

# Travel insurance policy wording booklet

Club  
Cruise  
cover

avanti  
TRAVELCARE

**Important!** Please read this booklet carefully and take it away with you.

**24 HOUR MEDICAL EMERGENCY SERVICE  
FAILURE TO CONTACT INTANA MAY RESULT IN A CLAIM BEING INVALID  
TELEPHONE: +44 (0) 208 865 0428**

**IN AN EMERGENCY**

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

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

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

**OUT-PATIENT TREATMENT**

If you are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of **your** Validation Certificate to the **Medical Practitioner** and **your** treatment will be paid by ChargeCare International in line with the policy. **You** will be asked to fill in a simple form to confirm the treatment. The **Medical Practitioner** will send the form to ChargeCare International together with the balance of the medical bill after deduction of the policy excess you may have paid to the **Medical Practitioner**. **Email: [admin@chargecare.net](mailto:admin@chargecare.net)**



**HOW TO MAKE A CLAIM**

If you need to make a claim please obtain a claim form by contacting the appropriate claims service below within 28 days of your return. Please have your policy details available.

For all sections except Legal Costs and Expenses, Scheduled Airline Failure and End Supplier Failure

**Avanti Travel Claims**

Sussex House, Perrymount road, Haywards Heath, West Sussex, RH16 1DN Tel: 0843 208 2030 Email: [avantitravelclaims@globalclaims.co.uk](mailto:avantitravelclaims@globalclaims.co.uk)  
(calls may be monitored or recorded for quality purposes)

For Legal Costs and Expenses

**Lexceteras Limited**

Minerva House, Holbeach Technology Park, Park Road, Holbeach, Lincolnshire PE12 7PT  
Tel: 0843 208 2031 Fax: 01406 493083 Email: [enquiries@lexceteras.co.uk](mailto:enquiries@lexceteras.co.uk)

Then return your completed claim form to the claims service together with your original policy and validation certificate, confirmation of booking, all original receipts and/or proof of ownership and value, police reports (following loss, burglary or theft of money, valuables or any items of personal baggage, these must be reported within 48 hours of discovery and a written report obtained) and any other evidence requested on the claim form.

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<b>Table of benefits for a Single trip and an Annual Multi-trip</b>			
		<b>Cruise Cover Single trip and Annual Multi-trip</b>	
<b>Section</b>	<b>Benefit</b>	<b>Maximum amount insured (for each person insured)</b>	<b>Excess</b>
1	Canceling and cutting short your holiday	£7,500*	£75 (£40 for loss of deposit)
2	Medical Emergency Expenses and Repatriation or airlift from ship to nearest shore	£10million	£75
3	Hospital /hotel confinement	£20 for every 24 hours up to £1,000	£0
4	Personal accident: Loss of limbs or sight Permanently disabled (if in any occupation) Death benefit Death benefit (aged under 18)	£10,000 £10,000 £5,000 £2,000	£0 £0 £0 £0
<b>Sections 5 A, B, C &amp; D only apply if your validation certificate shows that you are covered for this.</b>			
5A	Personal belongings and baggage Including: Single article pair or set limit Valuables limit in total Sunglasses limit Prescription Glasses Baggage delay	£3,000 £300 £500 £75 £200 £50 for first 12 hours, then £50 for every 24 hours for purchases made up to £500	£75 £75 £75 £0 £200 £0
5B	Personal money Cash limit Cash limit (aged under 18)	£500 £250 £50	£75 £75 £0
5C	Passport and travel documents	£200	£0
5D	Gadget Cover Including: Single article pair or set limit	£1,000 £500	£75 £0
6	Abandoning your holiday after 24 hours delay Delayed departure	£7,500* £10 for the first 12 hours, £10 for all other 12 hours up to £100	£75 £0
7	Missed departure/ Port	£1,000	£75
8	Personal liability	£2million	£0
9	Legal costs and Expenses	£25,000	£0
10	Hijack	£100 per 24 hours up to limit of £1,000	£0
11	Catastrophe	£500	£75
12	Pet care	£25 a day up to £150	£0
13	Withdrawal of services	£20 a day up to £200	£0
14	Mugging	£50 per complete day of inpatient treatment or medically confined to room: up to £500	£0
15	Homecare Assistance	28 Hrs in 6 weeks	£0
<b>Cruise Cover Extra's</b>			
16A	Cruise Itinerary Change	£100 per port	£0
16B	Room Cabin confinement	£50 per completed day of inpatient or medically confined to room: up to £500	£0
16C	Unused Excursions	up to £500	£75
16D	Cruise Interruption	up to £1,000	£0
16E	Emergency Evening Wear	up to £100	£0
<b>Golf cover is only available if you pay the appropriate extra premium.</b>			
17A	Golf equipment Single article	£1,000 £300	£75
17B	Hiring golf equipment	£50 a day up to £400	£0
17C	Green fees	£375	£0
17D	Hole in One	£100	£0

# keyfacts<sup>®</sup>

## Avanti Travel Insurance - Keyfacts

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers.  
Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

### 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### 4. What will you have to pay us for our services?

- A fee
- No fee.

You will receive a quotation which will tell you about any other fees in relation to any particular insurance policy.

### 5. Who regulates us?

Avanti Travel Insurance at Century House, Century Drive, Braintree, Essex CM77 8YG, is a trading style of Avanti Insurance Limited. Avanti Insurance Limited is an Appointed Representative of Healthcare Connections Direct Limited, who are authorised and regulated by the Financial Conduct Authority.

Our FCA Register number is 541269. Our permitted business is insurance mediation activities.

You can check this on the FCA's Register by visiting the FCA's website [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by contacting the FCA on 0800 111 6768.

### 6. What to do if you have a complaint

If you wish to register a complaint, please contact :

For complaints about claims you should contact:

For all sections except Legal Costs and Expenses, Scheduled Airline Failure and End Supplier Failure  
The Claims Director, Avanti Claims, Sussex House, Perrymount road, Haywards Heath, RH16 1DN  
Email: [Quality@intana-assist.com](mailto:Quality@intana-assist.com)

For Legal Costs And Expenses

Managing Director, Lexceteras Limited, Minerva House, Holbeach Technology Park, Park Road, Holbeach, Lincolnshire PE12 7PT

If you have any other type of complaint please contact Avanti Travel Insurance at Century House, Century Drive, Braintree, Essex CM77 8YG.

Financial Ombudsman Service

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.  
 Phone: 0800 023 4567 if calling from a landline or 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)

#### 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

Ageas Insurance Limited and Astrenska Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities. Further information about compensation scheme arrangements is available from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

## Avanti Cruise Cover Travel Insurance Policy Summary

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording Booklet for a full description of the terms of the insurance, including the policy definitions. This Policy Summary does not form part of the Policy Wording Booklet.

Avanti Travel Insurance is a trading style of Avanti Insurance Limited. Avanti Insurance Limited is an Appointed Representative of Healthcare Connections Direct Limited, authorised and regulated by the Financial Conduct Authority (FCA Register Number 03882026).

#### Insurance Provider

This insurance is underwritten by Astrenska as Underwriting Agents for Ageas Insurance Limited and Astrenska Insurance Limited.

Astrenska is a trading name of Collinson Insurance Services Ltd Registered number 00758979 registered in England & Wales. Registered Office: Cutlers Exchange, 123 Houndsditch Road, London, EC3A 7BU. Collinson Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority – registration number 311883. Astrenska are Underwriting Agents for Ageas Insurance Limited and Astrenska Insurance Limited. Ageas Insurance Limited and Astrenska Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

#### Purpose of the Insurance

This insurance cover provides financial protection and medical assistance for your trip.

#### Significant Product Features, Benefits and Exclusions

The levels of cover and excesses which apply are set out in the Table of Benefits on Page 3 of your Policy Wording Booklet. Certain Sections of your policy may carry an excess which means that you have to pay the first sum per person, per section, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions. Please read your Policy Wording Booklet to make sure that the cover is suitable for you.

The Significant Conditions And Exclusions		Policy Reference
Medical Conditions existing prior to purchasing or renewing this policy	Restrictions in cover apply if a claim is made relating to a medical condition, illness, or injury, of the Insured Person(s), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before the travel to which this insurance applies begins.  It is very important that you refer to the Medical Health Requirement Clause on page 10 of the Policy Wording, as you may be able to obtain cover for such medical conditions by contacting Avanti on 01376 560800 or if you have any queries regarding cover.	'Medical Health Requirements' pages 10 and  General exclusions pages 16, 17 & 18 and  Change in Medical Condition page 12 and 'You, Your' page 14
Age Limits	There is no upper age limit, however, please note that if you are between the age of 76 -86 years at the date you buy your policy, restrictions will apply to the length of time you can travel on the policy.	Important information 'Eligible people' page 10
Residency	You must have lived in the United Kingdom for at least six of the last 12 months but not necessarily continuous, before you bought or renewed your policy.	Important information 'Eligible people' page 10
Sports and Activities	You may not be covered when you take part in certain sports or activities where there is a high risk you will be injured. Please refer to the Sports and activities section on pages 32 of the Policy Wording Booklet for full information about details.	'Sports and Activities' page 32 & 33
Dependency on others	This policy will not cover any claims under Section 1 (Cancelling or Cutting Short your trip) arising directly or indirectly from a pre-existing medical condition known to you prior to the commencement of the Period of Insurance, affecting a close relative or travelling companion who is not insured under this policy or person with whom you intend to stay whilst on your trip.  - for which they have required surgery, or inpatient treatment or hospital consultations, or have been prescribed medication or undergone any treatment, during the 90 days immediately prior to the commencement of the Period of Insurance; or  - if they were on a waiting-list for, or have knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance; or  - if a terminal diagnosis has been received prior to the commencement of the Period of Insurance	Important Limitations - Cancelling and cutting short your holiday Page 19-21  Definitions 'Close relative' page 12
Misuse of Drugs or Alcohol	No section of this policy shall apply in respect of any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or where you are affected by any sexually transmitted disease or infection.	General exclusions pages 16, 17 & 18
Connecting flights	We only provide cover for the first part of your outward and final part of your return journey of your trip. No cover is provided for any claim under section 6 - Delayed departure or abandoning your trip or section 7 - Missed departure which relates to onward/connecting flights.	Sections 6 and 7 pages 25 - 26 Special exclusions
Reckless or Malicious Acts	We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act.	General exclusions pages 16, 17 & 18
Emergency Treatment	You must contact Intana immediately if you go into hospital or before incurring medical expenses in excess of £500	Medical Emergency Expenses & Repatriation pages 21-22
Law and jurisdiction	This policy is governed by English law.	Important Information 'Law' page 12

