

goodtogoinsurance.com

policy wording

CRUISE COVER

Single and Annual Multi Trip Policies
Master policy number RTXAN40069 A&B

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

This policy is for residents of the United Kingdom and the Channel Islands only
For policies issued from 21/12/2015 to 31/12/2016 with travel before 31/12/2017

YOUR IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP:

Contact Emergency Assistance Facilities
24hour Emergency advice line on:
+44 (0) 203 829 3 816

IF YOU NEED A CLAIM FORM:
You can download the relevant form:

www.travel-claims.net

Or contact Travel Claims Facilities on:
0203 829 3 815

IF YOU NEED LEGAL ADVICE:
Contact Slater & Gordon LLP on:
+44 (0) 161 228 3851

Goodtogoinsurance.com is a trading name of Ancile Insurance Group Limited and is Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK.

Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.

Policy information

Your insurance is covered under two master policy numbers, RTXAN40069 A your pre-travel policy and RTXAN40069 B your travel policy, specially arranged by Goodtogoinsurance.com on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.

We have a cancellation and refund policy, which you will find in full on Page 7. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:

- Have not started the trip.
- The policy is only valid for trips commencing in and returning to the UK. For all trips you must have a pre-booked outbound and return flight and the policy must cover the whole duration of the trip for the insurance to be valid.
- Take all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
- Is a resident of the United Kingdom or Channel Islands.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Is not travelling against medical advice and to ensure that they are able to undertake their planned trip.
- Note the max trip duration of a single trip is 94 days
- Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing).
- Is not travelling independently of the named insured adults on the policy where they are aged 18 years and under

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

YOUR IMPORTANT CONTACT NUMBERS

FOR MEDICAL SCREENING CALL ON 01708 339 029

Make sure you have all your medical information and medication details and policy number to hand. Open 8am – 9pm Mon-Fri , 08.30am – 5pm Saturday-Sunday



TO MAKE A CLAIM

on the policy please visit www.travel-claims.net or call **0203 829 3 815**. Open 9am-5pm Monday-Friday.



FOR LEGAL ADVICE

please contact Slater & Gordon LLP **0161 228 3851** or fax **0161 909 4444** Open 9am-5pm Monday-Friday



IN CASE OF A SERIOUS EMERGENCY

please contact the 24hour emergency assistance service provided by Emergency Assistance Facilities

+44 (0) 203 829 3 816

Call an ambulance using the local equivalent of a 999 number and then contact Emergency Assistance Facilities to offer you advice. We strongly suggest you put their telephone number **+44 (0) 203 829 3 816** into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Our appointed assistance service, Emergency Assistance Facilities will explain this to them and provide them with a faxed/email confirmation if necessary.


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

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

Things to be aware of/remember

- **your policy does not cover any costs private medical treatment unless authorised by us.**
- **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 standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. 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: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt, Mexico and Turkey. www.chargecareinternational.co.uk 

WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 203 829 3 816** 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 circumstances are included in the cover then call Travel Claims Facilities.

This policy is primarily designed for travellers with existing medical conditions and their travelling companions. For the purposes of this insurance, you are considered to have an 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 you, or are you, or anyone in your party;

- taken any prescribed medication, or received any medical treatment in the last 2 years;
- attended a medical practitioners surgery, or hospital or clinic (out-patient or in-patient) in the last two years;
- awaiting medical treatment or investigation;
- been diagnosed by a medical practitioner as suffering from a terminal illness.

NOTE: All existing medical conditions must be disclosed as well as any previous medical conditions which could have an impact on your current health

PLEASE NOTE:

- You must be fit to undertake your planned trip;
- You must not travel against medical advice or with the intention of obtaining medical treatment or consultation abroad;
- We will cover you for 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";
- You must declare all existing medical conditions as well as any previous medical conditions which could have an impact on your current health. If you declare some existing conditions and not others your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- 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" is correct. If not, you must call All Clear on **01708 339 029** to tell us. If the information is incorrect your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid.
- Your policy may be cancelled or treated as if it never existed and or your claims may be rejected or not fully paid if a claim is made relating to a medical condition, illness or injury of the Insured Person(s), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before your outward journey where we have not been notified.

NON-TRAVELLING RELATIVES

If you have a non-travelling close relative with an existing medical condition who dies or falls seriously ill, and as a result you wish to cancel or curtail your trip, **you** will be covered only if the relative's Medical Practitioner states that at the time insurance was taken out he/she would not have foreseen such a serious deterioration in his or her patient's condition.

WAITING LIST

If you are currently on a waiting list for treatment or investigation, our policy will not provide cover for Cancellation or Curtailment under the following circumstances:-

- You receive an appointment for treatment or investigation which conflicts with your planned trip, or
- As a result of the awaited treatment or investigation you become unable to travel on your planned trip.
- Being on a waiting list for treatment or investigation does not affect cover whilst you are away for medical conditions which have been declared to, and agreed by us. Should you become aware of a change in your diagnosis before you travel, please notify us immediately. If you are awaiting an initial diagnosis for symptoms you are currently experiencing, we are unable to confirm cover until you have a confirmed diagnosis.

CHANGE IN CIRCUMSTANCES

If you suffer an injury, illness or change in your current existing medical condition(s), including any changes to medication, after taking out this insurance but before starting your trip (this is known as a change in circumstance) you will only be covered by Section A, cancellation cover of this policy. Any change in circumstances must be notified to us and accepted in writing.

TO DECLARE A CHANGE IN YOUR CIRCUMSTANCES, YOU MUST CONTACT US DURING OFFICE HOURS ON 01708 339 029 TO SEE IF WE CAN PROVIDE COVER FOR YOUR TRIP.

WE may in the light of such changed circumstances not be able to continue cover under sections A and B of this insurance. If this is not acceptable to you, we will cover you for any loss of deposit or cancellation charges you have necessarily incurred up to the date of the change of circumstances that are normally covered under Section A of this insurance. In these circumstances no Policy excess will be applied.

