

Your Policy Booklet



Relax... you're
on your way



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OKTT Cruise Travel Insurance is a trading name of OK To Travel Ltd.

OK To Travel Ltd is an Appointed Representative of Freedom Insurance Services Ltd, which is authorised and regulated by the Financial Conduct Authority.

SCHEDULE OF COVER & LIMITS (per person)

1	Cancellation Excess	£5,000 £75
2	Curtailment Excess	£5,000 £75
3	Missed Departure Excess	£500 £75
4	Personal Accident Excess	£15,000 NIL
5	Emergency Medical Expenses Including Repatriation Excess Hospital Benefit per 24 Hours Excess	£10,000,000 £75 £25 NIL
6	Additional Medical Expenses Excess	£750 NIL
7	Personal Possessions Excess Single Article Limit Excess Valuables Limit Excess Personal Money Excess	£3,000 £75 £300 £75 £300 £75 £400 £75
8	Mobility Aids Excess	£2,500 NIL
9	Loss of Travel Documents Excess	£300 £75
10	Personal Public Liability Excess	£2,000,000 £250
11	Legal Advice and Expenses Excess	£15,000 £75
12	Catastrophe Excess	£1,000 NIL
13	Hijack Cover Excess	£500 NIL

CRUISE BENEFITS

14A	Departure Delay	£100
	Excess	NIL
	Departure Delay First 12 Hours	£20
	Excess	NIL
	Departure Delay following 12 Hours	£10
	Excess	NIL
	Abandonment after 24 Hours	£5,000
	Excess	£75
14B	Unused Cruise Excursions	£500
	Excess	£75
14C	Cabin Confinement	£1,000
	Excess	NIL
	Cabin Confinement per 24 Hours	£25
	Excess	NIL
14D	Missed Port Departure	£800
	Excess	£75
14E	Skipped Port Benefit	£500
	Excess	NIL
	Skipped Port Benefit per Port	£100
	Excess	NIL
14F	Cruise Itinerary Change	£300
	Excess	NIL

OPTIONAL EXTRA COVERS (additional premium payable)

WINTER SPORTS

15	Ski Equipment	£500
	Single Article Limit	£200
	Ski Hire	£150
	Delayed Ski Equipment	£150
	Excess	£50
16	Ski Pack	£400
	Excess	£50
17	Piste Closure	£350
	Excess	£50

GOLF

18	Loss & Hire of Golf Equipment	
	Own Equipment	£750
	Equipment Hire	£375
	Single Article Limit	£250
	Excess	£50
19	Loss of Green Fees	£375
	Excess	£50
20	Hole in One	£100
	Excess	NIL

N.B: Policy **excess** are applied on a per person per claim per section basis

POLICY SUMMARY

The purpose of the following is to summarise the cover under **YOUR** OK To Travel insurance policy. However, it is only a summary and **YOU** need to study the policy wording showing full terms, conditions and exclusions.

INSURERS

The insurers of this policy are URV (Union Reiseversicherung AG), UK Branch. 1 Tower view, Kingshill, West Malling, Kent, ME19 4UY, under Master Policy number RTWOK40148. For Policies issued from 01/12/2015 to 30/11/2016 with travel before 30/11/2017.

TYPES OF POLICY

We offer single **trip** policies to cover individual trips up to a maximum of 31 days.

AGE LIMITS

There are no age limits on this policy.

PRE-EXISTING MEDICAL CONDITIONS

These may be covered providing **YOU** declare them to us and we agree to cover them. **YOU** will be asked various medical questions which **YOU** must answer accurately. The conditions we have agreed to cover are set out in **YOUR** policy documents.

CHANGE IN YOUR HEALTH STATUS

After taking out this policy, but before **YOU** travel, if **YOUR** state of health deteriorates or if **YOU** develop a new medical condition, **YOU** must tell us by calling the OK To Travel call centre on 01223 446920. We have the right to increase **YOUR** premiums or refuse to cover **YOU** on **YOUR** trip.

AVERAGE CLAUSE REGARDING CANCELLATION/CURTAILMENT COVER

YOU must insure for the full cost of **YOUR** trip. If **YOU** fail to do so WE will not pay more than the proportionate cost of **YOUR** trip for any cancellation or curtailment claim.

“COOLING OFF” PERIOD

You have a ‘cooling off’ period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise OK To Travel within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.

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

We reserve the right to give 7 days’ notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.

IMPORTANT NOTES

YOU must read this insurance policy carefully.

In particular, please note these important features of **YOUR** travel insurance policy:

- **INSURANCE POLICY:** This contains full details of the cover provided plus the conditions and exclusions which apply to it.
- **FRAUDULENT CLAIMS:** It is a criminal offence to make a fraudulent claim.
- **REASONABLE CARE:** **YOU** are required to take all reasonable care to protect **YOURSELF** and **YOUR** property and to act as though **YOU** are not insured.
- **CONDITIONS, EXCLUSIONS AND WARRANTIES:** There are certain conditions and exclusions which apply to individual sections as well as general conditions, exclusions and warranties which apply to the whole policy (i.e. all sections).
- **LIMIT OF COVER:** All sections of cover have limits on the amount the Insurer will pay in the event of a claim. Some sections also include inner limits e.g. for one item, pair or set or for **valuables** in total.
- **PERSONAL PROPERTY CLAIMS:** These are paid on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.
- **POLICY EXCESSES:** Claims under some sections of the policy are subject to an **excess**. An **excess** means that **YOU** are responsible for the first sum per person per incident when **YOU** claim. These excesses are set out in the Summary of Cover & Limits, and under the Sections to which an **excess** applies.
- **COMPLAINTS:** The policy wording includes a Complaints Procedure to let **YOU** know what to do to make a complaint.
- **“COOLING OFF” PERIOD:** You have a ‘cooling off’ period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise OK To Travel within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependent on what type of policy you have purchased.

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

We reserve the right to give 7 days’ notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.

- **HAZARDOUS ACTIVITIES:** The policy will cover **YOU** when **YOU** take part in some, but not all, hazardous activities (sports etc) See page 19 - 22 for full details.
- **DATA PROTECTION ACT 1998:** Please note that any information provided to **US** will be processed by **US** and **OUR** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.
- **GOVERNING LAW:** **YOUR** policy is governed by the law applicable to where **YOU**

reside within the **United Kingdom**. Any disputes arising out of this contract are to be submitted to the exclusive jurisdiction of the courts of the country that you live in within the **United Kingdom (UK)** or the **Channel Islands**.

The policy applies to all persons named on the Policy Schedule who are eligible to be insured and for whom the premium has been paid.

YOU must be resident in the **UK** for the last six months and **registered** with a **UK GP**.

FINANCIAL SERVICES COMPENSATION SCHEME

URV is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling **0800 678 1100** or **020 7741 4100** or faxing 020 7892 7301. Lines are open Monday to Friday **08.30 to 17.30** excluding public holidays. Calls may be monitored or recorded for training purposes. Alternatively, **YOU** can email them at enquiries@fscs.org.uk.

IMPORTANT CONDITIONS

- 1) This policy is only available to **residents of UK** who have lived in the **UK** for the last six months and are registered with a **UK GP**.
- 2) This policy is only valid for **trips** commencing in and returning to **UK**.
- 3) Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependent on what type of policy you have purchased (please see "Cooling Off Period" under Important Notes).
- 4) If any **money, valuables** or items of personal baggage, are lost or stolen, **YOU** must notify the local police within 24 hours of discovery of loss and obtain a police report. Failure to do so may invalidate YOUR claim.
- 5) Insurance cannot be purchased once **YOUR trip** has commenced, although **WE** may agree to extend an existing policy before it has expired for an additional premium if **YOU** decide to prolong **YOUR trip** whilst abroad (up to the maximum **period of insurance** stated below). If **YOU** have no option but to extend **YOUR trip** due to circumstances completely beyond **YOUR** control, no additional premium will be payable.
- 6) **YOU** are covered for a stopover of no more than 72 hours in total outside of **YOUR** selected geographical area, or 20% of the total **trip** duration, whichever is the lesser.
- 7) **YOU** must insure for the full cost of **YOUR trip**. If **YOU** fail to do so **WE** will not pay more than the proportionate cost of **YOUR trip** for any cancellation or curtailment claim.

CONDITIONS

1. No payment will be made under Sections 1, 2, 5, 6, 7, 9 and 20 without appropriate medical certification.
2. If **WE** require any medical certificates, information, evidence and receipts, these must be obtained by **YOU** at **YOUR** expense.
3. In the event of a claim, if **WE** require a medical examination **YOU** must agree to this and in the event of death, **WE** are entitled to a post mortem examination both at **YOUR** expense.
4. **YOU** must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
6. The original Policy Schedule must be produced before any claim is paid.
7. **YOU** must not make any payment, admit liability, offer or promise to make any payment without written consent from **US**.
8. **WE** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **YOUR** name for **OUR** benefit against any other party.
9. **WE** may at any time pay to **YOU** our full liability under the policy after which no further payments will be made in any respect.
10. It is a condition of this insurance that all relevant information has been disclosed to **US**. Failure to do so may invalidate this insurance leaving **YOU** with no right to make a claim.
11. If at the time of making a claim there is any other policy covering the same risk **WE** are entitled to contact that insurer for a contribution.
12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
13. Unless specifically agreed to the contrary this insurance shall be subject to English law.
14. **YOU** must be a resident in the United Kingdom for the last six months and **registered** with a UK GP.
15. Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.