The Significant Covers	Cruise Cover Single and Annual Multi-trip Cover		Policy Reference
	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers	
Medical Emergency Expenses and Repatriation – £10,000,000	Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance.  Excess applies.	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your home area.  Medical cover does not apply to treatment received in your home area, England, Scotland, Wales, Northern Ireland and the Isle of Man or the final country of destination if you are on a one-way trip.	Table of benefits page 3  Section 2 – Medical and other expenses pages 21-22  Definitions - 'Home Area' page 13
Cancelling or cutting short your holiday. Up to £7,500*	Provides cover for travel and accommodation and excursions, tours and activities that have been pre-paid or you are contracted to pay for and cannot get back if you cancel or cut short your holiday.	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the policy. For example, if a person insured under this policy becomes ill or is injured or dies. You	Table of benefits page 3  Section 1 – Cancelling and cutting short your holiday pages 19-21

	Excess applies.	must also notify your carrier or travel agent as soon as you know the trip is to be cancelled to minimise your loss as far as possible.	
Your Personal Belongings and Baggage. Up to £3,000	<p>Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip.</p> <p>You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.</p> <p>Please note that no cover is provided under this section for Mobile phones and their accessories, spectacles or contact and corneal lenses.</p> <p>Excess applies.</p>	<p>To be able to claim, a written report is required to support the loss/theft/damage. For example, from the local police or from the transport carrier. This must be obtained within 48 hours of discovery.</p> <p>The amount payable will include an allowance for wear and tear and loss of value.</p> <p>Your policy has a limit of £300 for each single item (this includes a pair or set).</p> <p>Your policy has a limit of £500 for valuables overall.</p> <p>Personal property must not be left unattended at any time unless in your locked accommodation.</p> <p>Personal property (including valuables) will not be covered if they are left in an unattended vehicle or are outside your control in transit at any time.</p>	<p>Table of benefits page 3</p> <p>Section 5A – Personal belongings and baggage pages 23 - 24</p> <p>Definitions ‘Pair or set of items’ page 14</p> <p>Definitions ‘Valuables’ page 14</p> <p>General exclusions pages 17, 18 &amp; 19</p> <p>Definitions ‘Unattended’ page 14 and ‘You, Your’ page 15</p>
Your Personal Money. Up to £500 (this includes a cash limit of £250 or £50 if aged under 18)	<p>Provides cover for cash and traveller’s cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim (such as receipts, bank statements and cash withdrawal slips).</p> <p>excess applies.</p>	<p>To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility.</p> <p>A written police report must be obtained within 48 hours to support the loss/theft.</p>	<p>Table of benefits page 3</p> <p>Section 5B– Personal money page 23</p>
Personal Liability	<p>Provides cover if you are legally responsible for accidentally</p> <ol style="list-style-type: none"> <li>1) Injuring someone; or</li> <li>2) Damaging or losing somebody else’s property.</li> </ol>	<p>Your policy has a limit of £2,000,000 per insured person.</p> <p>Your policy does not cover any legal responsibility that comes from an injury or loss or damage to property that you:</p> <ul style="list-style-type: none"> <li>- you, a member of your family, household or a person you employs owns; or</li> <li>- you, your family household or a person you employ, cares for or controls.</li> </ul> <p>Your policy does not cover any legal responsibility, injury loss or damage:</p> <ul style="list-style-type: none"> <li>- that results from you owning or using mechanically-propelled vehicles, watercraft or aircraft, animals (other than horses and pet cats and dogs) guns or weapons (other than guns used for sport)</li> </ul> <p>If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party cover, as you are not covered under this insurance.</p>	<p>Table of benefits page 3</p> <p>Section 8– Personal Liability Page 26 &amp; 27</p>
Delayed departure and Abandoning your trip	<p>Provides cover if the first part of your booked outward or final return journey (by aircraft, ship, cruise ship, coach or cross-channel train) is delayed because of a strike or industrial action, poor weather conditions or a mechanical breakdown by at least 12 hours or if you have to abandon your outward trip as a result of a delay lasting more than 12 hours</p> <p>No excess applies.</p>	<p>To be able to claim you must have checked in for your trip at or before the recommended time and get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.</p> <p>For any specific incident you may be able to claim under either delayed departure or abandoning your trip, but not under both.</p>	<p>Table of benefits page 3</p> <p>Section 6 - Delayed departure or Abandoning your trip pages 25-26</p>



## Period of Insurance

Your holiday or journey must begin and end in your home area, (unless you have arranged cover for a one-way trip). Cover cannot start after you have left your home area.

Cover for cancellation starts from the date you book your trip or pay the insurance premium, whichever is the later, unless you have bought an Annual Multi-trip policy in which case cover for cancellation starts at the time you book your trip or the start date shown on your validation certificate, whichever is the later. All other sections commence when you leave your usual place of residence or business, or from the start date shown on your validation certificate, whichever is the later, to commence the journey until the time you return to your usual place of residence or business on completion of your journey, or the end of the period shown on your validation certificate, whichever is the earlier. Cover cannot start more than 24 hours before your booked departure time or end more than 24 hours after your return.

For one-way policies, cover ceases 24 hours after the time you first leave immigration control in your final country of destination or at the end of the period shown on your validation certificate, whichever is earlier.

If, due to unexpected circumstances that are beyond your control and which fall under the conditions of this cover, you cannot finish your holiday within the period of insurance set out on your validation certificate, we will extend your cover for up to 30 days. We will not charge you for this.

## Single-Trip Policy

The start and end dates of your insurance trip are set out on your validation certificate. If you are aged between 71 and 75, the maximum duration for one trip is 90 days. If you are aged 76 and over the maximum duration for one trip is 31 days. Winter sports cover is only available if you are aged up to 70 years.

Cover is provided for trips in your home area, if you have booked accommodation for two or more nights in a row.

Should you return home early, the policy becomes void upon arrival in your home area.

## Cancellations & 'Cooling-off' period

If this cover is not suitable for you and you want to cancel your policy, you must write (either by e-mail or letter, which you can post or fax to the number below) to Avanti Travel Insurance within 14 days of buying your policy or the date you receive your policy. In line with the conditions below, Avanti Travel Insurance will refund all the premiums you have paid within 30 days of the date you write to them to ask to cancel the policy.

If you are a single-trip policyholder whose cover ends more than one month after the date of purchase, they will not refund your premium if you have travelled or made a claim before you asked to cancel the policy.

If you have not travelled or made a claim and you wish to cancel within 14 days of receiving your policy documentation a full refund will be given.

If you cancel after 14 days of receipt of your policy documents no premium refund will be made.

To request cancellation of your policy, please contact Avanti Travel Insurance by writing to:

Customer Service Department  
Avanti Travel Insurance  
Century House  
Century Drive  
Braintree

## Claim Notification

In the event of a medical emergency, please phone Intana +44(0) 20 8865 0428.

You can make any other claim (except Legal costs and Expenses, Schedule Airline Failure and End Supplier Failure) by calling 0843 208 2030 or by writing to:

Avanti Travel Claims  
Sussex House, Perrymount road, Haywards Heath  
West Sussex  
RH16 1DN

**For Legal Costs and Expenses**

Lexceteras Limited, Minerva House, Holbeach Technology Park, Park Road, Holbeach, Lincolnshire PE12 7PT  
Tel: 0843 208 2031 Fax: 01406 493083

**Your Right to Complain**

Avanti Travel Insurance always aim to provide a first-class service. However, if you are not satisfied please contact the relevant departments as shown below:

**For complaints about claims you should contact the following:****For all sections except Legal Costs and Expenses,**

The Claims Director, Avanti Claims, Sussex House, Perrymount road, Haywards heath, West Sussex, RH16 1DN  
Email: Quality@intana-assist.com

**For Legal Costs and Expenses**

Managing Director, Lexceteras Limited, Minerva House, Holbeach Technology Park, Park Road, Holbeach, Lincolnshire PE12 7PT

**For any other Complaint you should contact the following:**

Sales Department  
Managing Director  
Avanti Travel Insurance  
Century House  
Century Drive  
Braintree  
Essex CM77 8YG

We will do our very best to resolve any difficulty with you, but if you are still not satisfied with the way we have handled your complaint, you may take your complaint to the Financial Ombudsman Service who will investigate your complaint. You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response. Your rights as a customer to take legal action remains unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any case where litigation has commenced.

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

**Financial Services Compensation Scheme**

Ageas Insurance Limited and Astrenska Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities. Further information about compensation scheme arrangements is available from the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)  
Tel: 0800 678 1100 or 020 7741 4100

## TRAVEL INSURANCE POLICY WORDING

**This document is only valid when issued with an Avanti Travel Insurance validation certificate, as long as you have paid the appropriate insurance premium. Please keep these documents in a safe place and carry them with you when you travel.**

### Important information

#### Insurers

This policy wording is to confirm that those persons who have paid the required premium are insured under the Master Policy No OPT/13/01/239 issued to Avanti Travel by Astrenska as Underwriting Agents for Ageas Insurance Limited and Astrenska Insurance Limited.

Astrenska is a trading name of Collinson Insurance Services Ltd Registered number 00758979 registered in England & Wales. Registered Office: Cutlers Exchange, 123 Houndsditch Road, London, EC3A 7BU. Ageas Insurance Limited and Astrenska Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

#### Avanti Travel Insurance

Avanti Travel Insurance is a trading style of Avanti Insurance Limited. Avanti Insurance Limited is an Appointed Representative of Healthcare Connections Direct Limited, authorised and regulated by the Financial Conduct Authority.

Registered office: Century House, Century Drive, Braintree, Essex CM77 8YG. Registered in England No. 03882026

#### Reciprocal Health agreements

When you are travelling to a country in the European Union (EU), you should collect an application form for a European Health Insurance Card from your local post office or download an application form from

[www.ehic.org.uk](http://www.ehic.org.uk).

This allows European citizens to benefit from the health agreements there are between Countries in the EU. (This used to be known as the E111.)

When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

#### Travel insurance contract

This is your insurance contract. It contains certain conditions and exclusions in each section, and general conditions and exclusions apply to all the sections. You

must meet these conditions or we may not accept your claim.