SCHEDULE OF COVER		Platinum	Gold
A1	Cancellation	£5,000	£3,000
B1	Curtailement	£5,000	£3,000
B2	Missed Departure	£500	£500
B3	Travel Delay Abandonment	£100/£20 per 12 hrs £5,000	£100/£20 per 12 hrs £3,000
B4	Personal Accident Death Loss of limb/sight Permanent Total Disablement	£25,000 £25,000 £25,000	£25,000 £25,000 £25,000
B5	Medical & Repatriation Expenses Hospital Benefit Loss of Medication	£10,000,000 £1000/£25 £300	£10,000,000 £1000/£25 £300
B6	Personal Property Single Article Limit Valuables Limit Spectacles Limit Delayed Baggage Personal Money Cash Limit	£5,000 £300 £300 £300 £100 £400 £300	£2,000 £250 £250 £150 £100 £400 £200
Extension to Personal Property on payment of appropriate premium – B7 Gadget Cover			
B7	Gadget cover	Not Available	Not Available
B8	Mobility Aids	£2500	£2500
B9	Loss of Passport	£300	£300
B10	Personal Liability	£2,000,000	£2,000,000
B11	Legal Expenses	£25,000	£25,000
B12	Catastrophe	£1000	£1000
B13	Hijack	£500/£40	£500/£40
B14	Scheduled Airline Failure and End Supplier Failure Cover	Up to £1,500	Up to £1,500

B15	Cabin Confinement	Up to £1000	Up to £1000
B16	Missed Port Departure	Up to £500	Up to £500
B17	Itinerary Change	Up to £100	Up to £100
B18	Unused Excursions	Up to £750	Up to £750
B19	Cruise Interruption	Up to £250	Up to £250
Travel Dispute Professional Fees – on payment of the appropriate premium			
B20	Travel Dispute Professional Fees	£25,000	£25,000
	Excess	£35	£35
Extended Travel Delay Cover – on payment of the appropriate premium			
B21	Extended Travel Delay	£200 per 12 hrs to £1,000	£200 per 12 hrs to £1,000
Wintersports Extension – on payment of the appropriate premium			
B22	Ski Equipment	£500	£500
	Single Article Limit	£250	£250
	Ski Hire	£10 per day up to £250	£10 per day up to £250
	Delayed Ski Equipment	£150	£150
B23	Ski Pack	£400	£400
B24	Piste Closure	£35 per day up to £250	£35 per day up to £250
Golf Extension – on payment of the appropriate premium			
B25	Loss of Golf Equipment(owned)	£1,500	£1,500
	Single Article Limit	£300	£300
	Equipment Hire	£75 per day up to £375	£75 per day up to £375
B26	Loss of Green Fees	£75 per day up to £500	£75 per day up to £500
B27	Hole in One	£100	£100
Missed Connection Extension – on payment of the appropriate premium			
B28	Missed Connection Cover	Not Available	Not Available
Natural Catastrophe – on payment of the appropriate premium			
B29	Natural Catastrophe	£1500	£1500
EXCESSES:			
	Medical & Repatriation Excess	nil	£150
	Other Excess amounts (unless stated otherwise)*	nil	£75

Please note reduced sums insured apply to certain age groups.
Policy excesses are applied on a per person, per claim, per section basis.

<p>YOUR POLICY WORDINGS</p>	<p>Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it straight away</u> as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.</p>
<p>CANCELLING YOUR POLICIES</p>	<p>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 Goodtogo.com 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 £10 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>Single Trip policies-In the event you have not travelled and are not claiming on the policy, a refund of 70% of the policy premium and any additional premium applied (on a pro-rotta basis). If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p>Annual Multi Trip policies- Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you chose to cancel and understand that all benefits of the policy will be cancelled, we will refund the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p>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.</p>
<p>BE CAUTIOUS</p>	<p>This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i></p>
<p>PREGNANCY</p>	<p>Travelling When Pregnant - Pregnancy is not a medical condition, so you are able to travel until you are quite late into your pregnancy. 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 can be provided if complications arise. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. You should check with them or any other mode of transport you propose to take before you book. Please make sure that your Medical Practitioner and Midwife are aware of your travel plans, that there are no known complications and that you are not travelling against any medical advice.</p> <p>By Air - After 28 weeks most airlines will require a letter from your Medical Practitioner or Midwife confirming your Estimated Date of Delivery and stating that there are no complications. You may travel, but your travel must be completed by 36 weeks and 6 days for single uncomplicated pregnancies and 32 weeks and 6 days for multiple uncomplicated pregnancies.</p> <p>By Sea - Ferry companies and cruise liners have their own restrictions and may refuse heavily pregnant women beyond 32 weeks.</p> <p>By Car, Coach and Train - There are no known restrictions. Please make sure your Medical Practitioner or Midwife are aware of your travel plans and that there are no known complications</p> <p>General Note - Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.</p>
<p>MEDICAL COVER</p>	<p>Your travel policy is not private health insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. If you have an existing medical condition accepted by Good to Go it is a requirement that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor.</p>
<p>EHIC</p>	<p>The European Health Insurance Card (EHIC) allows you (provided you are a UK resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx</p>
<p>MEDICARE</p>	<p>If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.</p>
<p>EXCESS</p>	<p>Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim</p>