DEFINITIONS

The following words and expressions used in this policy shall mean as follows when they appear in bold black type.

Close Relative: Mother, father, sister, brother, wife, husband, civil partner, partner of more than 6 months, common law husband or wife, fiancé/fiancée, son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

Close Business Associate: Any person in the same employment as **YOU** whose absence from work necessitates **YOU** having to cancel **YOUR trip** as certified by **YOUR** Senior Director or Partner.

Curtail/Curtailment: The cutting short of **YOUR trip** by **YOUR** early return home or **YOUR** repatriation to a hospital or nursing home in UK. Payment will be made on the number of full days of **YOUR trip** that are lost from the day **YOU** are brought back to the UK.

Excess: The first part of a loss which **YOU** have to pay **YOURSELF** under the Policy conditions.

Existing/Pre-Existing Medical Condition: Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Family: A single parent or two parents travelling together with their child or children (under 18 years) for whom they are the legal guardians and who all reside together.

Geographical Area: The area or country shown on **YOUR** Policy Schedule and for which the appropriate premium has been paid.

Golf Equipment: Golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Hazardous Activity: Any sport or activity where it is recognised there is an increased risk of injury or accident or can be reasonably expected to aggravate any existing infirmity. If **YOU** are undertaking any activities please ensure **YOU** contact us to make sure the appropriate cover is in place. For more information please see pg 19.

Home: **YOUR** permanent residence in the **UK**.

Hijack: The unlawful seizure or wrongful exercise of control of the aircraft or ship [or the crew thereof] in which **YOU** are travelling as a fare-paying passenger.

International Departure Point: Means the airport, international rail terminal or port where the outward flight, international train or sea vessel is boarded to take **YOU** from the **UK** (Where you reside in Northern Ireland the **international departure point** is extended to include Dublin) to **YOUR** destination and the return flight, international train or sea vessel is boarded to start the final part of **YOUR** journey to the **UK**.

Loss of Limb: Total loss of use by physical severance at or above the wrist or ankle.

Loss of Sight: The complete and permanent loss of sight in one or both eyes.

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

Medical Practitioner: A registered practising member of the medical profession who is not related to **YOU** or to **YOUR** travelling companion, or any person **YOU** intend to stay with.

Money: Cash, postal and money orders, travel tickets, lift passes (in respect of winter sports **trips** where the appropriate premium has been paid), passports, petrol coupons and green cards held

by **YOU** for social, domestic and pleasure purposes.

Mobility Aids: Wheelchair, motorised wheelchair, mobility scooter, walking frame, prosthetic limb, walking stick or crutches.

Mugging: The violent and threatening attack necessitating **YOUR** medical treatment.

On Piste: Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts with the resort and never in areas cordoned off or restricted.

Outward Journey: The initial journey in conjunction with **YOUR trip** from **YOUR home** in the **UK**.

Period of Insurance: The period of insurance for all sections, except Section 1 (Cancellation), commences when **YOU** leave **home** in **UK** to start **YOUR trip** and ends when **YOU** have returned to **YOUR** home in **UK**. If **YOUR** return is unavoidably delayed for an insured reason, cover will be extended free of charge until **YOU** are able to return.

The **period of insurance** under Section 1 – Cancellation commences when the premium has been paid and ends when **YOU** depart the **UK** on **YOUR** Outbound Journey.

Personal Possessions: Suitcases (or other luggage carriers) and their contents taken on **YOUR trip** together with articles worn or carried by **YOU** for **YOUR** individual use during **YOUR trip** (but excluding items mentioned in the exclusions).

Permanent Total Disablement: Disablement which prevents **YOU** from carrying out **ANY** occupation for a period of 12 months after an accident sustained during **YOUR trip** and which is, at the end of that period, beyond reasonable hope of improvement.

Psychiatric Condition: A mental or addictive condition, including, but not limited to alcoholism, drug addiction or eating disorder.

Public Transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel on which **YOU** are a fare-paying passenger.

Redundancy: Redundancy, of a person covered under this policy who is under 65 years of age who has been employed for two continuous years with the same employer at the time of being made redundant.

Residency: Means a person who has had their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy.

Ski Equipment: Skis (including bindings), ski boots, ski poles and snowboards.

Ski Pack: Pre-booked lift passes, hired skis and boots and ski school fees.

Strike or Industrial Action: Organised action taken by a group of workers which prevents the supply of goods and services on which **YOUR trip** depends.

Surgery: Means any procedure which involves cutting of tissues or closure of a previously sustained wound, angioplasty or endoscopy, any procedure requiring the use of a sterile environment, anaesthesia, antiseptic conditions, typical surgical instruments, and suturing or stapling, also includes non-invasive treatment such as laser ablation of the cornea and radio surgical procedures.

Terrorism: An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological

or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip: The period between leaving **YOUR home** to commence travel on the **outward journey** and returning to **YOUR home** in the **UK** (including the period of **YOUR** stay away from **home** between these two events).

United Kingdom (UK): England, Scotland, Wales, Northern Ireland, the Scilly Isles, Isle of Man.

Unattended: Left away from **YOUR** person where **YOU** are unable to clearly see or retrieve **YOUR personal possessions** or **money** or passports, tickets and documents (unless packed in the locked boot of a vehicle whilst **YOU** are travelling in it).

Valuables: Means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, ipods, MP3 players, audio equipment, laptops, mac or web books (Kindles), personal computers, computer equipment/ accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

We/US/OUR: URV (Union Reiseversicherung AG), UK Branch

YOU/YOUR: Each Insured Person named in the Policy Schedule.

CLAIMS

WHAT TO DO IN A MEDICAL EMERGENCY

First call an ambulance using the local equivalent of a **999** call. While **YOU** wait for the ambulance contact **our medical assistance service** which is open **24** hours a day and **7** days a week to offer **YOU** advice in this emergency situation. **WE** strongly suggest **YOU** put their telephone number **+44 (0) 1732 85 33 33** into **YOUR** mobile phone or alternatively telephone **+44 (0) 845 260 3 260*** so that it is to hand should **YOU** need it. Speak to the ambulance driver and get details of the hospital **YOU** are being taken to so that **our medical assistance service's** doctor will be able to obtain a medical report at the earliest possible opportunity.

*Calls cost 7p per minute plus your phone company's access charge.

IMPORTANT INFORMATION AND WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU

When **YOU** or a companion call **our medical assistance service** in an emergency **YOU** need to have some basic information for them to hand:

- **YOUR** telephone number so **YOU** can be contacted on in case **YOU** are cut off.
- The name and age of the patient and as much information about the medical situation as **YOU** are able to provide.
- The name of the hospital, the ward, the treating doctor and the telephone numbers if **YOU** have them.
- Tell them that **YOU** have an OK To Travel policy, the booking reference number, the date **YOU** bought it and **YOUR** booked travel dates.
- The patient's **UK** GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.
- **NEVER** give **YOUR** passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness, **YOU** will be able to return home when the assistance service considers it safe and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for **YOU**.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment, however this is not necessary, private medical facilities vary greatly and are not equipped to deal with all emergencies, they may give you unnecessary treatment and at inflated prices- if you are ever in doubt please call the assistance team for advice on where to seek treatment.

In Europe you should show them your EHIC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities.

If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo printed here as this will enable them to identify our membership

and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to charge care for payment. The countries where this service is available are: Spain and all the Spanish Islands, Greece and the Greek Islands, Cyprus, Bulgaria, Egypt and Turkey. www.chargecareinternational.co.uk



WHAT HAPPENS IF YOU MISS YOUR BOOKED FLIGHT DUE TO ILLNESS?

Provided **YOU** have contacted **our medical assistance service** **YOUR** policy will be automatically extended to cover **YOU** until it is agreed that **YOU** are fit to travel **home**. **OUR medical assistance service** will liaise with **YOUR** treating doctor and **YOU** and once **YOU** are fit to travel, they will make appropriate alternative arrangements.

RETURNING EARLY TO THE UK

This policy covers **YOU** to come **home** early because **YOU** are ill **only** if medical treatment is not available locally. If **YOU** are thinking of cutting short **YOUR TRIP** because **YOU** are not well then **YOU** must contact **our medical assistance service** on **+44 (0) 1732 85 33 33** or alternatively call **+44 (0) 845 260 3260** for advice first. If **YOU** need to come **home** for any other reason, such as the illness of a **close relative** in the **UK** then **YOU** should make **YOUR** own arrangements, bearing in mind **YOUR** duty to act at all times as if uninsured. If **YOU** are not sure whether **YOUR** particular circumstances are included in the cover then call **Travel Claims Facilities** on **+44 (0) 1732 583 361** or **+44 (0) 8453 707187*** **between 9.00 am and 5.00 pm UK time for advice**.

*Calls cost 7p per minute plus your phone company's access charge.

FOR NON EMERGENCY MEDICAL CLAIMS

If it is not an emergency medical claim, please contact the OK To Travel Ltd Claims Department on **01732 85 33 61** in the **UK** when **YOU** get **home**, stating what kind of claim it is (cancellation, **personal possessions** etc), giving **YOUR** policy number and asking for a claim form.

Please make a claim on **YOUR** return:

- Obtain a medical certificate from the local **medical practitioner** who treated **YOU** abroad.
- Please keep receipts and account for all expenses incurred.