#### Personal information

We will only share the personal information you have given us with other organisations for administration purposes and to deal with any claims on your policy. This is in compliance with the provisions of the Data Protection Act 1998.

#### Eligible people

**Family policies** – You, your husband or wife (or a partner you have lived with for six months or more) and your dependent children (aged under 18) are eligible for cover if you pay the appropriate premium.

**Group travel** – If there is a group of adults who are not related and on one certificate under a single-trip policy, all members of the group must travel together. The scheme will allow up to six children for each adult, but any other children must pay a full adult premium. Children under 18 must be travelling with a relative, guardian or person who has a legal duty to care for them.

**Age limits** – There is no upper age limit. However, there are restrictions on the length of time you can travel. Please refer to page 14 Single Trips.

**Residence limits** – You must have lived in the United Kingdom, the Isle of Man or the Channel Islands for at least six of the last 12 months but not necessarily continuous, before you bought or renewed your policy.

## MEDICAL HEALTH REQUIREMENTS

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

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

We will not pay claims if your medical condition changes between the date you bought the policy and the date you book each trip (if you have arranged an Annual Multi-trip policy) unless you tell Avanti Travel Insurance about the change in your medical condition and they accept that change for cover. Please note, an additional

premium may be charged.

In the last five years have YOU or anyone on this policy:

- Taken any prescription medication, tablets or received any medical treatment?
- Received any medical advice or treatment for any respiratory condition relating to the lungs or breathing?
- Received any medical advice or treatment for any heart, stroke or diabetic condition?
- Suffered from Anxiety or depression

In the last 12 months:

- Had any surgery, inpatient or outpatient treatment or any referrals or investigation of any sort? This includes being on any waiting list.

**(This is unless you have told Avanti Travel Insurance about your condition and they have accepted it).**

**Phone 01376 560 800 to find out more.**

You must make sure that you tell Avanti Travel Insurance about ALL your conditions and any change in your circumstances that happens after the policy has been issued and before you travel. We have the right to change the conditions of your policy in line with the change in risk.

There is no cover for health conditions that you are likely to claim for. This applies to you and any person travelling.

### **Limitations that apply to close relatives and non-insured travelling companions**

If a medical condition which you knew about before the policy started affects;

- a close relative who is not travelling and is not insured under this policy;
- someone travelling with you who is not insured under this policy; or
- a person you plan to stay with on your trip;
- then this policy will not cover any claims if during the 90 days before this policy started, they;
- needed any treatment or prescribed medication; or
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic when this policy started; or
- had been diagnosed with a terminal condition (that will cause their death) before this policy started.

You should also refer to the general exclusions on pages 16, 17 & 18.

### **Pregnancy and childbirth**

We provide cover under this policy if something unexpected happens. In particular, we provide cover under section 2 for injuries to the body or illness that was not expected. We do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections 1, 2 and 3 of this policy, for claims that come from complications of pregnancy and childbirth. Please make sure you read the definition of 'Complications of pregnancy and childbirth' in the 'Definitions' section.

### **Excesses**

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown under each of the sections where it applies.

### **Cancellations & 'Cooling-off' period**

If, having examined your policy wording, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the policy wording, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim.

In line with the conditions below, they will refund all the premiums you have paid within 30 days of the date you write to them to ask to cancel the policy.

If you are a single-trip policyholder they will not refund your premium if you have travelled or made a claim before you asked to cancel the policy.

If you have not travelled or made a claim and you wish to cancel the policy within 14 days of receiving your policy documentation a full refund will be given.

If you cancel after 14 days of receipt of your policy documents no premium refund will be made.

If you are an Annual Multi-trip policyholder and you have travelled or made a claim before you asked to cancel the policy, Avanti Travel Insurance may only refund part of the premium.

If you have not travelled or made a claim and you wish to cancel the policy within 14 days of receiving your policy documentation a full refund will be given.

If you cancel after 14 days of receipt of your policy documents no premium refund will be made.

To request cancellation of your policy, please contact Avanti Travel Insurance by writing to:  
Customer Service Department

Avanti Travel Insurance  
 Century House  
 Century Drive  
 Braintree  
 Essex CM77 8YG

### Governing Law

Your policy is governed by English Law.

### Definitions

Wherever the following words or phrases appear in this policy, they will always have the meanings shown under them.

#### Business associate

Any person who works at your place of business and who, if you were both away from work at the same time, would stop the business from running properly.

#### Business equipment

Computer equipment, communication devices (including mobile phones) and other business-related equipment which you need for your business and which is not insured elsewhere.

#### Change in medical condition

You must tell us about any changes that take place between the date you bought your policy and the date you booked a trip. This includes:

- any new treatment or prescribed medication;
- any changes to treatment or prescribed medications, including changes in dosages; and
- any new sickness, condition, illness or injury which you needed to ask for medical advice.

#### Civil partner

A civil partner is someone who has entered into a formal agreement with the insured person (known as a 'civil partnership') as a same sex partner so that they have the same legal status as a married couple.

#### Close relative or relative

Husband, wife, civil partner or partner, common-law partner (as long as they have lived together for six months or more), parent, parent-in-law, step-parent, legal guardian, children (including legally-adopted children, stepchildren and daughter and son-in-laws), sibling (including step-siblings and sister and brother-in-laws), grandparent, grandchild and a fiancé or fiancée of any insured person.

#### Complications of pregnancy and childbirth

**In this policy 'complications of pregnancy and childbirth' will only include the following.**

- Toxaemia (toxins in the blood)

- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency Caesarean section
- A termination needed for medical reasons
- Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date

#### Family

A person and their husband, wife or partner (as long as they have lived together for six months or more) and their dependent, adopted or fostered children who are aged under 18 and are either in full-time education or living with them.

#### Gadget

Mobile/smart phones, satellite navigation systems (GPS), personal digital assistants (PDAs), computers, laptops, tablet computers, games consoles (including handheld consoles) and all accessories for these items.

### GEOGRAPHICAL LIMITS

#### Single trip

**United Kingdom:** covers trips to, from, and within the United Kingdom, other than trips by Channel Islands residents to other parts of the United Kingdom, and trips by other United Kingdom residents to the Channel Islands.

**Europe 1:** the continent of Europe west of the Ural mountains, all countries bordering the Mediterranean

Sea, as well as Madeira and The Azores, (but excluding those countries mentioned in Europe 2).

**Europe 2** – Europe 1 and Spain, the Canaries, Turkey, Cyprus, Malta and Switzerland.

**Australia and New Zealand** - Australia and New Zealand

**Worldwide 1** - excluding USA, Canada & the Caribbean.

**Worldwide 2** - including USA, Canada & the Caribbean.

### **Golf equipment**

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

### **Home Area**

The area you normally live in which in accordance with our eligibility requirements (see page 15) would need to be within the UK, the Isle of Man or the Channel Islands (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

### **In-Patient**

A hospital where an insured person is admitted and, out of medical necessity, occupies a bed for one or more nights

### **Manual labour**

Manual labour is work that is physical, including, but not limited to construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

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

### **Mobile phone and mobile phone accessories**

All devices which the manufacturer describes as a mobile phone, cell phone or smart phone. This includes BlackBerry's and iPhones. The main function, as described by the manufacturer is for mobile telephone calls and texting although it may also include other functions such as a camera, music player, emailing, games, net browsing and so on. Mobile phone accessories are any items designed to work in

conjunction with a mobile phone - for example, covers, chargers and headphones.

### **Motorcycle accessories**

Panniers, 'divvy' boxes and padlocks.

### **Motor vehicle accessories**

Wheels, hubcaps, radio and CD players, CD multi-changers, in-car televisions and DVD players, tools, keys, alarms and satellite navigation equipment.

### **Pair or set of items**

A number of items that are similar or used together, for example, a pair of earrings.

### **Permanently disabled**

A disability caused by an accident during your trip that:

- stops you from working in any job you are qualified for;
- lasts for 12 months; and
- our medical advisor believes is not going to improve at the end of those 12 months.

### **Public transport**

Using a train, bus, ferry, coach or publicly licensed aircraft to join the booked holiday.

### **Search and rescue costs**

Costs that are charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include the costs of medical evacuation (by the most appropriate transport) from a medical emergency which is covered under section 2 (medical emergency expenses and repatriation).

### **Trip**

Cover under section 1 – Cancelling and cutting short your holiday, starts at the time that you book the trip or pay the insurance premium, whichever is later. If you have arranged an Annual Multi-trip policy, cover under section 1 starts at the time that you book the trip or the start date shown on your validation certificate, whichever is later.

Your holiday or journey starts when you leave the place you usually live or work (whichever is later), or from the start date shown on your validation certificate, whichever is later. The end of your trip is the date that you go back to the place you usually live or work (whichever is earlier), or at the end of the period shown on your validation certificate, whichever is earlier. Cover cannot start more than 24 hours before the booked departure time or end more than 24 hours after you get back. Your cover cannot start after you have left your home area (unless you are asking for an extension). If, once you have left your home area and before the

end of the policy, you decide that you want to extend your policy, you can ask Avanti Travel Insurance to extend your cover by phoning **+44(0) 1376 560 800**. We can consider this if your medical condition (or that of a close relative or business associate) has not changed, you are not waiting for a claim to be settled or you do not know a reason why you might make a claim. If your medical condition has changed or any claims have been made, we may still be able to extend your policy as long as you give us the full details.

We can only consider extending your policy if your overall trip does not last longer than –

Single trip maximum durations:

- 90 days only if you are up to age 75 years
- 66 days between the age of 76 – 85 years
- 31 days only if you are aged 86 years or over

### Single trip

A single return holiday or journey of up to 99 days if you are aged 75 or under, beginning and ending in your home area. We provide cover for holidays in your home area if you have booked accommodation for two or more nights in a row. We will only cover you for up to 66 days if you are aged between 76 and 85, 31 days for each trip if you are aged 86 and over.

### Important notice (Single trip policies only)

Please remember that it does not matter how long you buy cover for, it ends when you return to your home area.

### One-way trip

A single outward holiday or journey beginning in your home area. Cover ends 24 hours after you leave immigration control in the final country you go to or at the end of the period shown on your validation certificate, whichever is earlier. We will only cover you for up to 31 days for each trip if you are aged 66 and over.

### Unattended

When you cannot see and are not close enough to your property or vehicle to stop it being damaged or stolen.