<p>AUSTRALASIA Australia and New Zealand.</p> <p>BUSINESS ASSOCIATES a business partner, director or employee of yours whose absence from work necessitates you having to cancel your trip as certified by your senior Director or Partner.</p> <p>BUSINESS SAMPLES business goods, samples and equipment taken on an insured journey by an insured person that are owned by you or your employer.</p> <p>CHANGE IN HEALTH Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes, new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.</p> <p>CHANNEL ISLANDS Jersey, Guernsey, Alderney, Sark , Herm, Jethou, Brecqhou and Lihou.</p> <p>CLOSE RELATIVE spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child (including fostered/adopted), step-child grandchild, niece, nephew, cousin or fiancé(e).</p> <p>CURTAILMENT the cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.</p>	<p>ESSENTIAL ITEMS underwear, socks, toiletries and a change of clothing.</p> <p>EUROPE 1 continent of Europe west of the Ural Mountains, including Republic of Ireland, Isle of Man, Chanel Islands and all countries bordering the Mediterranean Sea, as well as Madeira, the Azores, but excluding Spain, the Canaries, Turkey, Cyprus, Malta, Egypt, Israel, Libya, Algeria, Jordan, Syria and Switzerland.</p> <p>EUROPE 2 As Europe 1, but including Spain, the Canaries, Turkey, Cyprus, Malta and Switzerland.</p> <p>EXISTING MEDICAL CONDITION You are considered to have an existing medical condition if you answer Yes to any of the four questions stated on our Health/ Existing Medical Conditions (Page 4).</p> <p>FLIGHT a service using the same airline or airline flight number.</p> <p>HOME Your permanent residence in the United Kingdom or the Channel Islands.</p> <p>HOME COUNTRY both the United Kingdom the Channel Islands</p> <p>INSURED PERSON/YOU/ YOUR any person named on the insurance certificate.</p>	<p>INTERNATIONAL DEPARTURE POINT the airport, international rail terminal or port from which you departed from your home country to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.</p> <p>RELEVANT INFORMATION a piece of important information that would increase the likelihood of a claim under your policy.</p> <p>MANUAL LABOUR 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.</p> <p>MOBILITY EQUIPMENT Wheelchair, motorised wheelchair, mobility scooter, walking frame, prosthetic limb, walking stick or crutches</p> <p>PAIR OR SET two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p>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. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.</p> <p>CASH Sterling or foreign currency in note or coin form.</p>
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<p>POSSESSIONS each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p style="text-align: center;">↓</p> <p>VALUABLES Jewellery, articles made of gold, silver or other precious metals, precious or semi-precious stones, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, compact discs, cartridges, discs, MP3/4 or mini-disc players, ebook readers, musical instruments, furs, or leather clothing, (excluding footwear).</p> <p>GADGETS Mobile phones, i-pods, i-pads, tablet computers, e-readers, MP3 players, SAT NAV, cassette players/CD players, computer game machines and any equipment used with them such as CDs, games, tapes, cassettes or cartridges.</p> <p>Duty free any items purchased at duty free.</p> <p>Shoes boots, shoes, trainers and sandals.</p>	<p>PUBLIC TRANSPORT buses, coaches, internal flights or trains that run to a published scheduled timetable.</p> <p>SCHEDULED AIRLINE an airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p>SKI EQUIPMENT skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.</p> <p>SKI PACK ski pass, ski lift pass, ski hire and ski school fees.</p> <p>SPORTS AND ACTIVITIES any recreational activity that requires skill and involves increased risk of injury.</p> <p><i>If you are taking part in any sport/activity please refer to page 39 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us: Please call us on 01708 339 029 9am - 5pm Monday to Friday</i></p> <p>TRAVEL DOCUMENTS current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p>RESIDENT 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, and is registered with a UK GP.</p>	<p>REDUNDANCY being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of Employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p> <p>TRIP a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation. <u>both during the period of cover.</u></p> <p>UNATTENDED left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p>UNITED KINGDOM United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>WE/OUR/US Union Reiseversicherung AG UK.</p> <p>WINTER SPORTS skiing, snowboarding and ice skating, big foot skiing, cross country/Nordic skiing, dry slope skiing, sledging, snowmobiling, snow kiting, snow shoeing</p> <p>WORLDWIDE 2 anywhere in the world.</p> <p>WORLDWIDE 1 (EXCLUDING USA, CANADA & CARIBBEAN) anywhere <i>excluding</i> the United States of America, Canada and the Caribbean & Greenland</p>
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Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES: You are not covered under any section, unless specified, for any of the following circumstances:

- | | |
|--|---|
| <ul style="list-style-type: none"> • Any trip under an annual multi-trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days. • Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home. • More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip. • 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. | <ul style="list-style-type: none"> • Manual labour (see policy definition). • You piloting or travelling in an aircraft not licensed to carry passengers. • You travelling on a motorcycle or moped for which you do not hold a full licence to ride in your <u>home country</u>. If you are riding pillion, the rider must also hold a full UK licence. • Wintersports of any kind unless the appropriate premium has been paid |
| <ul style="list-style-type: none"> • The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. • Any claim arising directly/indirectly from you failing to provide full and accurate information including full details of medical conditions or changes to your health or anyone's health on which the trip depends, known by you at the time of buying this policy or which occurs between booking and before you travel unless it has been disclosed to us and we have agreed <u>in writing</u>. • The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person. • Any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover <u>in writing</u> and any additional premium has been paid. (see Health / Existing Medical Conditions) | <ul style="list-style-type: none"> • You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not and unless the appropriate additional premium has been paid (if applicable) • Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>. • Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life). • In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. |
| <ul style="list-style-type: none"> • The cost of any elective (non-emergency) treatment or surgery, including exploratory tests which are not directly related to the illness/injury which necessitated your admittance into hospital. • Any claim due to your carrier's refusal to allow you to travel for whatever reason. • Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. • You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure. | <ul style="list-style-type: none"> • Participation in any sports and activities unless the appropriate additional premium has been paid and the policy endorsed. (see definitions for sports and activities page 9) • Your failure to obtain the required passport, visa or ESTA. • 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 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. • Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, <u>unless specified</u>. |
| <ul style="list-style-type: none"> • Any costs which are due to any errors or omissions on your travel documents. | |

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>Up to the amount shown in the Schedule of cover for your portion of prepaid:</p> <ul style="list-style-type: none"> i. transport charges, ii. loss of accommodation, iii. foreign car hire iv. Pre-booked excursions up to a maximum £250 <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</p> <p>(course charges, or tuition fees are not included unless agreed in writing by us).</p>	<ul style="list-style-type: none"> • you or a travelling companion is ill, quarantined, injured or dies before the trip starts. <p>Or</p> <ul style="list-style-type: none"> • a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. <p>Or</p> <ul style="list-style-type: none"> • the person you are going to stay with is ill, injured or dies before the trip starts. <p>Or</p> <ul style="list-style-type: none"> • 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; 	<ul style="list-style-type: none"> • have paid or accept that your excess will be deducted from any settlement. • have complied with the health declaration on page 4 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid. • accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. • have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. • accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. • are not cancelling due to the death, injury or illness of any pets or animals. • accept that we can only offer to medically screen and extend cover for existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered: <ul style="list-style-type: none"> ○ a travel companion not insured by us. ○ a business associate of you or your travel companion. • are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. • have reported the theft to the relevant authority and have proof of such. 	<ul style="list-style-type: none"> • Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form. • Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.
<p style="text-align: center;">Up to £1,000</p>	<ul style="list-style-type: none"> • 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; 		
<p>Up to the amount shown in the Schedule of cover for your portion of prepaid:</p> <ul style="list-style-type: none"> i. transport charges, ii. loss of accommodation, iii. foreign car hire iv. Pre-booked excursions up to a maximum £250 <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</p> <p>(course charges, or tuition fees are not included unless agreed in writing by us).</p>	<ul style="list-style-type: none"> • you are required for jury service or as a witness in a court of law. • you or a travel companion being made redundant. <hr/> <ul style="list-style-type: none"> • Your private dwelling becoming uninhabitable following fire, storm or flood, or your presence being required following a burglary occurring at any time after we have accepted this insurance <hr/> <ul style="list-style-type: none"> • of the requirements of HM forces. 	<ul style="list-style-type: none"> • are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. • are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and continuous employment for two years. (see definition-redundancy) • have obtained a written statement from the police at the time of the cancellation confirming the necessity to cancel your trip. • Have obtained an independent report confirming your private dwelling is uninhabitable • have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<ul style="list-style-type: none"> • Provide us with your original summons notice. • Obtain written confirmation to validate your circumstances. • Obtain written confirmation to validate your circumstances. • Obtain written confirmation to validate your circumstances.

BE AWARE! No cover is provided under this section due to;

- **anything mentioned in the conditions or general exclusions (Page 10)**
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.
- for claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal Childbirth would not constitute an unforeseen event. Please see Page 7.

- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any business associate.
- your failure to report the theft of your passport to the relevant authority.
- your failure to obtain required ESTA or Visa in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.
- we will NOT pay for the excess shown in the schedule of cover and limits per insured person
- your failure to produce a medical certificate from a medical practitioner confirming that the cancellation of the trip is medically necessary.

Curtailment (Policy B Section 1)

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p>Up to the amount shown in the schedule of cover for</p> <ul style="list-style-type: none"> • transport charges, • loss of accommodation that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip. <p>(course charges, or tuition fees are not included unless the appropriate extension has been purchased).</p> <p>PLEASE NOTE <i>Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</i></p>	<p>your early return home because of the death, injury or illness of:</p> <ul style="list-style-type: none"> • You or a friend with whom you are travelling. • A close relative who lives in your home country. • A close business associate who lives in your home country. <p>Or</p> <ul style="list-style-type: none"> • you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law, <p>Or</p> <ul style="list-style-type: none"> • you, a friend or close relative or carer who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. <p>Or</p> <ul style="list-style-type: none"> • your early return home because of the death, injury or illness of a friend who lives abroad and with whom you were intending to stay with. 	<p>Provided you are not claiming for:</p> <ul style="list-style-type: none"> • any payment where you have not suffered any financial loss. • coming home due to an existing medical condition of you, a non-travelling close relative or travelling companion, unless declared and accepted by us in writing. • any costs where you have not paid your excess. • the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. • any claim due to the death, injury or illness of any pets or animals. • the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. • any unused portion of your original ticket where you have been repatriated. • coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. • curtailment cover where the trip is of 2 days duration or less or is a one-way trip. • the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking. • the curtailment of your trip by the tour operator. • curtailment due to financial circumstances. 	<p><u>If you need to cut short your trip:</u></p> <ul style="list-style-type: none"> • due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour medical helpline</i> . <p style="text-align: center;">+44 (0) 203 829 3 816</p> <p><u>Curtailment claims will not otherwise be covered.</u></p> <ul style="list-style-type: none"> • If you need to come home early for any other reason please call this number: +44 (0) 203 829 3 816 to ensure your circumstances are covered under your policy. • Download or request a claim form for Curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form. • You should keep any receipts or accounts given to you and send them in to the claims office.

BE AWARE! If you need to come home early you **MUST** contact our emergency assistance service who will be able to assist you- no cover is available for cutting short your trip unless the emergency medical assistance service have agreed. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- **anything mentioned in the conditions or general exclusions (Page 10)**
- Coming home early due to an existing medical condition of you or a travelling companion included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
- Coming home early due to death or illness of a close relative or close business associate caused by an existing medical condition or a known complication of it.
- Any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- For claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal Childbirth would not constitute an unforeseen event. Please see Page 7.

Missed Departure and Travel Delay (Policy B Section 2)

We will Pay:	If:	Provided:	If you need to claim:
Up to the amount shown in the Schedule of Cover	<ul style="list-style-type: none"> • the airline on which you are booked becomes insolvent after your departure from your home country. • 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. 	<ul style="list-style-type: none"> • you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy. • you are at the airport/port/station and the delay is over 12 hours. • delay is not due to the diversion of aircraft after it has departed 	<ul style="list-style-type: none"> • Download or request and complete a departure delay claim form. • Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.
Up to the amount shown in the Schedule of Cover	<ul style="list-style-type: none"> • after 12 hours of delay at the airport of your <u>outbound</u> journey from your home country you abandon the trip. 	<ul style="list-style-type: none"> • your trip is not less than 2 days duration or is a one-way trip. • your excess has been paid or deducted from any settlement. 	
Up to the amount shown in the Schedule of Cover	<ul style="list-style-type: none"> • the vehicle in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, or your connecting flight. 	<ul style="list-style-type: none"> • you have allowed sufficient time to check-in as shown on your itinerary. • the claim is not due to 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. • Any costs where you have not paid your excess. 	

BE AWARE! No cover is provided under this section for:

- **anything mentioned in the conditions or general exclusions (Page 10)**
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs or where you being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.
- Your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.
- Unless you obtain confirmation from the police/motoring authorities to confirm a major accident on a motorway causing delays or closure on the motorway.
- Unless you obtain confirmation of the delay from the authority who went to the accident or breakdown affecting the car in which you are travelling in
- If you do not check in for your flight, sea crossing, coach or train departure before the intended departure time
- Any claims arising from withdrawal of service temporarily or otherwise

We will pay	For:	Provided:	If you need to claim
<p>A single payment as shown on your summary of cover</p>	<p>Your accidental bodily injury, that independently of any other cause, results in your:</p> <ul style="list-style-type: none"> • Death (<i>limited to £1500 when you are under 16 or over 75 at the time of incident</i>). • Total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet. • Permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening. 	<p>Provided:</p> <ul style="list-style-type: none"> • you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. • you are not 16 or under or over 75 and claiming permanent disablement. • you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>If you need to claim</p> <ul style="list-style-type: none"> • Download or request a claim form for Personal Accident immediately and complete to the best of your ability. • In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.

BE AWARE! This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section (Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

- **anything mentioned in the conditions or general exclusions (Page 10)**
- any payment for permanent disablement when your age under sixteen (16) or over seventy five (75) at the time of the incident
- Your sickness, disease, medical condition, treatment, illness or physical or mental condition that is gradually getting worse.
- An injury which existed prior to the commencement of the trip
- Any claims not notified to us within 12 months of the date of the accident.

	For:	Provided you are not claiming for:	If you need to claim
<p><u>For trips outside & Inside your home country:</u> up to the amount shown in the schedule of cover for trips <u>outside</u> your home country OR up to £1,000 <u>inside</u> your home country following <i>necessary</i> emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services. • additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, or a child who requires an escort to travel to you from your home country or to travel with you, where it is deemed medically necessary. • your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home in the UK or local funeral expenses abroad limited to £1,500 	<ul style="list-style-type: none"> • any costs where you have not paid yourexcess. • treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. • any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment. • costs of private treatment <u>unless our 24 hour medical helpline has agreed</u> and adequate public facilities are not available. • replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. • the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs (please see section B8 Mobility Aids) or hearing aids(please see section B6 Personal Property). • the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency. • any extra costs for single/private accommodation in a hospital or nursing home. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 203 829 3 816</p> <p>Call our 24 hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world</p> <ul style="list-style-type: none"> • Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability. • For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates. • For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to. • A photocopy or scanned image of your EHIC card.
<p>Public hospital benefit – up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> • each 24 hour period that you are in a public hospital as an in-patient during the period of the trip in addition to the fees and charges. 		
<p>Up to £300 for the loss of medication</p>	<ul style="list-style-type: none"> • The necessary and reasonable cost of replacing essential medication lost or stolen during your trip. 		
<p>Up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain limited to £350 	<ul style="list-style-type: none"> • any dental work involving the use of precious metals to or for the provision of dentures. • any treatment or work which could wait until your return home. 	