WHERE TO OBTAIN A CLAIMS FORM

We have appointed Travel Claims Facilities to look after **YOUR** claim. If **YOU** require a claim form please obtain a form from the internet at: www.travel-claims.net or by phoning 01732 853 361 or 08453 707 187*.*Calls cost 7p per minute plus your phone company's access charge.

HEALTH/PRE-EXISTING MEDICAL CONDITIONS

This policy is primarily designed for travellers with pre-existing medical conditions and their travelling companions. For the purposes of this insurance, **YOU** are considered to have a pre-existing medical condition if **YOU** answer “Yes” to any part of the following question, which **YOU** were asked when **YOU** applied for insurance with **US**:

Have or are **YOU** or anyone in **YOUR** party- Please answer yes or no

- a) been prescribed medication (including repeat prescriptions) or received treatment or surgery in the last two years.
- b) attended a hospital, clinic or GP surgery/Specialist as an out-patient or in-patient in the last two years.
- c) awaiting any medical treatment or investigation
- d) been diagnosed by a **medical practitioner** as suffering from a terminal illness.

Please note:

1. **YOU** must be fit to undertake **YOUR** planned trip.
2. **YOU** must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad.
 - **WE** will cover **YOU** for pre-existing medical conditions **YOU** have declared to **US** and which **WE** have accepted in writing. These medical conditions are set out in the “Medical Declaration Schedule”.
 - **WE** will not cover **YOU** for any pre-existing conditions which do not appear in the “Medical Declaration Schedule”.
 - **WE** will not cover **YOU** if **YOUR** state of health was worse than **YOU** declared to **US** at the time **YOU** purchased this policy.
 - Please check that the information set out in the “Medical Declaration Schedule” is correct. If it is not, **YOU** must call the OK To Travel Ltd call centre on 01223 446920 to tell **US**.

Electing to exclude cover for pre-existing medical conditions

When **YOU** applied for insurance **YOU** were given an option to exclude cover for these conditions. However, **WE** do not recommend that **YOU** do this as **YOU** are exposing **YOURSELF** to substantial medical and repatriation expenses if **YOU** fall ill abroad. Moreover, if **YOU** cancel or curtail **YOUR trip** due to a pre-existing condition **YOUR** claim will not be covered.

If **YOU** did choose to exclude pre-existing conditions but change **YOUR** mind before **YOU** travel, please call the OK To Travel Ltd call centre on 01223 446920 as **WE** may be able to cover them.

Non-travelling relatives and travelling companions

If **YOU** have a travelling companion who is insured on a separate policy with another provider, or a non-travelling **close relative** on whose state of health the **trip** depends, i.e. if they were to die or fall seriously ill **YOU** would wish to cancel or curtail **YOUR trip**. **WE** are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling **close relative**, **close business associate** or friend, or any known or recognised complication of or caused by the **existing medical condition**.

CHANGE IN YOUR STATE OF HEALTH

After taking out this policy, but before **YOU** travel, if **YOUR** state of health deteriorates or if **YOU** develop a new medical condition, or if there is a change to **YOUR** prescribed medication **YOU** must tell **US** by calling the OK To Travel Ltd call centre on 01223 446920. **WE** have the right to increase **YOUR** premiums or refuse to cover **YOU** on **YOUR** trip. However, in this event, **YOU** are still covered for cancellation of **YOUR** trip on the terms set out in Section 1, limited to date of diagnosis.

Waiting List

We cannot cover **YOU** if **YOU** are on a waiting list for treatment or investigation, **YOU** are not covered if **YOU** have to cancel or curtail **YOUR** trip because an appointment or treatment becomes available.

If **YOU** are Pregnant

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

Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance as regulations vary from one carrier/airline to another.

Reciprocal Health Agreements

Some countries have a reciprocal health care agreement with the UK (e.g. the countries in the EU, Switzerland, Australia and New Zealand).

UK residents are entitled to necessary medical treatment on a temporary visit to a European Union country, either free of charge or at a reduced cost by using the European Health Insurance Card (EHIC).

YOU can apply for an EHIC at **YOUR** local post office or by calling 0300 330 1350 or online at www.dh.gov.uk/travellers.

If **YOU** use the EHIC, and this results in a reduction in the medical bills **WE** have to pay, **WE** will waive the excess on **YOUR** claim.

Please note that this policy covers many costs which are not covered by reciprocal health agreements. For example such agreements do not cover the cost of repatriation, additional accommodation costs or the cost of a relative or friend to stay behind, or travel from **UK**, to accompany **YOU** home if **YOU** are ill. Moreover, the costs of prescriptions or emergency dental treatment are often excluded.

MAXIMUM PERIOD OF INSURANCE

Single Trip Policies: 31 days.

AGE LIMITS

There are no age limits on this policy.

GEOGRAPHICAL LIMITS

The geographical limits on the policy are shown below (The Policy Schedule defines which **geographical area** applies on **YOUR** specific policy based on the premium **YOU** paid). **YOU** are covered for a stopover of no more than 72 hours in total outside of **YOUR** selected geographical area, or 20% of the total **trip** duration, whichever is lesser.

Area 1 – UK inc. Channel Islands: Means the **United Kingdom** of Great Britain and Northern Ireland, the Scilly Isles, the Isle of Man and the Channel Islands.

Area 2 – Europe exc. Egypt, Israel, Spain, The Canaries, Turkey, Cyprus & Malta: Means the continent of Europe west of the Ural Mountains including the Republic of Ireland, all countries bordering the Mediterranean Sea, as well as Madeira and The Azores, (but excluding Egypt, Israel, Spain, The Canaries, Turkey, Cyprus and Malta).

Area 3 – Europe exc. Egypt and Israel: Same as Area 2 (but including Spain, The Canaries, Turkey, Cyprus and Malta).

Area 4 – Worldwide exc. Singapore, China, Hong Kong, Mexico, USA, Canada & Caribbean: Means anywhere in the world (including Egypt and Israel) except Singapore, China, Hong Kong, Mexico, USA, Canada and the Caribbean.

Area 5 – Worldwide exc. USA, Canada & Caribbean: Same as Area 4 (but including Singapore, China, Hong Kong and Mexico).

Area 6 – Worldwide: Means anywhere in the world.

HAZARDOUS ACTIVITIES

YOU are not covered for taking part in any **Hazardous Activity** unless it is listed below. If **YOU** are going to take part in any activity which may be considered dangerous or hazardous that is not detailed below please call the OK To Travel Ltd call centre on 01223 446920 to see if **WE** can provide cover. **Please note** that under Section 10 (Personal Liability) **YOU** will not be covered for liability caused directly or indirectly by **YOUR** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles.

Cover for the following activities that are considered to be **Hazardous Activities** is included for recreational purposes only and not for competitions or any professional activity subject to the following endorsement:

The exclusion of **Hazardous Activities** in the General Exclusions is deleted only with respect to cover under Section 6 (Medical Expenses) and under Section 2 (Curtailed) but not Section 1 (Cancellation) for participation in the following **Hazardous Activities** on a non-professional (amateur) and recreational basis provided that **YOU** ensure the activity is adequately supervised and that appropriate safety equipment (such as protective head wear, life jackets etc.) are worn at all times and **YOU** do not participate in such **Hazardous Activities** for more than 31 days in any one **period of insurance**.

The acceptable **Hazardous Activities** list is:

Category A (covered for no additional premium)

YOUR Insurance automatically covers **YOU** for the following activities:

- Aerobics
- Archery
- Badminton
- Banana Boating
- Basketball
- Beach games
- Bowls
- Cricket
- Cycling (not BMX and mountain bikes or cycle tours) No Personal Liability cover
- Fishing
- Football
- Golf
- Hiking and trekking up to 2,000 metres altitude
- Ice-skating (rink only)
- Parascending (towed by boat) No Personal Liability cover
- Racket Ball
- Rafting, canoeing and kayaking (including white water up to grade 3) No Public Liability cover
- Rambling
- Roller skating
- Rounders
- Scuba diving (to 18 metres)
- Snooker, pool and billiards

- Snorkelling
- Squash
- Surfing
- Swimming (in pool or on inland waters or coastal waters within a 12-mile limit from land)
- Table tennis
- Tennis
- Volleyball
- Water Polo
- Water-skiing (only on inland waters or coastal waters within a 12-mile limit from land) (Personal Liability cover is not applicable regarding this hazardous pursuit).
- Windsurfing (only on inland waters or coastal waters within a 12-mile limit from land) (Personal Liability cover is not applicable regarding these hazardous pursuits).
- Yachting, boating, sailing and rowing (only on inland waters or coastal waters within a 12-mile limit from land) (Personal Liability cover is not applicable regarding these hazardous pursuits)

Category B (Additional Premium required)

The following activities are examples of what are known as ‘**Hazardous Activities**’ which are not covered by this insurance unless an additional premium has been paid and the validation certificate shows the cover has been provided.