### United Kingdom (UK)

England, Scotland, Wales, Northern Ireland, Scilly Isles and the Isle of Man. For the purpose of this insurance the UK does not include the Channel Islands.

### Validation certificate

The document that shows the names and other details of all the people insured under this policy. The validation certificate proves you have the cover shown in this document.

### Valuables

Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games) MP3/4 players, games consoles, personal organisers, binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, sports and leisure equipment and musical instruments

### We, us, our

Astrenska as Underwriting Agents for Ageas Insurance Limited and Astrenska Insurance Limited.

### You, your

Each insured person named on the validation certificate issued with this document. Each person must have lived in the United Kingdom, the Isle of Man for at least six of the last 12 months and have paid the appropriate premium.

### Personal assistance services

If you need to use any of the following services, please phone 020 8865 0425. We will pay the administration and delivery costs, up to a maximum of £250 for each trip. We can help you with the following.

### Information about your destination

We can provide information on

- current visa and entry permit requirements for any country (if you have a passport from a country other than the UK, we may need to refer you to the UK Embassy or Consulate of that country);
- current requirements for vaccinations for any country in the world and advice on current World Health Organisation warnings;
- arranging relevant vaccinations before your trip abroad (we will not pay for these vaccinations);
- climate;
- local languages;
- time differences;
- main bank opening hours, including whether or not there is a bank holiday during your trip; and
- motoring restrictions, regulations, Green Card and other insurance issues.

### Transferring emergency funds

This service is separate from any insurance claim You make and is dependent on You giving us permission to charge your debit card or credit card for the amount of the transfer in advance of Us transferring the money. We will transfer emergency funds if you need them urgently. You can use this service when you are not able

to use your normal financial and banking arrangements. Under this policy we can transfer up to £500 from your debit or credit card for each trip. If you are unable to give us permission to charge your debit card or credit card then You must make other arrangements to put the money into our account in the UK prior to us making the transfer.

### Messages

We will send two urgent messages to a family member or work colleague in your home area after an illness, accident or a delay.

### Replacing drugs

We will help you replace any drugs or medication you have lost, or prescription glasses or contact lenses you have lost or broken if you cannot get them overseas. If you need a blood transfusion, we can find you blood that is compatible and deliver it to you.

We will not pay the cost of any items or blood (unless you are insured under another section of this policy), or the costs of providing any medication you have forgotten to take on the trip.

### Medical treatment

We will give you the names and addresses of local doctors, hospitals, clinics and dentists when you need tests or minor treatment. If any other treatment is involved, you must contact us as soon as possible, before you have to pay high charges. If your child (aged under 18 years) who has been left at home becomes ill or gets injured, we can provide medical advice and monitor the situation until you return home.

### Finding lost luggage

If the carrier loses or misplaces your luggage during your trip, and they have failed to solve the problem, we will help find and deliver your luggage to you. You will need to tell us your luggage tag number.

### Replacement travel documents

We will help you replace any tickets or travel documents that you lose or that are stolen, and give you advice about suitable travel offices. We will not pay the cost of any items insured under another section of this policy.

### Homecall referral

If your home is damaged during your trip, we can arrange for a repairer from our list of Intana approved tradesmen to contact you so that they can carry out repairs while you are away. They can repair the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, outside locks, doors or windows, or the heating system. You can phone us for help up to seven days after you have returned home

from a trip.

You will be responsible for paying all charges for the repair, including any call-out fee, and you should make arrangements to pay the repairer or us at the time the work is carried out.

## The insurance

### General conditions

#### The following conditions apply to this insurance.

1. You must have lived in your home area for at least six of the last 12 months before you bought or renewed your policy.
2. At the time of purchasing this insurance you will have been asked questions to enable us to assess your risk, failure to answer accurately and honestly could lead to your policy being invalid and all claims will be forfeited. These may include but are not limited to questions about your state of health or that of a close relative or any planned sports or activities.
3. Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown under each of the sections where it applies.
4. You must tell Avanti Travel Insurance if you know about anything which may affect their decision to accept your insurance (for example, sports and activities or a health condition). If you are not sure whether to tell Avanti Travel Insurance, tell them anyway.
5. You must act in a reasonable way to look after yourself and your property.
6. You must take all reasonable steps to get back any lost or stolen items, and you must help the authorities to catch and charge any guilty people.
7. You must take all reasonable steps to avoid losing any item which may mean that you have to make a claim under this insurance.
8. You must keep to all the conditions and endorsements of this insurance. If you do not, we may not pay your claim.



9. You must assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Works and Pensions) by providing all details required and by completing any necessary forms.
10. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited. We will not refund any premium. We may inform the police of the circumstances.
11. If you try to make a fraudulent claim (a claim you are not entitled to), you may be prosecuted, we will not cover your claim and your policy may be cancelled.
12. If we require any medical certificates, information, evidence, receipts or bills, these must be obtained by you at your expense. Claims will not be paid if you do not provide these or for any loss which has not been proven.
13. You must keep any items which are damaged and send them to Avanti Travel Claims if they ask. You must pay any costs involved in doing this.
14. You must agree to have a medical examination if we ask you to. If you die, we are entitled to have a post-mortem examination these costs will be met by us.
15. You must pay us back any amounts that we have paid to you which are not covered by this insurance, within one month of us asking. The original validation certificate must be produced before any claim is paid.
16. You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
17. You must pay the appropriate premium for the number of days of your trip. If you travel for more than the number of days you have paid cover for, you will not be covered after the last day you have paid for.
18. We can, at any time, do the following:
  - Take over the defence or settlement of any claim.
  - Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy. If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

Additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.

19. A person or company who is not covered by this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this policy being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.

#### **General exclusions**

##### **We will not cover the following:**

1. any claim where the terms shown under 'MEDICAL HEALTH REQUIREMENTS' on page 11 have not been followed;
2. any claim arising as a result of:
  - a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
    - i. this exclusion will not apply to the Personal Accident, Medical Emergency Expenses and Repatriation or Hospital Benefit sections, provided that the insured person suffering personal accident injury or illness has not participated in or conspired in such activities.
  - b. any act of terrorism not involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
    - i. this exclusion will not apply to the Personal Accident, Medical Emergency Expenses and Repatriation or Hospital Benefit, provided that the insured person suffering personal accident injury or illness has not participated in or conspired in such activities,
    - ii. provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate.
  - c. any act of terrorism involving the use or release of, or threat thereof, any nuclear

weapon or any chemical or biological agents: An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;

- d. any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above; you are responsible for proving why this exclusion, in whole or in part, should not be applied. If any portion of this exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect.
3. Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under section 1, section 2, section 3 or section 5B).
  4. Any property that is legally taken or damaged by any government or public or local authority.
  5. Any claim that happens as a result of civil riots, strikes or industrial action (except for strikes or industrial action which the public did not know about when you booked your trip).
  6. any costs recoverable from another source;
  7. Any claim that results from you being in, entering or leaving any aircraft other than as a paying passenger in a fully-licensed passenger-carrying aircraft.
  8. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses we will not pay for include loss of earnings. For example, if you are not able to return to work after injury or illness you suffered from while on a trip, and replacing locks if you lose your keys.
  9. any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act including your failure to comply with the laws applicable to the country in which you are travelling;
  10. Any claim that results from the tour operator, airline or any other company, firm or person not being able or not being willing to carry out any part of their obligation to you.
  11. Motor racing or vehicle racing of any kind.
  12. Any claim that results from you taking part in winter sports (unless we provide cover as shown on your validation certificate and you have paid the appropriate premium).
  13. Any Sports and Activities (unless specifically mentioned in the Sports and Activities list or we have agreed in writing to cover the activity, as shown on an endorsement with your validation certificate and you have paid the appropriate premium).
  14. any claim arising as a result of your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office ([www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)) or the World Health Organisation ([www.who.int](http://www.who.int)) has advised the public not to travel;
  15. Any claim that results from you doing manual labour in connection with your trade, business or profession, unless we have approved this.
  16. any claim arising from your suicide or attempted suicide or deliberately injuring yourself;
  17. any claim arising from you being under the influence of drink or drugs (unless prescribed by a medical practitioner), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse;
  18. jumping from vehicles, balconies or buildings or any other self-exposure to needless risk (unless your life is in danger or you are trying to save someone's life);
  19. Any claim that results from you being affected by any sexually transmitted infections.

20. Any claim that results from you not getting the vaccinations and precautionary medications you need.
21. Any claim that results from you acting in a way which goes against the advice of a medical practitioner.
22. Any search and rescue costs.
23. Any items, money or valuables that you lose or have stolen from an unattended motor vehicle.
24. Any claim that you already have a more specific insurance for.
25. Any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
26. any claim arising as a result of you driving a motor vehicle, riding a motorcycle or mechanically assisted bicycle, unless you have an appropriate licence, are insured under a motor insurance policy, are following the local safety laws and, in respect of motorcycling, the engine capacity is 125cc or lower. Quad biking is not covered at any time;
27. any claim arising from you failing to take medication as prescribed by your medical practitioner;
28. any claim for the cost of elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated your admittance into hospital;
29. any claim arising from air travel within 24 hours of scuba diving;
30. any costs incurred by, or on behalf of, any person who is not insured by this policy;
31. any claim for loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by, or arising from:
  - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
  - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
  - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound;
32. any payment which you would normally have made during your travels, if nothing had gone wrong;
33. any claim arising as a result of the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under the Personal Accident, Medical Emergency Expenses and Repatriation, Hospital Benefit sections);
34. any claim which arises directly or indirectly from you not being allowed to board a flight, train, sea vessel, coach or bus for any reason;
35. any claim arising from your failure to obtain the required passport or visa;

### How to make a complaint

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following. Please tell us your name and your claim number or policy number and the reason for your complaint.

We may record phone calls.

For complaints about claims (Except Legal expenses,) you should contact:

The Claims Director

Avanti Travel Claims

Sussex House, Perrymount Road, Haywards Heath

West Sussex, RH16 1DN

Phone: 0843 208 2030

Email: [Quality@intana-assist.com](mailto:Quality@intana-assist.com)

For complaints about Legal costs and Expenses you should contact:

Managing Director

Lexceteras Limited

Minerva House, Holbeach Technology Park, Park Road,

Holbeach, Lincolnshire, PE12 7PT

Tel: 0843 208 2031 Fax: 01406 493083 Email:

[enquiries@lexceteras.co.uk](mailto:enquiries@lexceteras.co.uk)

If you have any other type of complaint please contact: Managing Director, Avanti Travel Insurance at Century House, Century Drive, Braintree, Essex, CM77 8YG

Financial Ombudsman Service

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:

The Financial Ombudsman Service

Exchange Tower, Harbour Exchange Square,

London, E14 9SR

Phone: 0800 023 4567 if calling from a landline or 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.