BE AWARE! Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact Emergency Assistance Facilities prior being admitted anywhere, in this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- **Anything mentioned in the conditions or general exclusions (Page 10)** (including any treatment, tests, associated illnesses to existing conditions and psychological disorders).
- Any costs where you are an inpatient or it is a repatriation claim and our *24 hour assistance service, Emergency Assistance Facilities* have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- Medication and/or treatment which at the time of departure is known to be required or to be continued outside your home country.
- For expenses incurred as a result of a tropic disease where you have not had the recommended inoculations/ or taken the recommended medication
- For claims arising from normal pregnancy, without any accompanying bodily injury, illness, disease or complication. Normal Childbirth would not constitute an unforeseen event. Please see Page 7.
- Services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.

Additional Medical Expenses (Policy B Section 5)

If you undergo surgery which is covered under Section 4 of this policy, involving a minimum in-patient stay of at least 5 days in a hospital outside the UK during your trip,

We will pay:	For:	Provided you:	If you need to claim:
<p>Up to the amount shown in the schedule of cover and limits per day</p>	<ul style="list-style-type: none"> • Recuperation holiday for travel and accommodation costs of another holiday to recuperate from your surgery <hr/> • UK Medical Examination for necessary costs to have a relevant medical examination following an incident on holiday. <hr/> • The necessary costs of employing a home help or registered nanny <hr/> • The necessary costs of cosmetic surgery to correct soft facial tissue damage caused by an accident sustained during your trip <hr/> • The necessary additional cattery or kennel costs if you have to return home later than originally booked. 	<ul style="list-style-type: none"> • take the trip within 3 months of your return the UK from the trip <hr/> • have the examination in the UK within 3 months of your return to the UK from your trip <hr/> • are hospitalised or need to stay in bed at home immediately <hr/> • after being repatriated on the advice of a registered medical practitioner • it has been recommended by a medical practitioner • the injury was sustained during your trip. <hr/> • have been delayed by medical reasons covered under Section 4 Medical and Repatriation expenses 	<ul style="list-style-type: none"> • Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability. <hr/> • For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates. <hr/> • For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to. <hr/> • A photocopy or scanned image of your EHIC card.

BE AWARE!

No cover is provided under this section for:

- **Anything mentioned in the conditions or general exclusions (Page 10)**
- for any claim which does not directly relate to an accident or illness suffered during your trip
- for any costs which the emergency assistance company has not authorised
- if you needed a home help or a registered nanny before you began your trip

We will pay:	For:	Provided you:	If you need to claim
<p>Up to the amount as shown on your schedule of cover</p>	<ul style="list-style-type: none"> Personal Property The intrinsic value or cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <ul style="list-style-type: none"> (i) For all valuables in total limited to the amount shown in the schedule of cover (ii) For any single article, pair and/or set of articles limited to the amount shown in the schedule of cover (iii) For all prescription spectacles limited to the amount shown in the schedule of cover <p><i>(Please 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)</i></p> 	<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. have complied with the carrier's conditions of carriage. have notified the police, your carrier or tour operator's representative and obtained an independent written report. own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50). have not left electrical items, eyewear, hearing aids jewellery & watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. have obtained written confirmation of any loss, damage or delay. 	<p>For all damage claims:</p> <ul style="list-style-type: none"> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. <p>For all loss or damage claims during transit:</p> <ul style="list-style-type: none"> (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. <p>For all losses</p> <ul style="list-style-type: none"> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. you should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.
<p>Up to the amount as shown on your schedule of cover</p>	<ul style="list-style-type: none"> Delayed Baggage The purchase of essential items if your luggage containing your possessions are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. <i>(Please note: that any amount we pay you will be deducted from your claim if your personal property proves to be permanently lost)</i> 	<ul style="list-style-type: none"> have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. have obtained written confirmation of any loss, damage or delay. 	<p>For delay claims</p> <ul style="list-style-type: none"> You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.
<p>Up to the amount as shown on your schedule of cover</p>	<ul style="list-style-type: none"> Personal Money Your cash is limited to the amount shown on your schedule of cover and limits if it is lost or stolen whilst being carried on your person or left in a locked safety deposit box. 	<ul style="list-style-type: none"> have obtained written confirmation of any loss, damage or delay. 	<ul style="list-style-type: none"> Any item with a purchase price in 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. We will only accept <u>original</u> purchase receipts for any items lost/stolen, these will <u>not</u> be returned to you following settlement of your claim.

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, 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 and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (Page 10) or any items that do not fall within the categories of cover listed.
- Mobile phones, SIM cards, mobile phone prepayment cards, lost/stolen mobile phone call charges or mobile phone accessories, duty free items such as tobacco products, alcohol and perfumes.

We will pay:	For:	Provided:	If you need to claim
<p>Up to the amount shown in the schedule of cover for <u>your</u> gadgets, with a maximum amount for:</p> <p>Single article limit → £500</p> <p>CDs, games, tapes, cassettes, or cartridges → £50</p> <p>Either</p> <ul style="list-style-type: none"> The cost of repairing your gadgets that are accidentally damaged whilst on your trip, up to the original price of the item, less an allowance for age, wear and tear. <p>Or</p> <ul style="list-style-type: none"> The original price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 		<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. own the items you are claiming for and are able to provide proof of ownership. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. you have not left your gadgets unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). that you are not claiming for theft: <ul style="list-style-type: none"> from any commercial vehicle or convertible vehicle(both hard and soft topped models). from any motor vehicle where someone acting on your behalf is not with the vehicle, unless your gadget(s) has been concealed in a glove compartment, locked boot, or other concealed internal compartment and all the vehicles security systems have been activated. from any other type of transport. your gadget(s) was not left unattended except where it is locked in a safe or safety deposit box where these are available or left out of sight in your locked personal holiday or trip accommodation; from your person unless your gadget(s) was concealed on your person or taken from you by force or violence, or the threat of force or violence; any incident that has not been reported to the Police as soon as possible, and within 24 hours of discovery, and a written report and reference number obtained from them; if your gadget(s) is carried in any suitcases, trunks or similar containers when left unattended. you are not claiming for: <ul style="list-style-type: none"> the cost of replacing any apps or downloads stored on the gadget the cost of replacing any music stored on the gadget the cost of replacing any unused credit on your mobile phone 	<p><u>For all losses</u></p> <ul style="list-style-type: none"> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate. <p><u>For all damage claims:</u></p> <ul style="list-style-type: none"> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. <p><u>For all loss or damage claims during transit:</u></p> <ul style="list-style-type: none"> report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.
<p>Up to £75</p>	<ul style="list-style-type: none"> unauthorised calls if your mobile phone is stolen. 		
<p>BE AWARE! all electronic equipment reduces in value over time therefore where a gadget is replaced following a valid claim we will reduce the payment under this policy on a sliding scale as follows: For items over 2 years old the price will be reduced by 10% per year, up to a maximum of 70% for items that are 9 years old or more</p> <p>No cover is provided under this section for:</p> <ul style="list-style-type: none"> Anything mentioned in the general conditions or exclusions (Page 10) or any items that do not fall within the categories of cover listed. 			