Provided **YOU** have paid the appropriate premium **YOU** will be covered for all of the activities listed in Category A plus the following activities:

- Boxing Training (no contact)
- Bungee Jump (No Personal Liability cover)
- Camel/Elephant Riding
- Cycle Touring
- Deep Sea Fishing
- Dog Sledging
- Flying a private plane or small aircraft
- Flying as a passenger in a private or small aircraft
- Go Karting (Specific use)
- Gymnastics
- Hiking/Trekking (between 2,000 and 3,500 metres altitude)
- Hockey
- Horse riding whilst wearing a helmet (no Polo, Hunting, Jumping)
- Hot Air Ballooning (non-**UK** organised)
- Hydro Zorbing
- Jet Skiing (No Personal Accident or Personal Liability cover)
- Martial Arts (Training only)
- Motorcycling (over 50cc - no racing) as a rider or passenger when wearing a helmet, provided the rider holds an appropriate **UK** motorcycle licence to ride the motorcycle.
- Mountain Biking
- Quad Biking (no racing)
- Rafting, canoeing and kayaking (Grade 4)

- Rugby
- Safari (organised trips only and not involving use of firearms)
- Scuba Diving (between 18 and 30 metres)
- Sea Canoeing
- Work Abroad (incl **manual work** see under definitions)

Category C (Additional Premium required)

Provided **YOU** have paid the appropriate premium **YOU** will be covered for all of the activities listed in Category A and B plus the following activities:

- Abseiling
- American Football
- Gliding
- Outdoor Endurance Events
- Parachuting
- Paragliding
- Parascending (over land)
- Sail Boarding
- Sand Boarding
- Sand Yachting
- Skateboarding
- Snow Mobiling

Category D (Additional Premium required)

Provided **YOU** have paid the appropriate premium **YOU** will be covered for all of the activities listed in Category A, B and C plus the following activities:

- BMX Cycling
- Bob Sleighing
- Canyoning
- Hang Gliding
- Heli Skiing
- High Diving
- Hiking/Trekking (between 3,500 and 6,000 metres altitude)
- Horse Jumping
- Ice Hockey
- Land Yachting
- Lugging
- Micro Lighting
- Parasailing
- Rafting, canoeing and kayaking (Grade 5 to 6)
- Rock Climbing
- Rock Scrambling
- Scuba Diving (between 30 and 40 metres) if BSAC, PADI, DIWA, SSI or SSA member

- Show Jumping (no Polo, Hunting)
- Sky Diving
- Tobogganing
- Wrestling

When **YOU** have paid the appropriate additional premium for Scuba or skin diving at any depth the following endorsement applies:

SCUBA or skin diving to a maximum depth of 30 meters (see category B) will be covered provided that **YOU** hold a British Sub Aqua Club (B.S.A.C.), Professional Association of Diving Instructors (P.A.D.I) or equivalent certificate of proficiency for the dive being undertaken or **YOU** are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/ cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair **YOUR** fitness to dive.

SECTION 1 - CANCELLATION

WE will pay

Up to the amount shown in the Schedule of Cover & Limits for the cost of unused travel and accommodation arrangements which **YOU** have paid, or **YOU** have contracted to pay, and which **YOU** have had to necessarily and unavoidably cancel before **YOU** commence **YOUR trip** (including ski hire, ski school and lift passes where the appropriate winter sports premium has been paid), due to:

- 1) The death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of (a) **YOU**, (b) any person **YOU** were intending to travel or stay with, (c) a close relative of **YOURS** or of any person **YOU** were intending to travel with or (d) a close business associate of **YOURS**; or
- 2) **YOU** being called for jury service or as a witness in a Court of Law (but not as an expert witness or where **YOUR** employment would normally require **YOU** to attend court); or
- 3) **YOUR redundancy** or the **redundancy** of any person **YOU** were intending to travel with, provided that **WE** are informed in writing immediately when notification of **redundancy** is received and that **YOU** were not aware of any impending **redundancy** at the time this policy was issued. If, however, **YOU** do not wish to cancel as a result of **redundancy** and **YOU** travel on the **trip** as planned instead, **WE** will pay 50% of **YOUR** pre-paid travel and accommodation costs (up to the amount shown in the Schedule of Cover & Limits); or
- 4) **YOUR home** being made uninhabitable or **YOUR** place of business being made unusable, up to 14 days before the commencement of **YOUR trip**, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, or the police requesting **YOUR** presence following burglary or attempted burglary at **YOUR home** or place of business; or
- 5) **YOUR** passport, or the passport of any person **YOU** were intending to travel with being stolen during the seven days before **YOUR** booked date of departure, provided the passport was valid for the **trip** and had at least 6 months validity.
- 6) **YOUR** carer (provided he or she is insured on this policy) having to cancel his/her **trip** with **YOU** due to one of the reasons stated above. If **YOU** wish to continue **YOUR trip**, we will pay up to £1,000 in total for the costs of extra accommodation and transport to replace **YOUR** original carer.

7) **YOU**, an immediate relative of **YOURS** or any person **YOU** intended to travel with, who is a member of the Armed Forces, emergency services or a government employee and being ordered to return to duty.

8) **YOU** or any person **YOU** intended to travel with becoming pregnant after **YOU** have bought this policy if **YOU** or they will be more than 28 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.

YOU ARE NOT COVERED

- 1) for the **excess** shown in the Schedule of Cover & Limits per insured person;
- 2) if **YOU** do not obtain a medical certificate from a **medical practitioner**, confirming that cancellation of the **trip** is medically necessary;
- 3) for claims arising from normal pregnancy without any accompanying bodily injury, illness, disease or complication or childbirth where **YOU** are more than 28 weeks pregnant at the start of **YOUR trip**. This policy is designed to provide cover for unforeseen events, accidents, illness and diseases. Normal childbirth would not constitute an unforeseen event;
- 4) for any extra charges from the company **YOU** booked travel or accommodation with, because of **YOUR** failure to notify them immediately it was found necessary to cancel;
- 5) mere disinclination to commence **YOUR trip**.
- 6) prohibitive regulations by the Government of any country;
- 7) where a theft of a passport has not been reported to the relevant authority,
- 8) any Circumstance that could reasonably be anticipated at the time **YOU** booked **YOUR trip**.
- 9) **YOUR** disinclination to travel or continue **YOUR trip** or any loss of enjoyment on **YOUR trip**.
- 10) **YOU** must insure for the full cost of **YOUR trip**. If **YOU** fail to do so **WE** will not pay more than the proportionate cost of **YOUR trip** for any cancellation or curtailment claim.
- 11) anything mentioned in the General Exclusions.

SECTION 2 - CURTAILMENT

WE will pay

Up to the amount shown in the Schedule of Cover & Limits for:

1) The value of that portion of **YOUR** travel and/or accommodation arrangements paid for before **YOUR trip** commenced and which are unused as well as ski hire, ski school and lift passes (if the appropriate winter sports premium has been paid) if **YOU** have to **curtail YOUR trip** and return to **YOUR home** earlier than planned due to:

- a) the death, severe injury or serious illness of:
 - i) **YOU** or any person **YOU** are travelling with;
 - ii) **YOUR close relative** resident in **UK**
 - iii) **YOUR close business associate** resident in **UK**
- b) **YOUR home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or

civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **YOUR** presence following burglary or attempted burglary at **YOUR home** or place of business;

The amount paid by **US** in settlement of the claim will be based on an appropriate pro-rata proportion of the total travel and accommodation costs.

- 2) Reasonable additional travelling expenses incurred by **YOU** to return to **YOUR home** (including Economy Class travel) earlier than planned for a reason stated in cover (1) of this section.
- 3) **YOUR** carer (providing he or she is insured on this policy) having to **curtail** their **trip** with **YOU** due to one of the reasons covered above. If **YOU** wish to continue **YOUR trip**, **WE** will pay up to £1,000 in total towards additional travel and accommodation costs to replace **YOUR** original carer.
- 4) **YOU**, an immediate relative of **YOURS** or any person intended to travel with, who is a member of the Armed Forces, emergency services or a government employee and being ordered to return to duty.

YOU ARE NOT COVERED

- 1) for the **excess** shown in the Schedule of Cover & Limits per insured person;
- 2) if **YOU** do not obtain a medical certificate from a **medical practitioner**, confirming that curtailment of the **trip** is medically necessary;
- 3) for claims arising from normal pregnancy without any accompanying bodily injury, illness, disease or complication or childbirth where **YOU** are more than 28 weeks pregnant at the start of **YOUR trip**. This policy is designed to provide cover for unforeseen events, accidents, illness and diseases. Normal childbirth would not constitute an unforeseen event;
- 4) for any extra charges from the company **YOU** booked travel or accommodation with, because of **YOUR** failure to notify them immediately it was found necessary to curtail;
- 5) prohibitive regulations by the Government of any country;
- 6) where a theft of a passport has not been reported to the relevant authority,
- 7) any circumstance that could reasonably be anticipated at the time **YOU** booked **YOUR trip**.
- 8) **YOUR** disinclination to travel or continue **YOUR trip** or any loss of enjoyment on **YOUR trip**.
- 9) anything mentioned in the General Exclusions.
- 10) curtailment due to death or illness of a **close relative**, travelling companion or **close business associate** caused by an existing medical condition or a known complication of that medical condition, (unless this close relative or close business associate is insured **with an OK To Travel policy** as **YOU** and has declared such medical condition(s) which has/have been accepted by **US**).
- 11) curtailment of **YOUR trip** unless agreed by the emergency assistance service, prior to **YOUR** return.
- 12) **YOU** must insure for the full cost of **YOUR trip**. If **YOU** fail to do so **WE** will not pay more than the proportionate cost of **YOUR trip** for any cancellation or curtailment claim.