#### Financial Conduct Authority

Astrenska are Underwriting Agents for Ageas Insurance Limited and Astrenska Insurance Limited. Ageas Insurance Limited and Astrenska Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Astrenska is a trading name of Collinson Insurance Services Limited, Registered number: 758979, Registered in England & Wales; Registered Office: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU. Collinson Insurance Services Limited's parent company is The Collinson Group Limited; Registered number: 2577557; Registered in England & Wales; Registered Office: Cutlers Exchange, 123 Houndsditch, London EC3A 7BU. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. You can check their website at [www.fsa.gov.uk](http://www.fsa.gov.uk), which includes a register of all the firms they regulate, or you can phone them on **0800 111 6768**.

You can check their website at [www.fca.gov.uk](http://www.fca.gov.uk), which includes a register of all the firms they regulate. Or you can phone them on 0800 111 6768.

#### Financial Services Compensation Scheme

Ageas Insurance Limited and Astrenska Insurance Limited, 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) or by phone on 0800 678 1100 or 0207 741 4100.

## Sections of insurance

**This section only applies if it is shown on your validation certificate.**

### Section 1 – Cancelling and cutting short your holiday

#### What you are covered for

If you have to cancel or cut short your trip because of one of the reasons listed below we will pay up to the amount shown in the table of benefits on page 3:

- travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back, including any local prepaid excursions, tours or activities, if it is necessary and you cannot avoid cancelling or cutting short your trip; and
- reasonable extra travel costs if it is necessary and you cannot avoid cutting short your trip.

The following are reasons we will accept for you cancelling or cutting short your trip.

1. You die, become seriously ill or get injured.
2. A relative, business associate, a person you have booked to travel with or a relative or friend living abroad who you plan to stay with, dies, becomes seriously ill or gets injured.
3. You have to go to court to be a witness or be on a jury (but not as an expert witness or where your employment would normally require you to attend court) or you are put in quarantine.
4. There is an accident involving a vehicle you were planning to travel in, which happens within seven days before the date you planned to leave and means you cannot use the vehicle. This only applies to self-drive holidays.
5. You are a member of the armed forces, police, fire, nursing or ambulance services and you have to stay in your home area because of an emergency or you are posted overseas unexpectedly.
6. You are made redundant, as long as you are entitled to payment under the current redundancy payments law and, at the time of booking your trip, you had no reason to believe you would be made redundant.
7. It is necessary for you to stay in / return to your home area after a fire, storm, flood or burglary at your home or place of business within 48 hours before the date you planned to leave. We will need a written statement from a relevant public authority confirming the reason and necessity.
8. You cannot travel because of government restrictions after an epidemic, for example, the Foreign and Commonwealth Office (FCO) advise you not to go to the destination because there has been an outbreak of avian flu.
9. If you become pregnant after we have sold you this policy, and you will be more than 32 weeks pregnant at the start of, or during, your trip. Or,

your doctor advises that you are not fit to travel because you are suffering from complications of pregnancy or childbirth.

If you will be more than 32 weeks pregnant at the start of, or during, your trip and you still choose to travel, you may not claim for cutting short your trip unless as a result of the complications of pregnancy or childbirth.

### Special exclusions which apply to section 1

We will not cover the following:

1. The excess shown in the table of benefits on page 3.
2. You not wanting to travel.
3. For anything caused directly or indirectly by:
  - a) any increased charges which are incurred due to failure to notify your travel agent or tour operator immediately it is found necessary to cancel; or
  - b) prohibitive regulations by the government of any country.
4. The cost of your original return trip, if you have already paid this and you need to cut short your journey.
5. The cost of going back to the original destination to finish your trip and the costs of more accommodation there.
6. You cutting short your trip and not returning to your home area.
7. You not getting the passport or visas you need.
8. Civil commotion, strikes, blockades, actions taken by the government of any country or the threat of an event like this.
9. Airport taxes and administration fees charged as a result of refund of airport taxes included in the cost of your flights.
10. Annual membership or maintenance fees for time share properties or holidays
11. The provider (for example, an airline, hotel, ferry company and so on) not providing any part of the trip you have booked, (this could be a service or transport) unless the event is covered by this policy. If this happens, you should claim against the provider.
12. Compensation for any airmiles or holiday points you used to pay for the trip in part or in full.

13. Any claim as a result of your passport or travel documents being lost or stolen.
14. For claims arising due to a medical condition where a medical practitioner did not confirm that cancellation of the trip was necessary prior to the trip being cancelled.
15. For loss of enjoyment.
16. For any additional travel expenses where you had no pre-booked return journey.

### Please remember

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

### Special conditions which apply to section 1

1. For claims that are not confirmed as medically necessary by the medical emergency service and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip.
2. You must get our permission if you have to cut your holiday short and return early to your home area (or your final country if you are on a one-way trip) for an insured reason. If you are unable to contact us for permission you must get a doctor's certificate from your holiday resort confirming the medical reason necessity for you to return home earlier than planned.
3. We will only consider the unused expenses of a person who has taken out insurance cover with Avanti Travel Insurance. For example, if you are travelling with someone who is not insured, we only pay your proportion of costs, not theirs.
4. If you cancel the trip because of an illness or injury you must get a medical certificate immediately from the general practitioner saying that this prevented you from travelling.

Please read the general conditions and exclusions.

## Section 2 – Medical Emergency Expenses and Repatriation

### Please remember

This section does not apply if you become ill or are injured during trips in your home area, England, Scotland, Wales, Northern Ireland and the Isle of Man (or your final country if you are on a one-way trip).

If you go into hospital, you must contact the medical emergency service immediately.

### What you are covered for

We will pay up to the amount shown in the table of benefits on page 3 for the following. We will pay any costs that are necessary and reasonable as a result of you being unexpectedly injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment and ambulance costs. (You are covered up to £250 for emergency dental treatment, as long as it is to immediately relieve pain only).
2. Up to £5000 for the cost of returning your body or ashes to your home area (or your final country if you were on a one-way trip), or for the cost of a funeral in the country where you die if this is outside your home area (or your final country if you were on a one-way trip).
3. Up to £1000 for the cost of returning your body or ashes to your home if you die in your home area, (or your final country if you were on a one-way trip).
4. Extra accommodation (a room only) and travel expenses to allow you to return to your home area (or your final country if you are on a one-way trip) if you cannot return as you originally booked. You must have our permission to do this.
  - Extra accommodation (a room only) for someone to stay with you and the costs for travelling home with you, if this is necessary due to medical advice.
  - The costs for one relative or friend to travel from your home area to stay with you (a room only) and travel home with you, if this is necessary due to medical advice.
5. We will pay to return you to your home area (or your final country if you are on a one-way trip) if we think this is medically necessary.

### Special exclusions which apply to section 2

We will not cover the following.

1. The excess shown in the table of benefits on page 3.

2. Any treatment or surgery which the medical emergency service you do not need immediately and can wait until you return home. The medical emergency service decision is final.
3. Any costs of treatment or surgery that was carried out more than 12 months after the date of the incident which you are claiming for.
4. The extra cost of single- or private-room accommodation unless it is medically necessary.
5. Any treatment or medication that you receive after you return to your home area (or your final country if you are on a one-way trip).
6. Any extra costs after the time when, in our medical advisor's opinion, you are fit to return to your home area (or your final country if you are on a one-way trip).
7. Any medical treatment that you receive after you have refused the offer of returning to your home area, when, in the opinion of our medical advisors, you are fit to travel.
8. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.
9. The cost of any phone calls, other than the first call to us to tell us about the medical problem. The cost of any taxi fares, unless a taxi is being used instead of an ambulance. The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient).
10. Costs of more than £500 which the 24 hour medical emergency medical services have not agreed beforehand.
11. Any medical treatment or tests you have planned or expect to have.
12. Any costs that result from taking part in winter sports or sports and activities, unless you have paid the winter sports or sports and activities premium or bought Annual Multi-trip cover which includes cover for winter sports.
13. Treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre; unless the medical emergency service have agreed that this is medically necessary.

14. For any costs for cosmetic surgery or body art (e.g. tattoos or piercings) and any subsequent medical treatment required as a result of such a procedure.
15. Any costs that are as a result of a tropical disease, if you have not had the recommended vaccinations or taken the recommended medication.
16. For any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement.
17. For preventative treatment which can be delayed until you return to your home area.
18. If you have not sought medical advice confirming your fitness and ability to travel and undertake the trip where you are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of your trip.
19. For claims that are not confirmed as medically necessary by the attending medical practitioner or the medical emergency service doctor.
20. For the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated your admittance into hospital.
21. For expenses incurred in obtaining or replacing medication, which you know you will need at the time of departure or which will have to be continued outside your home. Where possible and with the agreement of your medical practitioner, you should always travel with plenty of extra medication in case, of travel delays.

Please read the general conditions and exclusions.

### Section 3 – Hospital benefit

This section does not apply for trips in your home area, England, Scotland, Wales, Northern Ireland and the Isle of Man (or your final country if you are on a one-way trip).

#### What you are covered for

We will pay up to the amount shown in the table of benefits on page 3 if, after an accident or illness that is covered under section 2 (Medical Emergency Expenses and Repatriation) of this policy, you go into hospital as an inpatient outside your home area (or outside your final country if you are on a one-way trip). Your benefit will end when you return to your home area (or in your final country if you are on a one-way trip).

Note: We pay the benefit to you for each complete 24-

hour period that you are kept as an inpatient. This amount is meant to help you pay extra costs such as taxi fares and phone calls.

#### Special exclusions which apply to section 3

Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from complications of pregnancy or childbirth.

Please read the general conditions and exclusions.

### Section 4 – Personal accident

#### What you are covered for

We will pay you or your executors or administrators up to the amount shown in the table of benefits on page 3, if you are involved in an accident during your trip which causes you an injury, and this accident is the only thing that results in you becoming disabled within 12 months of the date of the accident. We will pay for the following.