We will pay:	For:	Provided you:	If you need to claim
<p>up to the amount shown in the schedule of cover for <u>your</u> mobility equipment</p>	<p>Either</p> <ul style="list-style-type: none"> The cost of repairing items that are damaged whilst on your trip, up to the limit shown, less an allowance for age, wear and tear. <p>Or</p> <ul style="list-style-type: none"> Up to the limit shown, less an allowance for age, wear and tear, to cover mobility and disability equipment that is stolen, permanently lost or destroyed whilst on your trip. <p>Or</p> <ul style="list-style-type: none"> Cost of hire for essential equipment whilst travelling, in the event that your mobility equipment is lost or damaged or delayed 	<ul style="list-style-type: none"> The equipment is brought with you from your home country at your own cost and you have complied with the carrier's conditions of carriage. have notified the police, your carrier or tour operator's representative and obtained an independent written report. own the items you are claiming for and are able to provide proof of ownership. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin. have not left equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked securely or left out of sight in your locked holiday or trip accommodation. have not left your equipment unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. have obtained written confirmation of any loss, damage or delay. the equipment is essential or medically necessary for you to continue your holiday and you would use the equipment in your home country for mobility purposes and is necessary for day to day living. 	<p><u>For all damage claims:</u></p> <ul style="list-style-type: none"> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. <p><u>For all loss or damage claims during transit:</u></p> <ol style="list-style-type: none"> retain your tickets and luggage tags, report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. <p><u>For all losses</u></p> <ul style="list-style-type: none"> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. you should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate. We will only accept <u>original</u> purchase receipts or proof of ownership for any items lost/stolen, these will <u>not</u> be returned to you following settlement of your claim. Any amount we pay you for temporary hire of a mobility aid will be deducted from your claim if it proves to be permanently lost or damaged.

BE AWARE! Your travel insurance policy is not intended to cover items of high value, as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. The mobility section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear Any amount we pay you for temporary hire of a mobility aid will be deducted from your claim if it proves to be permanently lost or damaged.

- No cover is provided under this section for:**
- Anything mentioned in the conditions or general exclusions (Page 10) or any items that do not fall within the categories of cover listed.***
 - Any loss if you do not exercise reasonable care for safety/supervision of your property.
 - Mobility aids not owned by you
 - The cost for any Nurse or carer unless insured by us

We will pay:	For:	Provided:	If you need to claim
<p>Up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. cover for necessary costs collecting your emergency travel document on your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your passport is: <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<ul style="list-style-type: none"> For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate. For a lost or stolen passport you will need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (Page 10)**
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom.
- cash that is not on your person, in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.
- loss due to delay, detention, confiscation, requisition or damage by customs or other officials or authorities.

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown in the schedule of cover</p>	<p>any event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:</p> <ul style="list-style-type: none"> • Injury, illness or disease of any person. • Loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family, household or employee or anyone in your service. • Loss of, or damage to your temporary holiday accommodation that does not belong to you, or any member of your family, household or employee or anyone in your service. 	<ul style="list-style-type: none"> • your excess has been paid or deducted from any settlement. • Liability for loss of or damage to property or injury, illness or disease is not caused or suffered by: <ul style="list-style-type: none"> ○ your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. ○ your ownership, care, custody or control of any animal. • Compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> ○ land or building or their use either by or on your behalf other than your temporary trip ○ accommodation, ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles (other than wheelchairs, electric wheelchairs or mobility scooters), bicycles, vessels (other than rowing boats, punts or canoes), animals , or firearms (other than guns being used for sport); 	<ul style="list-style-type: none"> • <u>Never admit responsibility to anyone</u> and do not agree to pay for any damage, repair costs or compensation. • Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.

BE AWARE! No cover is provided under this section for:

- **anything mentioned in the conditions or general exclusions (Page 10)**
- For injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- Claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.
- Racing of any kind
- Any deliberate act

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

If you need legal advice (Policy B Section 11)

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. you accept that 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 follow the contingency fee system operating in North America. you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. the estimated recovery is more than £500. we believe that you are likely to obtain a reasonable settlement. the costs cannot be considered under an arbitration scheme or a complaints procedure. you are not claiming against another insured-person, member of your family, a friends or travelling companion, whether insured by us or another provider. the claim is not due to damage to any mechanically propelled vehicle. You follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle us to withdraw cover 	<ul style="list-style-type: none"> If you have an accident abroad and require legal advice you should telephone: Slater & Gordon LLP, 123 Deansgate, Manchester, M3 2BU They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer. To obtain this service you should: telephone 0161 228 3851 or fax 0161 909 4444
<p>for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> enquires relating to your insured trip. 		
<p>BE AWARE! Legal expenses claims are only considered on the condition that you use Slater & Gordon LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. <i>We will settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.</i></p> <p>No cover is provided under this section for:</p> <ul style="list-style-type: none"> <i>anything mentioned in the conditions or general exclusions (Page 10)</i> Proceedings in more than one country for the same event. 			

Catastrophe (Policy B Section 12)

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> reasonable additional costs of travel and accommodation within a 20 mile radius to the same standard as those on your booking to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease. 	<ul style="list-style-type: none"> Your trip is not: <ul style="list-style-type: none"> within the United Kingdom or Channel Islands. formed part of a tour operator's package holiday. you are able to provide evidence of the necessity to make alternative travel arrangements. 	<ul style="list-style-type: none"> You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.
<p>BE AWARE! No cover is provided under this section for:</p> <ul style="list-style-type: none"> <i>anything mentioned in the conditions or general exclusions (Page 10) or any amounts recoverable from any other source</i> for 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; for any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services; for any cost or expense resulting from circumstances existing prior to your arrival at your pre-paid and pre-booked accommodation; 			

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> • each 24 hours you are confined as a result of hijack. 	<ul style="list-style-type: none"> • you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement. 	<ul style="list-style-type: none"> • Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability. • Claims will need to be supported by a written report from the appropriate authorities.