SECTION 3 - MISSED DEPARTURE

(This section does not apply to trips wholly within the **UK**)

WE will pay

Up to the amount shown in the Schedule of Cover & Limits for necessary and reasonable travel and accommodation expenses required to reach **YOUR** booked destination, if:

- The vehicle **YOU** are travelling in to reach **YOUR international departure point** breaks down or is involved in an accident; or
- The **public transport YOU** are using to reach **YOUR international departure point** is delayed, resulting in **YOU** arriving too late to commence **YOUR** booked trip.

YOU ARE NOT COVERED

- 1) if **YOU** did not allow sufficient time for **YOUR** journey to the airport or port to catch the booked flight or sailing.
- 2) if **YOU** are not proceeding directly to the departure point;
- 3) unless **YOU** get a letter from the **public transport** provider confirming that the service did not run on time;
- 4) unless **YOU** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **YOU** were travelling in;
- 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;
- 6) any claim relating to volcanic ash;
- 7) for anything mentioned in the General Exclusions.

SECTION 4 - PERSONAL ACCIDENT

WE will pay

Up to the amount shown in the Schedule of Cover & Limits for the following benefits, to **YOU** or **YOUR** legal personal representative, if **YOU** suffer an accident during **YOUR trip** which, within 12 months after the date of that accident, is the sole cause of **YOUR** death or disability:

- 1) Death
- 2) **Loss of limb**, total and permanent **loss of sight** in one or both eyes
- 3) **Permanent total disablement**

N.B. For persons under 16 or over 75 at the time of the accident the death benefit will be limited to funeral expenses up to £1,500 and there will be no cover for **permanent total disablement**.

YOU ARE NOT COVERED

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) **YOUR** sickness, disease, physical or mental condition that is gradually getting worse;
- 2) an injury which existed prior to the commencement of the **trip**;
- 3) any claims not notified to **US** within 12 months of the date of the accident;

- 4) **YOUR** participation in a hazardous activity unless an additional premium has been paid and the policy endorsed;
- 5) anything mentioned in the General Exclusions.

SECTION 5 - EMERGENCY MEDICAL EXPENSES INCLUDING REPATRIATION

WE will pay

Up to the amount shown in the Schedule of Cover & Limits for customary and reasonable fees or charges for necessary and emergency treatment incurred outside **UK** that have been authorised by the emergency assistance company in respect of the following:

- 1) Emergency medical and surgical treatment. Claims for dental treatment cover apply to the relief of pain only and are limited to £350;
- 2) Reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend if **YOU** have to be accompanied **home** on medical advice or if **YOU** are a child and require an escort **home**;
- 3) In the event of death:
 - a) conveyance of the body or ashes to **UK** (but excluding the cost of burial or cremation) up to a limit of £10,000 or;
 - b) local funeral expenses abroad limited to £1,500.
- 4) Hospital Benefit - £25 for each 24 hour period that **YOU** are in hospital as an in-patient up to the amount shown in the Schedule of Cover & Limits in total during the journey.
- 5) Loss of Medication - up to a maximum of £300 for the necessary and reasonable cost of transporting medication to the insured lost or stolen during **YOUR trip**.

NOTE - All receipts must be retained and produced in the event of a claim. **YOUR** claim may be rejected if receipts are not produced.

If **YOU** become ill or are injured we have the right to bring **YOU** back **home**, if the treating doctor and the emergency assistance company doctor agree that **YOU** can safely travel home. If **YOU** refuse to return **home**, **WE** have the right to stop covering **YOUR** expenses.

This section does not apply to trips within UK.

It is a condition of this policy that **YOU** **MUST** contact the 24-hour emergency assistance company:

- a) If **YOU** are taken into hospital or **YOU** think that **YOU** may have to come **home** early (be repatriated) or extend **YOUR** journey because of illness or accident; or
- b) If during **YOUR trip** **YOU** become ill or are injured.

YOU ARE NOT COVERED

- 1) for the **excess** shown in the Schedule of Cover & Limits per insured person;
- 2) for any sums which can be recovered by **YOU** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
- 3) for any expenses incurred for illness, injury or treatment required in consequence of:
 - a) surgery or medical treatment which in the opinion of the attending doctor and the

emergency assistance company doctor can be reasonably delayed until **YOU** return to **YOUR home** country if this is **YOUR** usual country of residence;

b) medication and/or treatment which at the time of departure is known to be required or to be continued outside **YOUR home** country if this is **YOUR** usual country of residence;

- 4) for preventative treatment which can be delayed until **YOUR** return to **YOUR home** country if this is **YOUR** usual country of residence;
- 5) if **YOU** have not obtained a written certificate of fitness and ability to travel and endure the **trip** where **YOU** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **YOUR trip**;
- 6) for claims that are not confirmed as medically necessary by the attending doctor or the emergency assistance company;
- 7) 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;
- 8) for any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 9) for treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
- 10) for expenses incurred as a result of a tropical disease where **YOU** have not had the recommended inoculations and/or taken the recommended medication;
- 11) for taxi fares not considered medically necessary, and where receipts have not been provided;
- 12) for telephone expenses;
- 13) for costs that arise over 12 months after a claim was first notified;
- 14) for anything mentioned in the General Exclusions.
- 15) for anything relating to a medical condition **YOU** did not declare to **US** at the time of purchase which **YOU** were required to declare to **US** as stated on page 16.
- 16) routine or expected treatment as part of ongoing management of a condition, illness or injury.

SECTION 6 - ADDITIONAL MEDICAL EXPENSES

If **YOU** undergo surgery which is covered under Section 6 of this policy, involving a minimum in-patient stay of at least 5 days in a hospital outside **UK** during **YOUR trip**;

WE will pay

- 1) **Recuperation holiday** - up to the amount shown in the Schedule of Cover & Limits for the travel and accommodation costs of another holiday to recuperate from **YOUR** surgery within 3 months of **YOUR** return to **UK** from **YOUR trip**.
- 2) **UK Medical Exam** - up to the amount shown in the Schedule of Cover & Limits for the costs of a Medical Examination in **UK** within 3 months of **YOUR** return to **UK** from **YOUR trip**.
- 3) **Home Help or Nanny** - 100 per day up to the amount shown in the Schedule of Cover & Limits for the necessary and reasonable costs of employing a **home** help or registered nanny if **YOU** are hospitalised or need to stay in bed at **home** immediately after being repatriated on the advice of a registered **medical practitioner**.

- 4) **Surgery** - up to the amount shown in the Schedule of Cover & Limits for the reasonable costs of cosmetic surgery as recommended by a **medical practitioner** to correct damage to **YOUR** soft facial tissue caused by an accident sustained during **YOUR trip**.
- 5) **Kennel & Cattery Cover** - up to the amount shown in the Schedule of Cover & Limits for the necessary and reasonable additional cattery or kennel costs if **YOU** have to return **home** later than originally booked for medical reasons covered under Section 6 of this policy.

YOU ARE NOT COVERED

- 1) For any claim which does not directly relate to an accident or illness suffered during **YOUR trip**;
- 2) for any costs which the emergency assistance company has not authorised.
- 3) if **YOU** needed **home** help or a registered nanny before **YOU** began **YOUR trip**.
- 4) anything mentioned in the General Exclusions.

SECTION 7 - PERSONAL POSSESSIONS

WE will pay

1) **Personal Baggage**

Up to the amount shown in the Schedule of Cover & Limits for the intrinsic value or cost of repair of any of **YOUR** own **Personal Baggage** (not hired, loaned or entrusted to **YOU**) which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **WE** will pay for the following items is:

- a) for all **valuables** in total, limited to the amount shown in the Schedule of Cover & Limits,
- b) for any single article, pair and/or set of articles limited to the amount shown in the Schedule of Cover & Limits,
- c) for all prescription spectacles limited to the amount shown in the Schedule of Cover & Limits,
- d) for replacement keys in total (house and/or car only) limited to the amount shown in the Schedule of Cover & Limits.
- e) any item with a purchase price in the excess of £50 must be supported by original proof of ownership. Any items not supported by such proof of ownership will be paid at the maximum of £50 subject to an overall limit for all such items of £150.

NOTE - In the event of a claim for a pair or set of articles **WE** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

YOUR travel insurance policy is not intended to cover items of high value, such as laptops, ipads, Mac, Web books, expensive watches etc., as these should be fully insured under **YOUR** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **YOU** can claim for each individual item and a maximum amount in total for valuables, and these are shown under the personal possessions section. The personal possessions section is not 'new for old' and an amount for age, wear and tear will be deducted. The wear and tear scale can be viewed on www.tif-plc.co.uk/wear&tear

2) **Delayed Baggage**

Up to the amount shown in the Schedule of Cover & Limits for the cost of buying replacement necessities if **YOUR** own personal baggage is delayed in reaching **YOU** on **YOUR outward**

journey for at least 12 hours and **YOU** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

NOTE – Any amount **WE** pay **YOU** under 2 (Delayed Baggage) will be deducted from **YOUR** claim if **YOUR** personal baggage proves to be permanently lost.

3) **Personal Money**

Up to the amount shown in the Schedule of Cover & Limits (limited to £250 for cash losses) if **YOUR** own **money** is lost or stolen whilst being carried on **YOUR** person or left in a locked safety deposit box.