1. Your permanent total disability.
2. Losing one or more of your limbs (a permanent loss at or above the wrist or ankle).
3. Irrecoverable loss of sight in one or both eyes for a period of at least 12 months.
4. If you die, we will pay the amount shown in the table of benefits on page 3 (this is limited for children aged under 18).

#### Special exclusions which apply to section 4

We will not cover the following.

1. An injury or death that is not caused by an accident.
2. A disease or any physical disability or illness which existed before the trip.
3. Pregnancy

Please read the general conditions and exclusions.

### Section 5 – Personal belongings, baggage and money

#### What you are covered for

We will pay up to the amount shown in the table of benefits on page 3 for the following.

#### Section 5A – Personal belongings and baggage

(This section is only available if your validation certificate shows that cover applies.)

## We will pay for the following

1. After taking off an amount for wear, tear and loss of value, we will replace or pay for an item that you own that you have lost or that has been damaged or stolen. There is a limit for each item, set or pair, sunglasses and for valuables as set out in the table of benefits.
2. We will pay up to the amount shown in the table of benefits for buying essential items if your baggage is delayed during an outward journey for more than 12 hours. You must get written confirmation of the length of the delay from the appropriate airline or transport company, and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

## Section 5B – Personal money

(This section is only available if your validation certificate shows that cover applies.)

### We will pay for the following

1. We will pay up to the amount shown in the table of benefits on page 3 if you lose or have money (including cash limit) stolen. You must give us proof that you owned them and proof of their value. (This includes receipts, bank statements and cash-withdrawal slips.)

## Section 5C – Passport and travel documents

(This section is only available if your validation certificate shows that cover applies.)

### We will pay for the following

1. We will only pay up to the amount shown in the table of benefits for the cost of replacing the following:
  - If your passport is lost or stolen during a trip (as long as this is outside the country you departed from), we will pay reasonable additional travel and accommodation expenses only that you incur abroad to obtain a replacement passport or travel documentation and the pro rata value of the original passport at the time of loss.
  - Travel tickets
  - Green Cards
  - Visas
  - Prepaid accommodation vouchers
  - Prepaid car-hire vouchers

- Prepaid excursion vouchers that you lose or that are stolen or damaged during your trip

The total amount payable under this section for a claim relating to any or all of the items listed above is limited to the amount shown under the maximum sum insured for Section 5C in the table of benefits.

## Section 5D – Gadget Cover

This cover is on available where the applicable additional premium has been paid.

Up to the amount shown in the policy summary for the value of, or repair to, any of your own gadgets (not hired, loaned or entrusted to you), which are lost, stolen, damaged or destroyed.

Cover is provided based on the amount you paid for the **Gadget(s)** or the current recommended retail price whichever is the lower, excluding any credit charges, interest charges or insurance costs and allowing for wear, tear and depreciation.

At our discretion, we may replace the gadget with a refurbished item from one of dedicated suppliers.

### Special exclusions which apply to section 5

We will not cover the following.

1. The excess shown in the table of benefits on page 3 (except for section 5A(2) 'Baggage delay').
2. Anything that you lost or was stolen which you did not report to the police within 48 hours of discovering it, and which you do not get a written police report for.
3. Any baggage or personal belongings that you lost or were stolen damaged or delayed during a journey, unless you reported this to the carrier and got a property irregularity report from them at the time of the loss. You must make any claims for lost, stolen or damaged items to the airline within seven days. You must make any claims for delayed baggage to the airline within 21 days of getting it back.
4. Any money, valuables or gadgets that you lose or have stolen from an unattended motor vehicle.
5. Any baggage or personal belongings that are stolen from your vehicle roof rack.
6. Fragile items (including china, glass, sculpture and video equipment) or sports equipment that are broken while being used, unless they are



transported by a carrier and the damage is caused by a fire or other accident to the sea vessel, aircraft or vehicle they are being carried in.

7. Bicycles, motor vehicles, motor-vehicle accessories, motorcycles, motorcycle accessories, marine equipment and craft, household goods and winter sports and golf equipment that you lose or are stolen or damaged (unless you have paid the appropriate winter sports or golf premium).
8. Mobile phone prepaid minutes you have not used, mobile rental charges or pre-payments (for example, a contract phone with free minutes and text messages), false teeth, bridgework, contact or corneal lenses, spectacles, artificial limbs, alcohol or tobacco products or perishable items (items that decay or rot and will not last for long, for example, food).
9. Stamps and documents (other than those mentioned under section 5C), business items or samples or business money that you have lost or is stolen or damaged (unless you have paid the appropriate premium for business cover).
10. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring damage caused by leaking powder or fluid in your baggage.
11. Shortages of money due to mistakes, neglect, or different exchange rates.
12. Belongings that are legally delayed or held by any customs or other officials.
13. Cash or passports that you do not carry with you on your person (unless they are held in a locked safety-deposit box).
14. Any valuables or gadgets that you do not carry in your hand baggage and you lose or are stolen or damaged.
15. Any item you cannot prove you owned or prove the value of (for example, with original receipts).
16. Property you leave unattended (other than in your locked accommodation).
17. Any claim for jewellery (other than wedding rings) you lose while swimming or taking part in sports and activities.
18. Damage caused to suitcases, holdalls or similar luggage, unless you cannot use the damaged item.
19. Any personal belongings or baggage you lose or are stolen while they are not in your control or while they are in the control of any person other than an airline or carrier.
20. A passport that you lose if you:
  - do not report it to the consular representative of your home area within 48 hours of discovering you have lost it; and
  - get a report confirming the date you lost it and the date you received a replacement passport.
21. Traveller's cheques where the provider will replace losses and will only charge you a service charge.
22. For electrical or mechanical breakdown or manufacturing fault.
23. For any property more specifically insured by, or recoverable from, any other source. Any reimbursement received will be deducted from the amount of your claim under this section.
24. The cost of replacing any of the downloaded content stored on your gadget including but limited to music, videos, games and apps.
25. Any pre-paid or contracted rental charges that you have paid for or are liable for on your gadget, for example pay as you go costs for minutes, text messages or data charges on a mobile/smart phone.
26. Any claim as a result of unauthorised use of your gadgets, including unauthorised calls, messages and downloads.

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

Please read the general conditions and exclusions.

## **Section 6 – Abandoning your holiday and Delayed Departure**

### **Please remember**

You are entitled to claim for either delayed departure or abandoning your holiday, but not for both. This section does not apply for trips in your home area, England, Scotland, Wales, Northern Ireland and the Isle of Man.

**What you are covered for**

If the first part of your booked outward or final return international journeys (by aircraft, ship, cruise ship, coach or cross-channel train) is delayed because of a strike or industrial action, poor weather conditions or a mechanical breakdown we will pay for delayed departure up to the amounts shown on the table of benefits. You must be delayed by at least 12 hours on each occasion.

**Delayed departure**

We will pay for each full 12-hour period you are delayed (up to the amount shown in the table of benefits), as long as you eventually go on the trip.

**Abandoning your trip**

If you have to abandon your outward trip as a result of a delay lasting more than 12 hours where the delay has been caused by a strike or industrial action, poor weather conditions or a mechanical breakdown, we will pay for your unused travel and accommodation expenses, including any local prepaid excursions, tours or activities, up to the amount shown in the table of benefits after any amount that you can get back is taken off.

**Special exclusions which apply to section 6****We will not cover the following.**

1. The excess shown in the table of benefits on page 3 for abandoning your holiday.
2. Any claim that results from you missing a connecting flight.
3. Any claim that results from a public demonstration, civil unrest (such as war or riots) or a protest.
4. Claims that result from an actual or planned strike or industrial action, which the public knew about at the time you made travel arrangements for the trip.
5. Any claim that results from volcanic ash.

**Special conditions which apply to section 6**

Under this policy you must:

1. have checked in for your trip at or before the recommended time; and
2. get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

You should make claims that result from abandoning your holiday and happen as a result of the circumstances described in the EU travel directives (see the inside cover of this policy booklet) to the airline first.

We will pay any money under this policy after the amount of compensation you receive from the airline for the same event is taken off.

Please note: For residents of Northern Ireland, this section also applies to an international departure point within the Republic of Ireland.

Please read the general conditions and exclusions.

**Section 7 – Missed Departure, Missed Port  
Missed departure/port departure**

This section does not apply for trips in your home area, England, Scotland, Wales, Northern Ireland and the Isle of Man.

**What you are covered for**

We will pay up to the amount shown in the table of benefits on page 3 for the extra reasonable costs of travel and accommodation (room only) to continue your trip if you fail to reach the original departure point of your trip on the outward or final return journey or if you fail to re-joining your cruise ship before for the final departure of your journey if you fail to arrive at the departure on time to board the ship on which you are booked to travel due to:

- As a result public-transport services failing (due to poor weather conditions, a strike, industrial action or a mechanical breakdown)
- The vehicle you are travelling in being involved in an accident or having a mechanical breakdown. (This would not include any vehicle running out of petrol, oil or water, having a flat tyre, puncture or flat battery.)
- An accident or breakdown occurring ahead of you on a motorway or dual carriage way which causes an unexpected delay to the Vehicle in which you are travelling

We will not cover claims arising directly or indirectly from:

- Strike or industrial action or air traffic control delay existing or publicly declared at the date this insurance is purchased by You or the date Your Trip was booked whichever is the later.
- An Accident to or breakdown of the vehicle in which You are travelling for which a professional repairers report is not provided.
- Breakdown of any vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturer's instructions.

- Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling.
- Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
- We will not cover the excess shown in the table of benefits on page 3.

### Special conditions which apply to Missed Departure, missed port.

Under this policy you must:

1. leave enough time to arrive at your departure point at or before the recommended time;
2. get confirmation of the reason for the delay and how long it lasts from the appropriate authority
3. Supply evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation (if your claim is about your own vehicle suffering a mechanical breakdown).
4. Any claim that results from volcanic ash.
5. For any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of your policy and the date your travel tickets or confirmation of booking were issued.

Please note: For residents of Northern Ireland, this section also applies to an international departure point within the Republic of Ireland.

Please read the general conditions and exclusions.

### Section 8 – Personal liability

#### What you are covered for

We will pay up to the amount shown in the table of benefits on page 3 if you are legally responsible for accidentally:

1. injuring someone; or
2. damaging or losing somebody else's property.

#### Special exclusions which apply to section 8

We will not cover the following.

1. Any legal responsibility that comes from an injury or loss or damage to property that:

- you, a member of your family, household or a person you employ owns; or
- you, your family, household or a person you employ, cares for or controls.