BE AWARE!
No cover is provided under this section for:

- *anything mentioned in the conditions or general exclusions (Page 10)*
- any claim where you are unable to provide us with proof of the incident, i.e. police/authorities/medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

Scheduled Airline Failure & End Supplier Failure (Policy B Section 14)

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This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, underwritten by Certain Underwriters at Lloyds (Insurer)

We will Pay:	For:	Provided You:	If you need to claim:
Up to the amount shown in the schedule of cover for each Person Insured named on the invoice	<ul style="list-style-type: none">Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas Abroad & Cottages in the UK; Coach Operator, Car Hire Company, Caravan Sites, Campsites, Mobile Home, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Park such as Disneyland Paris all known as End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure <p><i>Or</i></p> <ul style="list-style-type: none">In the event of insolvency after departure:<ul style="list-style-type: none">(a) additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard of transport as enjoyed prior to the curtailment of the arrangements, <p><i>Or</i></p> <ul style="list-style-type: none">if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transport as enjoyed prior to the curtailment of the arrangements.	<ul style="list-style-type: none">In the case of (a) and (b), where practicable, the Person Insured will have obtained the approval of the insurer prior to incurring the relevant costs	<ul style="list-style-type: none">International Passenger Protection (IPP) claims only: should be advised promptly, and within 14 days to: International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, UK Telephone: +44 (0) 20 8776 3752 Fax: +44 (0) 20 8776 3751 Email: info@ipplondon.co.ukIPP will only accept claims submitted up to 6 months after the failure.Any claims submitted after the 6 month period will not be processed

BE AWARE! No cover is provided under this section for:

- Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure
- The Financial Failure of:
 - (a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at **Your** date of application for this Policy.
 - (b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - (c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation
- Any loss for which a third party is liable or which can be recovered by other legal means
- Any losses that are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked hotel following the financial failure of an airline.

COMPLAINTS PROCEDURE FOR SCHEDULED AIRLINE FAILURE & END SUPPLIER FAILURE (POLICY B SECTION 14)

COMPLAINTS PROCEDURE FOR SECTION B 14 ONLY:

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

Please telephone us on: (020) 8776 3750. Email: info@ipplondon.co.uk

Or write to: The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, Fax: (020) 8776 3751

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

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

If our investigations take longer, a full response will be given within four weeks or an explanation of IPP's position with time-scales for a full response.

Having followed the above procedure, if you are not satisfied with the response you may write to: Policyholder and Market Assistance, Lloyd's, One Lime Street, London EC3N 7HA

Email: complaints@lloyds.com

In addition, you have the right to contact the Financial Ombudsman Service at the following address if you are an Eligible Complainant (See definition below)

The Financial Ombudsman Service, Exchange Tower, London. E14 9SR Telephone: (020) 7964 1000 Email: complaint.info@financial-ombudsman.org.uk

This Certificate is only a summary of the protection provided. A copy of the Master Policy wording providing full details of the terms and conditions of this Insurance is available from the Policyholder upon request.

Please see Page 40 for further detail on what is an Eligible complaint.

We will pay:	For:	Provided You:	If you need to claim:
£50 per day up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> Each full day you are confined to your cabin as a result of injury or illness 	<ul style="list-style-type: none"> Provide written confirmation, from the ship's doctor or another medical practitioner, of your injury or illness which made your quarantine necessary, as soon as possible . 	<p style="text-align: center;">FOR MEDICAL EMERGENCIES</p> <p style="text-align: center;">+44 (0) 203 829 3 816</p> <ul style="list-style-type: none"> Call our 24 hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability. For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates. For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to.

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (Page 10) or any items that do not fall within the categories of cover listed.***
- Treatment or surgery which is not directly related to the injury or illness which made your confinement necessary
- Any treatment or surgery which (based on information from the ship's doctor) can be reasonably delayed until your return to your home area
- The result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

Missed Port Departure (Policy B Section 16)

We will pay:	For:	Provided You:	If you need to claim:
Up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> reasonable additional travel expenses incurred to reach the next overseas port destination due to: <ul style="list-style-type: none"> the vehicle in which you are travelling to your international Cruise departure point becomes un-drivable due to mechanical failure or being involved in an accident Or <ul style="list-style-type: none"> your public transport is delayed, preventing you from being able to check-in on time for your outward departure, or your connecting flight. 	<ul style="list-style-type: none"> you have allowed sufficient time to get to your destination as shown on your itinerary. the claim is not due to the failure of public transport services that is due to poor weather conditions, a strike or industrial action that started or that had been announced before the date of your departure from home. 	<ul style="list-style-type: none"> Download or request and complete a departure delay claim form. Obtain written confirmation from your shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your sailing. You will need to obtain independent confirmation of the circumstances.

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (Page 10)***
- for an Accident to or breakdown of the vehicle in which you are travelling for which a professional repairers report is not provided.
- For a breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with manufacturer's instructions.
- any claim for Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which you are travelling.
- 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.
- Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
- any claim that results from volcanic ash.

Itinerary Change (Policy B Section 17)

We will pay:	For:	Provided You:	If you need to claim:
Up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> • Cancellation of a scheduled port visit due to adverse weather or timetable restrictions 	<ul style="list-style-type: none"> • Obtain a written statement from your carrier confirming the reason for the missed port 	<ul style="list-style-type: none"> • Download or request and complete a departure delay claim form.

BE AWARE! No cover is provided under this section for:

- **anything mentioned in the conditions or general exclusions (Page 10)**
- for any claims arising from missed ports caused by strike or industrial action, if the strike or industrial action was notified at the time the insurance was purchased;
- for your failure to attend the excursion as per your original itinerary;
- any claims arising from when your ship cannot put people ashore due to a scheduled tender operation failure;
- any claims where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator
- your claims in not arising from when your ship cannot put people ashore due to a scheduled tender operation failure;

Unused Excursions (Policy B Section 18)

We will pay:	For:	Provided You:	If you need to claim
Up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> • Excursions pre-booked in the UK which you are unable to use as a direct result of being a hospital in-patient due to an accident or illness that is covered under Section B4 Medical and Repatriation Expenses. 	<ul style="list-style-type: none"> • Have contacted the Emergency Assistance Team 	<p style="text-align: center;"><u>FOR MEDICAL EMERGENCIES</u> +44 (0) 203 829 3 816</p> <ul style="list-style-type: none"> • Call our 24 hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world • Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability. • For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates. • For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to.

BE AWARE! No cover is provided under this section for:

- **anything mentioned in the conditions or general exclusions (Page 10)**
- any claims made against the Hospital Benefit Section.
- for claims arising directly or indirectly as a result of negligence or malpractice of the person(s) carrying out any form of renal dialysis that **you** receive during the period of insurance.