NOTE – If **YOU** are aged under 16, claims under 3 (Personal **Money**) are limited to £100 overall and limited to £50 for cash losses.

YOU ARE NOT COVERED

- 1) for the **excess** shown in the Schedule of Cover & Limits of each and every incident per each insured person involved in the incident (not applicable to Delayed Baggage claims);
- 2) if **YOU** do not exercise reasonable care for the safety and supervision of **YOUR** property;
- 3) for loss, destruction, damage or theft of any items left **unattended** in a public place, or a place to which members of the general public have access.
- 4) if **YOU** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of personal baggage, **valuables** or **money**;
- 5) if **YOUR** personal baggage is lost, damaged or delayed in transit, and **YOU** do not notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) within 7 days of discovery of damage or loss) for loss, destruction, damage or theft of any items left unattended in a public place, or a place to which members of the general public have access.
- 6) for loss, destruction, damage or theft:
 - a) from confiscation or detention by customs or other officials or authorities;
 - b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use (other than **ski equipment** for winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products, satellite navigation systems (GPS) and or/accessories, Personal Digital Assistants (PDA's and/or accessories); mobile telephones and accessories, SIM cards, mobile telephone prepayment cards or lost or stolen mobile telephone call charges.
 - c) due to wear and tear, denting or scratching, moth or vermin;
 - d) of **valuables** left as checked-in baggage.
- 7) for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in.
- 8) for **valuables** stolen from an **unattended** vehicle.

9) for personal baggage stolen from:

a) an **unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible and violent entry or,

b) an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;

10) for any shortages due to error, omission or depreciation in value;

11) for any property more specifically insured or recoverable under any other source;

12) for the cost of replacement locks;

13) for anything mentioned in the General Exclusions.

SECTION 8 - MOBILITY AIDS

WE will pay

Up to the amount shown in the Schedule of Cover & Limits, if **YOUR mobility aid** (see under Definitions) is lost, stolen or damaged during **YOUR trip**, for the reasonable cost of repair (or if it is beyond economical repair), the reasonable cost of replacement, after deducting an amount for fair wear and tear. In addition, **WE** will pay the cost of temporary hire during **YOUR trip**.

YOU ARE NOT COVERED

1) for the **excess** shown in the Schedule of Cover & Limits per insured person.

2) for damage due to normal wear and tear.

3) for any item more specifically insured or losses recoverable under any other source.

4) for **mobility aids** not owned by **YOU**.

5) if **YOU** do not exercise reasonable care for the safety and supervision of **YOUR** property.

6) for anything mentioned in the General Exclusions.

SECTION 9 - LOSS OF TRAVEL DOCUMENTS

WE will pay

Up to the amount shown in the Schedule of Cover & Limits, for:

1) the reasonable costs in obtaining a replacement passport (or travel document) to enable **YOU** to return to the **UK** following the accidental loss or theft of **YOUR** Passport whilst outside the **UK**;

2) the irrecoverable costs of travel tickets, green card, petrol coupons, driving licence or phone cards following accidental loss or theft.

YOU ARE NOT COVERED

1) for the **excess** shown in the Schedule of Cover & Limits per insured person;

2) for loss due to delay, detention, confiscation, requisition or damage by Customs or other Officials or Authorities.

3) for loss or theft unless:

a) **YOU** have reported the loss or theft to the nearest Police authority.

- b) **YOU** have obtained a written Police report.
- 4) for loss of or theft from an **unattended** vehicle at any time.
- 5) for anything mentioned in the General Exclusions.
- 6) for the cost of a new UK passport upon **YOUR** return to the **United Kingdom**.

SECTION 10 - PERSONAL PUBLIC LIABILITY

WE will pay

Up to the amount shown in the Schedule of Cover & Limits, for **YOUR** legal expenses and legal liability for damages due an accident that happened during **YOUR trip** for:

- 1) accidental bodily injury to a third party who is not a member of **YOUR** travelling party, **family**, household or employed by **YOU**;
- 2) loss of or damage to property belonging to a third party which does not belong to and is not in the charge or control of **YOU**, or any member of **YOUR family**, household or employee;
- 3) damage to **YOUR** temporary holiday accommodation (subject to the **excess** shown in the schedule of cover & Limits for property damage) that does not belong to **YOU**, or any member of **YOUR family**, household or employee.

YOU ARE NOT COVERED

- 1) for the **excess** shown in the Schedule of Cover & Limits per insured person;
- 2) legal expenses or damages resulting from an injury to **YOUR** employee, or a member of **YOUR family** or household or damage to the property of **YOUR** employee, or a member of **YOUR family** or household.
- 3) fines imposed by a Court of Law or other relevant bodies;
- 4) anything caused directly or indirectly by:
 - a) liability which **YOU** are responsible for, because of an agreement **YOU** have entered into;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/ motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
 - ii) the occupation (except temporarily for the purpose of the **trip**) or ownership of any land or buildings;
 - iii) the carrying out of any trade or profession;
 - iv) racing of any kind;
 - v) any deliberate or reckless act;
 - c) liability covered under any other insurance policy;
- 5) anything mentioned in the General Exclusions.

IMPORTANT NOTE - This section does not cover any claim resulting from the ownership or use of motorised vehicles - so **YOU** need to take out separate motor insurance cover if **YOU** intend to drive a car or other vehicle during **YOUR trip**.

SECTION 11 - LEGAL ADVICE AND EXPENSES

WE will pay

Up to the amount shown in the Schedule of Cover & Limits:

up to **£15,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **YOUR** death or personal injury whilst on the **trip** provided **WE** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **YOU** will supply any reports or information and proof to us and the claims office as may be required.

For each insured-person this insurance will not cover:

- the first **£100** in respect of each and every event that causes a claim, other than 30 minutes initial free advice.
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, carrier, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **WE** consider **YOU** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **OUR** prior authorisation or that of the claims office.
- any claim made by **YOU** against another **insured-person** or member of **YOUR** family, a friend or travelling companion, whether insured by **US** or another provider.
- any claim for damage to a motor vehicle.

Please note:

- **WE** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If **YOU** are awarded compensation and receive payment then all sums paid out by **US** shall be paid out of that compensation.
- Legal proceedings in the USA or Canada will follow the contingency fee system operating in North America.

What **YOU** need to do if you wish to make a claim under this section of the policy:

If **YOU** have an accident abroad and require legal advice **YOU** should contact:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to thirty minutes of advice to be given to **YOU** by a lawyer. To obtain this service **YOU** should telephone **0161 228 3851** or fax **0161 909 4444**.

SECTION 12 - CATASTROPHE

WE will pay

Up to the amount shown in the Schedule of Cover & Limits, if **YOU** are forced to move from **YOUR** pre-booked and pre-paid **accommodation** outside of the **UK** as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive occurring while **YOU** are abroad and which is confirmed in writing by local or national authority for the additional irrecoverable travel or **accommodation** costs necessarily incurred to continue with **YOUR** prepaid **trip** or, if the **trip** cannot be continued, for **YOUR** return to the **UK**.

YOU ARE NOT COVERED

- 1) disinclination to travel or to continue with **YOUR trip** when official directives from the local or national authority state it is acceptable to do so.
- 2) any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services.
- 3) any cost or expense resulting from circumstances existing prior to **YOUR** arrival at **YOUR** pre-paid and pre-booked accommodation.
- 4) anything mentioned in the General Exclusions.

SECTION 13 - HIJACK

WE will pay

£100 for each full 24 hours of delay up to the amount shown in the Schedule of Cover & Limits in all if **YOU** are prevented from reaching **YOUR** scheduled destination as a result of **Hijack** of the aircraft or ship in which **YOU** are travelling:

- 1) Compensation is only payable if no claim is made under Section 1 (Cancellation) or Section 4 (Travel Delay).
- 2) **YOU** must produce independent evidence in writing in support of any claim.

YOU ARE NOT COVERED

For anything mentioned in the General Exclusions.

CRUISE BENEFITS

SECTION 14A - DEPARTURE DELAYS

(APPLICABLE ONLY TO TRIPS OUTSIDE YOUR HOME COUNTRY)

For each insured-person this insurance will pay

1) **YOU** £20 compensation if the departure of **YOUR** international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from **YOUR** international departure point and **YOUR** possessions have been checked in. If the delay continues **WE** will pay a further sum of £10 for each complete period of 12 hours up to a maximum of £100.

2) up to £5,000 for the cancellation of **YOUR** trip if **YOUR** possessions have been checked in and after 24 hours delay **YOU** wish to abandon the trip.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.

- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **YOUR** agent.

1) & 2) any compensation unless you have checked in **YOUR** possessions and obtained written confirmation from **YOUR** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **YOUR** flight, international train or sailing.

- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.

- any compensation when **YOUR** tour operator has rescheduled **YOUR** flight itinerary.

- any claim where **YOU** have not pre-booked, where **YOU** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.

- any delay due to the diversion of aircraft after it has departed.

1) missed connections outside **YOUR** home country.

2) the first £75 of any claim made by **YOU**.

- abandonment where the trip is of 2 days duration or less, or is a one-way trip.

3) any claim that is a result of **YOUR** failure to allow sufficient time for **YOUR** journey to the international departure point to check-in by the time shown on **YOUR** travel itinerary.

- any claim arising from the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of **YOUR** departure from home.

What YOU need to do if you wish to make a claim under this section of the policy:

YOU need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **YOU** are only covered if the delay is more than 12 hours.