2. Any legal responsibility, injury, loss or damage:
  - to members of your family, household, or a person you employ;
  - that results from or is connected to your trade, profession or business;
  - that results from a contract you have entered into;
  - that results from you owning, using or living on any land or in buildings (except temporarily for the trip); or
  - that results from you owning or using mechanically-propelled vehicles, watercraft or aircraft, animals (other than horses and pet cats or dogs), guns or weapons (other than guns that are used for sport);
  - that results from you infecting any other person with any sexually transmitted disease or condition.

Please read the general conditions and exclusions.

### Section 9 – Legal costs and expenses

The cover under this section is arranged and administered by Lexceteras Limited.

#### Definition of words that apply to this section of cover.

Throughout this section only, the words and phrases listed below have the meanings given next to them:  
 Insured person, you, your - any person shown on the Validation Certificate as being insured under this policy.  
 We, our, us - the Insurer and Lexceteras Limited.

If you die or are injured as a result of an accident which occurs during your trip during the period of insurance, and you or your legal representative take legal action to get compensation, we will do the following in an attempt to get compensation for the death or injury:

1. provide up to the amount shown in the table of benefits for each insured person (but not more than £50,000 in total for all insured persons) for any fees and other disbursements reasonably incurred by your legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by us;
2. any costs payable by you following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in

connection with any claim or legal proceedings;

3. any fees, expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator;
4. provide up to £1,000 for each insured person, for travel costs that have to be paid to go to a foreign court in connection with any legal action under 1 above;
5. if no compensation is received either as a result of the claim being abandoned or failing, then subject to the limits of cover stated in the policy and policy schedule we will pay the costs incurred;
6. if compensation is recovered for you then the usual costs rules of the relevant jurisdiction will apply. In some jurisdictions you will recover costs, in others you will not. Any costs not recovered must first be met from the compensation. If the value of the costs not recovered exceeds the compensation then we will pay the balance of costs after the application of the compensation, subject to the limits of the cover in the policy and policy schedule.

#### **We will not cover the following:**

1. For legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, the Insurers or their agents, someone you were travelling with or another insured person.
2. For legal costs and expenses incurred prior to the granting of support by in writing.
3. For any claims notified to more than 180 days after the date of the incident giving rise to such claim.
4. For any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. For any claim where you are insured for legal costs and expenses under any other insurance policy.
6. For any claim where legal costs and expenses are based directly or indirectly on the amount of compensation award (Contingency Fee Agreement);
7. For legal costs and expenses incurred if an action is brought in more than one country;
8. For any claim where in our opinion there is insufficient prospect of success in obtaining a

reasonable benefit;

Please read the general conditions and exclusions.

#### **CONDITIONS**

1. We shall have complete control over the legal proceedings and the appointment and control of a lawyer. We shall appoint a lawyer on your behalf with the expertise necessary to pursue your claim.
2. You must follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle to withdraw cover.
3. We must have access to any and all of the lawyer's file of papers.
4. We may include a claim for our legal costs and expenses.

#### **Section 10 – Hijack**

##### **What you are covered for**

We will pay up to the amount shown in the table of benefits on page 3 for each full 24-hour period if the aircraft or ship you are travelling in is hijacked (on the original journey you booked) for more than 24 hours.

We will only pay up to the amount shown in the table of benefits.

##### **Special condition which applies to section 10**

Under this policy you must give us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please read the general conditions and exclusions.

#### **Section 11 – Catastrophe**

##### **What you are covered for**

We will pay up to the amount shown in the table of benefits on page 3 for the cost you pay, or agree to pay overseas, for similar travel expenses and providing other similar accommodation to allow you to continue with your holiday or journey. We will only do this if you cannot reach or cannot live in your booked accommodation because of a fire, flood, earthquake, storm, lightning, explosion, hurricane or a major outbreak of an infectious disease.

##### **Special exclusions which apply to section 11**

We will not cover the following:

1. The excess shown in the table of benefits on page 3.

2. Any costs that you can get back from any tour operator, airline, hotel or other service provider.
3. Any costs that you would normally have to pay during the period shown on your validation certificate.
4. Any claim that results from you travelling against the advice of the appropriate national or local authority.

### Special conditions which apply to section 11

Under this policy you must:

1. give us a written statement from an appropriate public authority confirming the reason for and the type of the disaster and how long it lasted;
2. confirm that you did not know about any event that lead to a claim, before you left your international departure point; and
3. give us proof of all the extra costs you had to pay.

Please read the general conditions and exclusions.

### Section 12 – Pet care

#### What you are covered for

We will pay up to the amount shown in the table of benefits on page 3 for each full 24-hour period you are delayed for extra kennel or cattery fees if the start of your original return journey (by aircraft, sea vessel or cross channel train) is delayed because of circumstances that you cannot control. You must be delayed by at least 12 hours.

#### Special exclusion which applies to section 12

We will not cover any kennel or cattery fees you pay outside your home area, as a result of quarantine regulations.

### Special conditions which apply to section 12

Under this policy you must:

1. have checked in for your trip at or before the recommended time;
2. get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted;
3. be aware that any amount we pay under this section only applies to pet cats or dogs that you own; and
4. get a written statement from the appropriate kennel or cattery confirming any extra charges that you have to pay.

Please read the general conditions and exclusions.

### Section 13 – Withdrawal of Services

#### What you are covered for:

We will pay up to £20 for each complete 24hour period up to a maximum of £200 if you suffer withdrawal of water or electricity supplies at your booked accommodation for **at least a 60 hour continuous period** during your trip.

#### Special exclusions which apply to section 13

We will not cover the following:

1. any claim that results from a strike or industrial action existing at the time this insurance was issued;
2. any claim not supported by written confirmation from the tour operator or hotel;
3. anything mentioned in the General Exclusions.

### Section 14 – Mugging

#### What you are covered for:

We will pay up to the amount shown on the table of benefits on page 3 for each complete 24 hours for which you are hospitalised, if you sustain actual bodily injury as a result of a mugging attack during the Period of Insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

- You obtain a police report of the mugging and provide confirmation of your injuries.
- 

Please read the general conditions and exclusions

### Section 15 - Homecare Assistance

**Cover is provided and administered on behalf of Avanti by Intana and underwritten by Astrenska Insurance Limited.**

#### What's covered

This benefit provides persons covered by this policy who are 18 years of age or above, with Homecare Assistance **when requested within five calendar days of your return date to the United Kingdom or discharge from a United Kingdom hospital facility and** following one night of **In-patient** treatment in a private registered hospital, a state provided hospital or an NHS hospital For the purpose of this benefit, the definition of in-patient shall be deemed to read:

A hospital where an insured person is admitted and, out of medical necessity, occupies a bed for one or more nights.

There is no excess applicable to this benefit.

We will arrange and pay for up to a maximum of 28 hour's necessary personal care and/or domestic assistance in your home over the maximum period of 2, 4 or 6 weeks, as outlined in the summary of cover table.

The following assistance benefits and services which may be available to you under your Homecare Assistance include:

1. Personal care
  - Bathing, showering and cleaning teeth
  - Support with getting up and going to bed
  - Assistance using the bathroom and toilet
  - Dressing, undressing and caring for clothes
  - Preparation and clean-up of meals and drinks
  - Hair care and shaving
  - Foot care
  - Recognising and discussing health needs
2. Domestic Assistance
  - Assistance with cleaning
  - General tidying and light household duties
  - Changing bed linen
  - Ironing and laundry
  - Dog walking / Feeding of household pets
3. Wellbeing Call – to discuss the assistance services and benefits that you are eligible to receive under this policy and to answer any questions about your cover that you may have.

There may be other assistance services and benefits in addition to the list above that you may be eligible to receive. Actual care will depend on your specific needs and circumstances and will be discussed with you by medically qualified personnel within our claims department during a needs based telephone assessment. Once we have confirmed that you are eligible for this benefit you will be contacted directly by a care provider, appointed by us, who will undertake a full assessment of your needs in your **Home**, which is a legal requirement under the Care Quality Commission (CQC).

Your full compliance with the terms and conditions of this policy is necessary before any assistance services or benefits may be arranged for you.

We may also require a re-assessment to take place for any additional assistance services and benefits that you need that are not highlighted as necessary in the initial assessment. We will pay for all necessary assessments to be carried out.

#### What's not covered

We will not pay for any Homecare Assistance services that:

- Are not arranged by us

- Follow a period of in-patient treatment where there was no overnight stay
- Are not covered under the Hospital Inpatient benefit of this plan
- Are received after the period covered by any premium or after the policy has been cancelled.
- Are received outside of the United Kingdom or away from your Home
- Include medical treatment of any kind
- Include transportation services of any kind
- Have not been activated within 5 days of returning to the **United Kingdom**.
- Are excluded by anything mentioned in the General Exclusions of this policy

## Cruise Cover Extras

### Section 16A – Cruise Itinerary Change

#### What you are covered for

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

### Special exclusions which apply to section 15A

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for;

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

### Section 16B – Room Cabin confinement

#### What you are covered for

We will pay you up to £50 per day due to your compulsory quarantine or on the orders of the ship's doctor or another medical practitioner on board the ship

outside your home area, up to a maximum of £500 as a result of illness or injury.

### Special conditions which apply to section 16B

Under this policy you must give us written notice of any illness or injury which made your compulsory quarantine necessary or the ship's doctor or another medical practitioner confining you to your cabin, as soon as possible.

### Special exclusions which apply to section 16B

We will not cover the following:

1. Any additional period of confinement or compulsory quarantine:
  - Relating to treatment or surgery, including exploratory tests, which are not directly related to the injury or illness which made your confinement necessary.
  - Following your decision not to be repatriated after the date when in our opinion, it is safe to do so.
2. Confinement or necessary quarantine:
  - Relating to any form of treatment or surgery which in our opinion (based on information received from the ship's doctor or other medical practitioner in attendance), can be delayed reasonably until your return to your home area.
  - As a result of a tropical disease where you had not had the recommended inoculations and/or taken the recommended medication.

### Section 16C – Unused Excursions

#### What you are covered for

Up to the amounts shown in the Schedule of Benefits, for the cost of excursions pre-booked in the United Kingdom, which you were unable to use as a direct result of being a hospital in-patient due to an accident or illness which is covered under the Emergency Medical Expenses section of this policy.

