Car Ride	Safari ( <i>Organised – No Guns</i> )
Climbing ( <i>On A Climbing Wall Only</i> )	Scuba Diving ( <i>Max Depth 30 Metres - Qualified</i> )
Cricket	Segway ( <i>Organised Tour</i> )
Cross Country Running	Skate Boarding
Curling	Spinning
Cycling	Snooker
Dancing	Snorkelling
Darts	Squash
Fell Running	Swimming ( <i>In A Pool /Inland Waters/ Coastal Waters Within 12 Miles From Land</i> )
Football	Tennis
Gaelic Football	Ten Pin Bowling

Glass Bottom Boats	Trampolineing
Golf	Trekking ( <i>Up to 4,000 metres altitude</i> ). No overnight stay
Gym Fitness	Volleyball
Helicopter Rides ( <i>Passenger Only</i> )	Water Polo
Hiking ( <i>Up to 4,000 Metres Altitude</i> )	Whale Watching
Nordic Walking ( <i>Up to 4,000 Metres Altitude</i> )	Windsurfing
Hot Air Ballooning ( <i>Passenger Only</i> )	Yachting ( <i>Crewing - Inside Territorial Waters</i> )
Hot Springs	Yoga
Jogging	Zip-Lining
Light Aircraft Rides ( <i>Passenger Only</i> )	Zorbing/Hydro-Zorbing

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

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

The following **Sports** and **Activities** will be covered but no cover will apply in respect of any Personal Accident claims:

Abseiling	Wind Tunnel Flying
Bungee Jump ( <i>One Jump per Trip</i> )	

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

Canoeing/Kayaking ( <i>Inland/Coastal</i> )	Paintballing
Clay Pigeon Shooting	Pedalos
Jet Boating	Rowing ( <i>Inland/Coastal</i> )
Kayaking ( <i>Inside Territorial Waters</i> )	Surfing
Mountain Biking ( <i>On or Off Road</i> )	Wake Boarding
Paddle Boarding	Water Skiing

**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 ( <i>White Water</i> )	Paragliding/Parapenting
Canyoning	Parasailing
Caving / Cave Diving	Parascending ( <i>Over Land</i> )
Cross Channel Swimming	Point-To-Point
Dry Skiing	Polo
Fencing	Potholing
Flying ( <i>As a Pilot</i> )	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/ Buggyng	Triathlon
Lacrosse	War Games ( <i>Non-Armed Forces</i> )
Marathons	Weight-Lifting
Martial Arts	White/Black Water Rafting ( <i>Grade 5- 6</i> )
Microlighting	Wrestling
Motor Racing ( <i>All Types</i> )	Yachting ( <i>Crewing - Outside Territorial Waters</i> )
Motorcycling over 150cc*	Yachting ( <i>Racing</i> )

\*If **You** have a valid motor policy with **Us**, that covers the insured **Trip**, **You** will have cover up to 1500cc

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

Bobsleigh	Skiing ( <i>On-Piste / Glacier</i> )
Heli-skiing	Ski Jumping
Ice Hockey	Ski Racing
Ice sailing/ice windsurfing	Ski Stunting
Ice-skating (Outdoor)	Snowboarding ( <i>Off-Piste or On-Piste</i> )
Luge	Paraskiing
Snow Mobiling	Skidoo
Tobogganing	Skiing ( <i>Off-Piste</i> )

## GENERAL CONDITIONS - APPLYING TO ALL SECTIONS

- a) 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;
- b) To be covered under this insurance, **You** must be healthy, fit to travel and able to undertake **Your** planned **Trip**;
- c) 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**;
- d) 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. See the *Important Health Requirements* section for further details. **You** must always answer all questions about this policy honestly and fully. **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;
- e) **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;
- f) **You** must avoid needless self-exposure to peril unless **You** are attempting to save human life;
- g) **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;
- h) 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**;
- i) **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;
- j) **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;



- k) 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;
- l) **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;
- m) 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;
- n) 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**;
- o) **We** may give 14 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;
- p) 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;
- q) **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;
- r) 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;
- s) **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;
- t) When engaging in any **Sport** or holiday activity (*not excluded under General Exclusions*) **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;

- u) Although **We** are prepared to cover **You** when undertaking certain **Sports** and **Activities**, the availability of the insurance cover does not 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:**