SECTION 14B - UNUSED CRUISE EXCURSIONS

If **YOU** cannot use **YOUR** pre-paid shore excursion

Cover if **YOU** cannot participate in **YOUR** pre-paid shore excursion due to your confinement to a hospital, or ship's hospital bed during **YOUR** trip.

Cover is only provided if YOU are confined to YOUR cabin or a hospital bed in the ship's hospital due to illness or injury during YOUR trip up to a £500 subject to a £75 excess.

SECTION 14C - CABIN CONFINEMENT

Cabin confinement benefit per day of £25 for each 24 hours up to £1,000 **YOU** are confined to **YOUR** cabin or a hospital bed in the ships hospital during **YOUR** trip, up to the maximum amount shown.

Cover is only provided if YOU are confined to your cabin or a hospital bed in the ships hospital due to illness or injury during YOUR trip up to a £1000 excess with no excess.

SECTION 14D - MISSED PORT DEPARTURE

Missed Departure Cover up to £800 for alternative transport costs if **YOU** miss **YOUR** outbound-departure if, after leaving home, **YOUR** vehicle becomes undriveable due to a mechanical breakdown or **YOUR** public transport is delayed.

YOU will not be covered:

Unless YOU are claiming for the circumstances listed and not for YOUR failure to arrive in time to check in due to any other reason including traffic, road closures and/or adverse weather conditions. YOU are not claiming for YOUR missed return journey back to the United Kingdom.

SECTION 14E - SKIPPED PORT BENEFIT

Cover in the event of the cancellation of a scheduled port visit due to adverse weather conditions or timetable restrictions and no alternative port can be offered, up to £100 per port to a maximum of £500.

Cover is only provided if:

YOU have obtained written confirmation of the reason for the itinerary change.

SECTION 14F - CRUISE ITINERARY CHANGE

Cover up to £300 in the event of the cancellation of a scheduled port visit due to adverse weather conditions or timetable restrictions and no alternative port can be offered.

Cover is only provided if:

YOU have obtained written confirmation of the reason for the itinerary change.

SECTION 15-17 – WINTER SPORTS

Upon payment of an additional premium for winter sports, **YOUR** policy will cover Wintersports – **on piste**, (as defined), skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snowboard activities) for the entire duration of **YOUR** Single Trip or on **YOUR** Multi Trip covers you for 24 days in one policy year.

WINTER SPORTS

The exclusion of Winters Sports in the General Exclusions is deleted only with respect to cover under Section 6 (Medical Expenses) and under Section 2 (Curtailment) but not Section 1 (Cancellation) for participation in the following Winter Sports on a non-professional (amateur) and recreational basis provided that **YOU** ensure the activity is adequately supervised and that appropriate safety equipment (such as protective head wear, etc.) are worn at all times and **YOU** do not participate in such Winter Sports for more than 31 days in any one period of insurance.

The acceptable Winter Sports list is:

- Skiing (On Piste)
- Skiing (Dry Slope)
- Skiing, Big Foot
- Sledging
- Snow Boarding (On Piste)
- Snow Boarding (Dry Slope)
- Snow Kiting
- Snow Shoeing

SECTION 15 - SKI EQUIPMENT

This section of cover is applicable only if the appropriate winter sports premium has been paid.

WE will pay

1) Ski Equipment

Up to the amount shown in the Schedule of Cover & Limits for the value or repair of **YOUR** own ski equipment (after making proper allowance for wear and tear and depreciation) or hired ski equipment, if they are lost, stolen or damaged during **YOUR** trip, limited to the amount shown in the schedule of cover & Limits for any one item.

Please note: Claims for owned ski equipment will only be calculated as follows:

6 to 12 months old	60% of purchase price
13 to 24 months old	50% of purchase price
25 to 36 months old	40% of purchase price
37 to 60 months old	25% of purchase price
Over 60 months old	NIL

2) Ski Hire

£10 per day, limited to the amount shown in the Schedule of Cover & Limits, in all for the reasonable cost of hiring replacement ski equipment as a result of the accidental loss, theft or damage of **YOUR** own ski equipment during the period of insurance.

3) **Delayed Ski Equipment**

Up to the amount shown in the Schedule of Cover & Limits towards the cost of hiring replacement ski equipment necessities, if **YOU** own ski equipment is delayed in reaching **YOU** on **YOUR** outward journey for at least 12 hours and **YOU** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

YOU ARE NOT COVERED

- 1) for the excess shown in the Schedule of Cover & Limits per insured person; (except for Ski Equipment Benefits 2 & 3)
- 2) if **YOU** do not exercise reasonable care for the safety and supervision of **YOUR** own or **YOUR** hired ski equipment;
- 3) if **YOU** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **YOUR** own or **YOUR** hired ski equipment;
- 4) if **YOUR** own or **YOUR** hired ski equipment is lost, damaged or delayed in transit, if **YOU** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **YOU** are unable to obtain one immediately;
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **YOUR** own or **YOUR** hired ski equipment stolen from:
 - a) an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **YOU**), and there is evidence of forcible and violent entry;
 - b) an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- 7) for anything mentioned in the General Exclusions.

SECTION 16 - SKI PACK

This section of cover is applicable only if the appropriate winter sports premium has been paid.

WE will pay

Up to the amount shown in the Schedule of Cover & Limits, in all for the unused portion of **YOUR** ski pack costs paid for or contracted to be paid for before **YOUR** trip commenced, where **YOU** do not curtail the trip, but are certified by a medical practitioner in the resort as being unable to ski and unable to use the ski pack facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED

- 1) for the **excess** shown in the Schedule of Cover & Limits per insured person;
- 2) for claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **YOU** are unable to ski and unable to use the **ski pack** facilities;

- 3) for anything mentioned under **YOU ARE NOT COVERED** of Section 6 (Medical Expenses);
- 4) for anything mentioned under the General Exclusions.

SECTION 17 - PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.
(Cover is only available under this Section between 1st December to 30th April).

If there is a lack of snow in **YOUR** resort and it closes, which prevent **YOU** from skiing.

WE will pay

- 1) for a benefit of £35 per day towards the costs **YOU** have to pay to travel to another resort, up to the amount shown in the Schedule of Cover & Limits, or
- 2) for a benefit of £35 for each full day **YOU** are unable to ski up to the amount shown in the Schedule of Cover & Limits, if **YOUR** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **YOUR** trip.

YOU ARE NOT COVERED

- 1) for claims where **YOU** have not obtained confirmation of resort closure from the local representative;
- 2) for claims where not all skiing facilities are totally closed;
- 3) for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) for anything mentioned in the General Exclusions.

GOLF

SECTION 18 - LOSS AND HIRE OF GOLF EQUIPMENT

Cover is only in place if the Golf Cover premium has been paid.

WE will pay

1) Loss of Golf Equipment

Up to the amount shown in the Schedule of Cover & Limits, for the value of repair of **YOUR** own **golf equipment** (after making proper allowance for wear and tear and depreciation) or hired **golf equipment**, if they are lost, stolen or damaged during **YOUR trip**. Claims for any single article are limited to the amount shown in the Schedule of Cover & Limits.

2) Hire of Golf Equipment

- a) £75 per day, up to the amount shown in the Schedule of Cover & Limits,
- b) for the reasonable cost of hiring replacement **golf equipment** as a result of the accidental loss, theft or damage of **YOUR** own **golf equipment** during the **Period of insurance**.

YOU ARE NOT COVERED

- 1) if **YOUR** own or **YOUR** hired **golf equipment** is lost, damaged or delayed in transit if **YOU** do not;
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline); or
 - b) follow up in writing within seven days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **YOU** are unable to obtain one immediately;
- 2) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 3) for **YOUR** own or **YOUR** hired **golf equipment** stolen from:
 - a) an **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **YOU**), and there is evidence of forcible and violent entry;
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
- 4) for anything mentioned in the Conditions and General Exclusions.

SECTION 19 – LOSS OF GREEN FEES

Cover is only in place if the Golf Cover premium has been paid.

WE will pay

Up to £75 per day, up to the amount shown in the Schedule of Cover & Limits, in total for the unused portion of **YOUR** Green Fees costs paid for or contract to be paid for before **YOUR trip** commenced, where **YOU** do not **curtail** the **trip**, but are certified by a **medical practitioner** as being unable to play golf and use the golf facilities because of serious injury or illness occurring during the **trip** and where there is confirmation that no refund is available for the unused Green

Fees.

YOU ARE NOT COVERED

- 1) for claims that are not confirmed as medically necessary by the emergency assistance company; and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **YOU** are unable to play golf and unable to use the golf facilities;
- 2) For anything mentioned under what **YOU** are not covered for of Section 6 (Medical Expenses).
- 3) for anything mentioned under the General Exclusions.

SECTION 20 – HOLE IN ONE

Cover is only in place if the Golf Cover premium has been paid.

WE will pay

Up to the amount shown in the Schedule of Cover & Limits, if **YOU** complete a hole in one stroke gross (i.e. exclusive of handicap) during any organised game on any golf course.

NOTE – this benefit will only be payable once in any game.

YOU ARE NOT COVERED

- 1) if **YOU** do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed;
- 2) for anything mentioned under the General Exclusions.