### Special exclusions which apply to section 16C

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for;

1. Claims where the Emergency Assistance Service has not been contacted and a recommended hospital has been appointed;
2. Claims made against the Hospital Benefit Section.

3. Claims arising directly or indirectly as a result of negligence or malpractice of the person(s) carrying out any form of renal dialysis that you receive during the period of insurance.

### Section 16D – Cruise Interruption

#### What you are covered for

We will pay up to the amount shown in the table of benefits for additional travel and accommodation expenses incurred to reach the next port in order to re-join the cruise, following:

- Your temporary illness requiring hospital treatment on dry land.
- Your Passport being lost after your international departure but before embarkation of your planned cruise or during dis-embarkation ashore on one of the scheduled stops as a result of loss or theft

We will not cover claims arising directly or indirectly from:

- The excess shown in the table of benefits
- Claims where less than 25% of the trip duration remains
- Any 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 the medical conditions for insurance.
- For any loss of passport not reported to the police or other authority within 48 hours of discovery and which you do not get a written report
- For any passport that are legally detained or held by any customs or any other officials
- Passports that you do not carry with you on your person (unless they are held in a locked cabin or safety deposit box).
- Any passport that you lose or are stolen while they are not in your control or while they are in the control of any person other than an airline or carrier.

### Special conditions which apply to Cruise Interruption

Under this policy you must:

1. Prior to arranging any additional travel, contact us so that we can approve and assist with any travel arrangements. Failure to do so can result in the claim being declined.
2. You must also obtain a medical certificate from the medical practitioner in attendance to confirm the details of your unforeseen illness or injury.

- Report the loss or theft of the passport to the police within 48 hours of discovering it, and get a written police report for.

Please read the general conditions and exclusions.

### Section 16E – Emergency Evening Wear

What you are cover for:

Up to the amount shown in the table of benefits for any evening dress/attire that is lost, stolen or damaged during the trip. We will cover the additional costs to hire replacement evening wear or the cleaning costs that are necessarily incurred.

We will not cover claims arising directly or indirectly from:

- Property that you leave unattended in a public place
- Any claim for lost or stolen items that have not been reported to the policy or other authority within 48 hours of discovery and for which you do not get a written report.
- Any claim for damage not reported at the time of the incident and a report obtained.

Special conditions which apply to evening dress hire Under this policy you must:

- Support the claim with written confirmation of the loss or damage
- Supply the receipt showing the cost of the hire or cleaning costs

Please read the general conditions and exclusions.

### Section 17 - Golf cover

**This section only applies if you have paid the appropriate extra premium and it is shown on your validation certificate.**

#### Section 17A – Golf equipment

##### What you are covered for

We will pay up to the amount shown in the table of benefits on page 3 if you lose your golf clubs, golf bags, non-motorised golf trolley and golf shoes or they are stolen or damaged (up to the single limit for one item, pair or set) during your trip.

#### Section 16B – Hiring golf equipment

##### What you are covered for

We will pay up to the amount shown in the table of

benefits for each full 24-hour period if:

- Your golf equipment is delayed during your trip for over 12 hours; or
- You lose your golf equipment or it is stolen or damaged during your trip.

### Section 17C – Green fees

#### What you are covered for

We will pay up to the amount shown in the table of benefits on page 3 for a percentage of the cost of your green fees, hiring golf equipment or tuition fees (if you have already paid and can't get the money back) if you are ill or injured and you are not well enough to use them. You must get a medical certificate to prove that you were not well enough. You are also covered if your documents are lost or stolen and this prevents you from taking part in the prepaid golfing activity.

#### Special exclusions which apply to section 20

We will not cover the following.

- The excess shown in the table of benefits on page 3 (except for section 16B).
- Any golf equipment or documents you lose or that are stolen if you did not report it to the police within 48-hours of discovering it, and you did not get a written police report for.
- Any golf equipment or documents you lose or that are stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time. You must make claims for any items you lose or that are stolen or damaged to the airline within seven days.
- Golf equipment or documents you have left unattended in a public place.
- Any item that you cannot prove you owned or prove the value of (for example, with original receipts).
- Any golf equipment you lose or that was stolen or damaged when it was shipped as freight or under a bill of lading (when you have to send your luggage as cargo rather than as your personal baggage).
- Any golf equipment or documents that are legally delayed or held by customs or other officials.

You should make any claims about losing your golf equipment or it being damaged or delayed while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same



event.

Please read the general conditions and exclusions.

### **Sports and activities**

We will not pay any claim directly or indirectly resulting from participation in certain activities, professional or organised sports, racing, speed or endurance tests.

Where cover for sports and activities is provided, it is on the basis that you are participating on a recreational and non-professional basis.

Any participation in sports or activities is subject to your compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads).

### **Sports and activities covered**

Participation in the following activities is covered at no additional premium and without the need for prior declaration.

Cover is provided whilst participating in these sports and activities under all sections of the policy except the Personal Property section (unless otherwise agreed).

Any marked with ‡ are not covered under the Personal Accident section, any marked with \* are not covered under the Personal Liability section:

Aerobics/Pilates/Yoga, Archery \*, Banana Boating, Beach games, Body boarding/Boogie Boarding (only on inland waters or coastal waters within a 12 mile limit from land) \*, Bungee jump ‡, Camel/Elephant Riding, Climbing (on climbing wall only), Cycling (excluding BMX and mountain biking) \*, Dinghy/Hobie Cat sailing (only on inland waters or coastal waters within a 12 miles from land) \*, Flying as a passenger in an aircraft (private plane, small aircraft, glider or helicopter), Football/Soccer, Fruit or vegetable picking (under 3 metres), Go karting \*, Golf, Gym – Fitness, Hiking/Fell Walking/Rambling/Trekking (below 2,000 metres), Horse riding (maximum 7 days, no polo, hunting or jumping) \*, Hot air ballooning, Hydro zorbing, Ice-skating (rink only), Jet skiing \*, Martial arts (non-contact training only), Motorcycling (maximum 125cc, with appropriate licence held) \*, **Non-manual work** (excluding animal sanctuary/refuge work) \*, Paintballing \*, Parascending/Parasailing (over water), Pony trekking, Rafting/Canoeing/Kayaking (including white water up to grade 3 and in coastal waters within 12 miles from land) \*, Roller skating/Blading/In-line skating (no stunts), Safari (not involving use of firearms), Sailing (including Yachting and catamaran, within European waters, no racing) \*, Shark diving (in a cage) ‡, Skydiving (one jump and tandem only) ‡, Sledging/Sleigh riding (as a passenger only, pulled by horse, reindeer or dogs), Snorkeling, Surfing \*, Swimming (in a pool, inland waters

or coastal waters within 12 miles from land), Swimming with dolphins, Sydney Harbour Bridge walk, Tennis, Trampolining, Tree top trekking, Trekking/Hiking/Walking (between 2,000 and 4,000 metres altitude, no overnight stay), Tubing/Ringos, Water skiing (only on inland waters or coastal waters within 12 miles from land, no jumping) \*, Wind tunnel flying ‡, Windsurfing/Board sailing (only on inland waters or coastal waters within 12 miles from land) \*, Zorbing.

### **Winter sports activities**

Where the appropriate additional premium has been paid for winter sports cover you will be covered for skiing and snowboarding as well as the following winter sports activities.

Big foot skiing, Cross country skiing (recognised paths), Glacier skiing, Heli-skiing/-boarding, Langlauf, Mono-skiing, Off-piste skiing (with a professional guide on designated pistes within the resort), Ski touring, Sledging, Snow shoeing, Snowcat skiing, Tobogganing.

### **Sports and activities not covered**

We may be able to offer cover for other sports and activities which are not listed. If you plan to participate in a sport or activity that does not appear in the lists above, you should contact Avanti on 01376 560800.

If you do not tell us about your planned sport or activity we may not pay any claims arising from your participation.

Useful Contact Numbers	
Customer Services/ Screening Helpline	01376 560800
Medical Emergency Helpline	+44 (0)208 865 0428
Claims Helpline	0843 208 2030



## 10 things to do before you go

Check the Foreign and Commonwealth Office (FCO) travel advice online at [www.fco.gov.uk](http://www.fco.gov.uk) or phone **0845 850 2829**.

Get travel insurance and check that the cover is appropriate.

Get a good guidebook and get to know the place you are going to. Find out about local laws and customs.

Make sure you have a valid passport and any visas you need.

Check what vaccinations you need at least six weeks before you go.

Check to see if you need to take extra health precautions (visit [www.dh.gov.uk/en/publichealth](http://www.dh.gov.uk/en/publichealth)).

Make sure whoever you book your trip through is a member of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL).

Photocopy your passport, insurance policy, 24-hour emergency numbers and your ticket details and leave copies with family and friends.

Take enough money for your trip and some back-up funds, for example, traveller's cheques, sterling or US dollars.

Tell your family or friends where you will be staying and what you plan to do, and give them a way of contacting you, (such as an e-mail address).

### Important

Under the new travel directive from the European Union (EU), you are entitled to claim compensation from your airline if any of the following happen.

#### **You are not allowed to board or your flight is cancelled.**

If you check-in on time but you are not allowed to board because there are too many passengers for the number of seats available or your flight is cancelled, the airline operating the flight must offer you financial compensation.

#### **There are long delays.**

If you are delayed for two hours or more, the airline must offer you meals and refreshments, hotel accommodation and communication facilities. If you are delayed for more than five hours, the airline must also offer to refund your ticket.

#### **Your baggage is damaged, lost or delayed.**

If your checked-in baggage is damaged or lost by an EU airline, you must make a claim to the airline within seven days. If your checked-in baggage is delayed, you must make a claim to the airline within 21 days of when you get your baggage back.

**You are injured or die in an accident.**

If you are injured in an accident on a flight by an EU airline, you may claim damages from the airline.  
If you die as a result of these injuries your family may claim damages from the airline.

**You do not receive the services you have booked.**

If your tour operator does not provide the services you have booked, for example, any flights or a part of your package holiday, you may claim damages from the tour operator.

You can download more details from [http://ec.europa.eu/transport/passengers/air/air\\_en.htm](http://ec.europa.eu/transport/passengers/air/air_en.htm)

**NOTES:**

Phone 01376 560 800  
Fax 01376 556 919  
Email [enquiries@avantitravelinsurance.co.uk](mailto:enquiries@avantitravelinsurance.co.uk)  
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