- a) 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**;
- b) Any person practicing in **Winter Sports**;
- c) 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);
- d) Any person who is travelling with the intention of obtaining medical treatment or consultation abroad;
- e) 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*);
- f) 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 *Section 12 - Personal Accident* ;
- g) Costs which would have been payable if the event being the subject of a claim had not occurred (*i.e. the cost of meals which **You** would have paid for in any case*);
- h) **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;
- i) 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*);
- j) Any deliberately careless or deliberately negligent act or omission by **You**;

- k) Any claim caused by **You** climbing, jumping or moving from one balcony to another regardless of the height of the balcony;
- l) Any claim arising or resulting from **Your** own illegal or criminal act;
- m) Needless self-exposure to peril except in an endeavour to save human life;
- n) Any claim arising directly or indirectly from **Your** drug addiction or solvent abuse, excessive alcohol intake, or **You** are under the influence of drug(s);
- o) Any claim arising or resulting directly or indirectly from **Your** suicide, attempted suicide, or intentional self-injury;
- p) **You** engaging in **Manual Work** in conjunction with any profession, business or trade during the **Trip**;
- q) 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 over 150cc (*unless You have a valid motor policy with Us that covers the insured Trip, then cover is in force up to 1500cc*), 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 the Travel Helpline on +44 (0)1444 442 995;
- r) Participation in any organised competition involving any **Sports** and **Activities** or **Winter Sports**;
- s) **You** fighting except in self-defence;
- t) 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*;

- u) **You** travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel;
- v) 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;
- w) 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;
- x) 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;
- y) 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;
- z) 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;
- aa) 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

## 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. Claim forms can be obtained from **www.intana-assist.com/claims**. Alternatively telephone **Our** Claims Helpline on +44 (0) 1444 442 997 to obtain a claim form, giving **Your** name and **Booking Confirmation Invoice** number and brief details of **Your** claim

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. 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**, **We** 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:

- ✓ 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
- ✓ Long delays - If **Your** flight is delayed for more than 5 hours, the airline must offer to refund **Your** ticket
- ✓ Luggage – If **Your** checked in luggage is damaged or lost by an EU airline, **You** must claim compensation from the **Carrier** within 7 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](http://ec.europa.eu/transport/passengers/air/air_en.htm)**

## CUSTOMER SATISFACTION

### Our Promise of Service

**We** always aim to provide a first-class service, however if **You** have a complaint **You** should contact **Us** in the first instance at: Collinson, Quality Department, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN Telephone: 01444 442 010 or e-mail on: complaints@intana-assist.com

**We** will aim to provide **You** with a full response within 4 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.

### Financial Ombudsman Service

In any event, should **You** remain dissatisfied or fail to receive a final answer within 8 weeks of **Us** receiving **Your** complaint, **You** may have the right to refer **Your** complaint to an independent authority for consideration. That authority is: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square London, E14 9SR  
Telephone: 0800 023 4567 if calling from a landline 0300 123 9123 if calling from a mobile

**You** can visit the Financial Ombudsman Service website at [www.fos.org.uk](http://www.fos.org.uk)

If **You** take any of the action mentioned above, it will not affect **Your** right to take legal action. 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

### Sanctions

**We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business

### Financial Services Compensation Scheme

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

If **We** fail to carry out **Our** responsibilities under this policy, **You** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk) Telephone: 0800 678 1100 or 020 7741 4100

## CANCELLATION PROVISIONS

**Cancellation by Us** If **You** fail to satisfy the terms of **Your** Policy, during the **Period of Insurance** by giving **You** 14 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.*)

**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

**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

## DATA PROTECTION

### 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. The personal information **We** have collected from **You** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **Your** identity. If fraud is detected, **You** could be refused certain services, finance, or employment. Further details of how your information will be used by **Us** and these fraud prevention agencies and databases, and **Your** data protection rights, can be found by visiting [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn) and [www.insurancefraudbureau.org/privacy-policy](http://www.insurancefraudbureau.org/privacy-policy)

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, crime prevention organisations, debt collection agencies 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. Wherever possible, **We** will have strict contractual terms in place 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 (*i.e. 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 in writing at: Data Protection Officer, Astrenska Insurance Limited, Cutlers Exchange, 123 Houndsditch London, EC3A 7BU Email: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

**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** Data Protection Officer 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 Conditions** 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