GENERAL EXCLUSIONS

YOU ARE NOT COVERED FOR

Anything directly or indirectly caused by;

- 1) **YOUR** suicide, deliberately injuring **YOURSELF**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse, self-exposure to needless danger (unless **YOU** are trying to save someone's life);
- 2) professional or organised sports, winter sports (unless the appropriate premium has been paid), snow/terrain parks, ski jumping, mono racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor, or dangerous pursuits;
- 3) air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft);
- 4) air travel within 24 hours of scuba diving;
- 5) bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- 6) loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy;
- 7) 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.
- 8) 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;
- 9) any act of **terrorism** not involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
 - a) this exclusion will not apply to Section 5 (Personal Accident) or Section 6 (Medical Expenses) provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities,
 - b) 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.
- 10) any act of **terrorism** involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
- 11) any loss, damage, cost or expense of any nature that results from or is in connection with

anything mentioned in General Exclusions 8), 9) or 10) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in General Exclusions 8), 9) or 10) 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;

- 12) **YOU** riding on a motorcycle, Quad bike or any mechanically assisted cycle with an engine capacity in **excess** of 125cc where **YOU** are not licensed to ride in the **UK** and in any event if **YOU** fail to wear a crash helmet or have not paid the appropriate additional premium;
- 13) **YOU** driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
- 14) 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;
- 15) mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing (unless the appropriate additional premium has been paid);
- 16) **YOUR manual work** (unless the appropriate additional premium has been paid);
- 17) any hazardous occupation of any kind;
- 18) taking part in dangerous expeditions or the crewing of a vessel outside European waters (unless the appropriate additional premium has been paid);
- 19) any payment which **YOU** would normally have made during **YOUR** travels, if nothing had gone wrong;
- 20) 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 Section 5 (Personal Accident), Section 6 (Medical Expenses);
The following exclusions apply:
- 21) **YOUR** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.
- 22) claims arising from **YOUR** wilful, malicious or unlawful acts.
- 23) claims arising as a result of **YOU**, **YOUR** travelling companion, close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints of beer or four 175ml glasses of wine) or solvents or anything relating to **YOU** or **YOUR** close relatives or business associate prior abuse of alcohol or solvents.
- 24) winter sports of any kind (Unless the appropriate premium has been paid) if the appropriate Winter sports premium has been paid the following General Exclusions will apply:
 - i) off-piste skiing except whilst under the supervision of a qualified guide/instructor;
 - ii) ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs;
 - iii) ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events.

THINGS TO NOTE WHEN MAKING A CLAIM CANCELLATION OR CURTAILMENT

If **YOU** cancel **YOUR trip** for medical reasons obtain a claim form. **YOUR** own **medical practitioner** should complete the Certificate on the reverse of the claim form. If the **trip is curtailed** for medical reasons obtain a medical certificate from the treating **medical practitioner** in the locality where the incident occurred, **YOU** must:

- Keep receipts or account for all expenses incurred
- In the event of **Cancellation** immediately notify the Tour Operator or the Travel Agency where **YOUR trip** was booked and obtain a **Cancellation** invoice
- Telephone the Claims Department on **08453 707187** as soon as **YOU** know that there is a possibility of **YOUR trip** not taking place.
- Obtain authorisation from the 24 Hour Medical Emergency Service or from us before incurring any expenses in **curtailing YOUR** holiday.

MEDICAL AND OTHER EXPENSES

WHAT TO DO IN THE EVENT OF A SERIOUS MEDICAL EMERGENCY FOR CASES INVOLVING MORE THAN SIMPLE OUTPATIENT TREATMENT.

- **YOU** must keep receipts or accounts for all expenses incurred.
- **YOU** should pay the hospital/clinic/doctor for routine or simple outpatient treatment and claim back on **YOUR** return to the **UK**. If **YOU** think the level of treatment is excessive or costs are likely to exceed £500 please consult the 24 Hour Medical Emergency Service for guidance.

PERSONAL ACCIDENT

- Obtain a medical certificate from the treating **medical practitioner**.
- In the event of a death **WE** will require a Death Certificate.
- Understand we will require independent assessments and investigations.

TRAVEL DELAY

- Obtain a letter from the Airline, Railway Company or Shipping Line, or their handling agent, confirming the reason for the delay and detailing the scheduled and actual departure times.

PERSONAL POSSESSIONS & SPORTS EQUIPMENT

- For all loss or damage in transit claims, including delayed **personal possessions** report to the Airline, Railway or Shipping Line, or their handling agents and obtain a written report from them before leaving the baggage reclaim area.
- For all damage claims obtain an estimate for repairs.
- In all circumstances, **YOU** must retain receipts or vouchers for items lost or damaged as these will help **YOU** to substantiate **YOUR** claim.
- In the case of lost or misplaced **personal possessions** on the **outward journey**, **YOU** must produce receipts for the purchase of essential replacement items.
- **YOU** must report all theft or losses to the Police within 24 hours of discovery and obtain a written Police report. Also report to **YOUR** Courier or Hotel/Apartment Manager whenever it is appropriate.

MONEY, PASSPORTS, TICKETS OR DOCUMENTS

- **YOU** must report all theft or losses to the Police within 24 hours of discovery and obtain a written Police report. Also report to **YOUR** Courier or Hotel/Apartment Manager whenever it is appropriate.
- **YOU** must enclose confirmation from **YOUR** bank or bureau de change of the issue of foreign currency. In the case of Sterling **YOU** must produce documentary evidence.
- For a lost or destroyed Passport **YOU** need to supply us with a letter from the Consulate where the loss was reported and retain all receipts that relate to the necessary costs in replacing the Passport.

PERSONAL LIABILITY

- **YOU** must supply full details of the circumstances giving rise to the claim plus any supporting evidence.
- **YOU** must give us notice in writing immediately **YOU** or **YOUR** legal representatives have knowledge of any impending prosecution, inquest or fatal injury inquiry in connection with any occurrence for which there may be liability under Section 10 of this Policy.

LEGAL EXPENSES

- **YOU** must notify us within 180 days of the event giving rise to **YOUR** claim in respect of Legal Expenses.

ALL OTHER SECTIONS

YOU must notify us within 30 days of the event giving rise to YOUR claim with full documentary support. Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

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

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority.

COMPLAINTS PROCEDURE

YOUR right to complain:

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **YOU** do not feel that the matter has been dealt with to **YOUR** satisfaction or **YOU** have some new evidence which we have not seen, please contact us in writing, explaining why **YOU** do not think our decision is correct.

- If **YOUR** query is regarding the selling of **YOUR** policy: Please contact Terry Green on 01223 720318 or write to: OK To Travel Limited. Richmond House, 16-20 Regent Street, Cambridge. CB2 1DB.
- If **YOUR** query is regarding policy cover, claims service or the emergency assistance service please contact Customer Services Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE. Telephone 01732 85 33 61.
- Should we still not be able to resolve the matter **YOU** may then follow the complaints procedure detailed below.
- If, **YOU** remain dissatisfied with the outcome and **YOU** do wish to complain please forward details of **YOUR** complaint in the first instance as follows:
- Write to the Branch Manager, URV, 1 Tower view, Kingshill, West Malling, Kent, ME19 4UY, who will review the claims office decision. If **YOU** are still not satisfied with the outcome **YOU** may: If, **YOU** remain dissatisfied with the outcome and **YOU** do wish to complain please forward details of **YOUR** complaint in the first instance as follows:
- Ask the Financial Ombudsman Service (FOS) to review **YOUR** case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. For enquiries and consumer helpline telephone 0300 123 9123 or 0800 023 4567. Further information can be found at their website www.financial-ombudsman.org.uk. FOS can only consider complaints after you have received a final response from us.

“COOLING OFF” PERIOD

If **YOU** wish to cancel **YOUR** policy within 14 days of buying or receiving **YOUR** policy documentation, **YOU** may claim a full refund of the premium **YOU** paid - providing **YOU** have not travelled or made a claim.

EXCESSES

Some sections of this policy are subject to an excess, i.e. **YOU** have to pay the first part of any claim. For full details, see the Schedule of Cover & Limits detailed in this document and in the policy booklet. Excesses are applied on a per person per claim per section basis.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

MEDICAL EXPENSES: **YOU** are not covered for any claim as a result of any **pre-existing medical** conditions **you** have not declared or have not been accepted by us.

CANCELLATION: Disinclination to travel is not covered. Cancellation claims as a result of **pre-existing medical conditions** of a non-travelling **close relative**, travelling companion insured separately, **close business associate** or friend are not covered.

PERSONAL POSSESSIONS: A deduction may be made for normal wear and tear depending on the age of an article for claims under this section; there are limits for cash, for any one, pair or

set and for valuables in total; valuables left unattended are not covered; certain articles, such as contact lenses are excluded.

TRAVEL DELAY: Claims due to strike or industrial action will be paid only if, when this policy was taken out or when **YOUR trip** was booked, there was no reasonable expectation that the strike or industrial action would take place.

PERSONAL LIABILITY: **YOU** are not covered whilst working or pursuing **YOUR** business or trade; **YOU** are not covered for claims resulting from the use, ownership or possession of a vehicle.

MEDICAL ASSISTANCE WHILST ABROAD	+44 (0) 1732 85 33 33 +44 (0) 845 260 3260* *Calls cost 7p per minute plus your phone company's access charge.
TO MAKE A CLAIM	01732 85 33 61
OK To Travel	01223 446920



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