We will pay:	For:	Provided You:	If you need to claim:
Up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> • Additional travel and accommodation expenses incurred to reach the next port in order to re-join your cruise if: <ul style="list-style-type: none"> ○ your temporary illness required hospital treatment on dry land ○ Your Passport being lost after your international departure but before embarkation of your planned cruise or during dis-embarkation ashore on one of the scheduled stops as a result of loss or theft 	<ul style="list-style-type: none"> • Contact us to approve and assist with any travel arrangements prior to you arranging any additional travel. 	<ul style="list-style-type: none"> • Obtain a medical certificate to confirm the details of your unforeseen illness or injury. • Obtain a written police report within 48 hours after discovering the loss or theft of your passport

BE AWARE! No cover is provided under this section for:

- **anything mentioned in the conditions or general exclusions (Page 10)**
- claims where less than 25% of the trip duration remains
- any known pre-existing medical condition affecting you unless you have declared all pre-existing medical conditions to us and we have written to you accepting the medical conditions for insurance.
- for any loss of passport not reported to the police or other authority within 48 hours of discovery and which you do not get a written report
- for any passport that are legally detained or held by any customs or any other officials
- for any passports that you do not carry with you on your person (unless they are held in a locked cabin or safety deposit box).
- for any passport that you lose or are stolen while they are not in **your** control or while they are in the control of any person other than an airline or carrier.

This cover is provided by UK General Insurance Ltd on behalf of Ageas Insurance Ltd

Failure to comply with the following terms could mean that we decline to pay a claim.

- All potential claims must initially be reported to **our** Claims Notification and Advice Helpline Service, which operates between the hours of 09.00 – 17.00 Mondays to Friday excluding Bank Holidays.
- Claims Helpline Service – 01384 377000
- This is a policy where you must notify **us** within 30 days of returning from the holiday which is subject to the dispute and which may give rise to any claim under this policy. Failure to do so could mean that we decline to pay a claim for your Professional Fees.
- Whilst the policy may include events that occur Worldwide, policy cover will only operate where Legal Proceedings can be brought in a United Kingdom or European Union (EU) country's Court Jurisdiction.
- If you can convince us that there are sensible prospects of being successful in your claim and that it is reasonable for Professional Fees to be paid we will;
- Take over the claim on your behalf
- Appoint a specialist of our choice to act on your behalf.

We may limit the Professional Fees that we will pay under the policy where:

1. We consider it is unlikely a reasonable settlement of your claim will be obtained, or
2. the potential settlement amount of your claim is disproportionate compared with the time and expense incurred in pursuing your claim.
3. We consider that it is unlikely that you will recover the sums due and or awarded to you.

Where it may cost us more to handle a claim than the amount in dispute we may at **our** option pay to you the amount in dispute which will then constitute the end of the claim under this policy. If Legal Proceedings have been agreed by us you may at this stage decide to nominate and use your own solicitor or indeed, you may wish to continue to use our own specialists. If you decide to nominate your own professional we must agree this in advance and you will be responsible for any Professional Fees in excess of those which **our** own specialists would normally charge us (Details are available upon request) or in respect of Small Claims Court matters, any Professional Fees in excess of those that are ordinarily recoverable from that respective court.

At conclusion of your claim if you are awarded any costs (not your damages), these must be paid to us.

PLEASE NOTE THAT IF AN INSURED PERSON ENGAGES THE SERVICES OF ANYONE PRIOR TO MAKING CONTACT WITH THIS HELPLINE AND INCUR ANY COSTS WITHOUT OUR PRIOR WRITTEN APPROVAL THESE COSTS WILL NOT BE COVERED BY THIS INSURANCE.

If upon receipt of this policy You are unhappy with any of the requirements as stated above please advise Your insurance adviser within 14 days of issue, who subject to You not having travelled or made a claim under this policy, will arrange a full refund of premium.

Definitions

Specific to This Section Of Cover

Agent

The Agent appointed by the Coverholder to transact this insurance with you.

Authorised professional

A solicitor, counsel, claims handler or mediator, accountant, firm of accountants or other appropriately qualified person appointed and approved by us under the terms and conditions of this Policy to represent your or an Insured Person's interests.

Claims specialist

Our own claims panel solicitor or claims handler.

Court

A Court, tribunal or other competent authority.

Event

The initial event act or omission which sets off a natural and continuous sequence of events that subsequently gives rise to a claim for Professional Fees and a benefit under this Policy

Excess

The first £35 of each and every claim.

Holiday

A holiday trip outside the United Kingdom or a holiday within the United Kingdom which includes two or more consecutive nights stay in Pre-Booked Holiday Accommodation.

Insured person

The persons named within the Schedule of cover and limits attached to this policy.

Claim limits

£25,000 being the maximum amount we will pay in respect of any one claim and the total amount payable within any one Period of Insurance as specified within the Schedule.

Period of insurance

The Period of Insurance shown in the Schedule of cover and limits.

Policyholder, you, your

The person who has paid the premium and is named in the Schedule of cover and limits as the Policyholder.

Pre-booked accommodation

A commercially run premises where a fee is charged which has been booked prior to your departure on your Holiday not including premises owned by friends or family.

Professional fees

Legal fees and costs reasonably and properly incurred by the Authorised Professional, with our prior written authority including costs incurred by another party for which you are made liable by Court Order, or may pay with our consent in pursuit of a civil claim in the Territorial Limits arising from an Insured Incident.

In the event that the matter falls within the limits of a Small Claims Court, the maximum amount payable to the Authorised Professional shall be limited to the maximum amount recoverable from that respective Court.

Schedule of cover and limits

The document which shows details of you and this insurance and is attached to and forms part of this policy.

Definitions Continued

Insurer

This insurance is arranged by Ancile Insurance Group Limited with UK General Insurance Ltd on behalf of Ageas Insurance Ltd, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

Legal proceedings

When formal Legal Proceedings are issued against an opponent in a Court of Law.

Standard professional fees

The level of Professional Fees that would normally be incurred by us in either handling this matter using our own Claims Specialists or a nominated Authorised Professional of our choice.

Territorial limits

Worldwide but only where Legal Proceedings can be brought in a United Kingdom or European Union (EU) country's Court Jurisdiction.

Time of occurrence

When the Event occurred or commenced whichever is the earlier.

We, us, our

The insurers and/or Legal Insurance Management Ltd, the Coverholder.

COVER

You have paid the premium and supplied to us a proposal and declaration or other information which shall be the basis of this contract and be incorporated in this policy.

Upon payment of the policy excess We will pay Your claim in accordance with Our Standard Professional Fees and where requested by You any other Insured Person up to the Claim Limits subject to the terms, conditions and exclusions of this policy, against Professional Fees arising from an Insured Incident within the Territorial Limits where You notify Us within 30 days of returning from the holiday which is subject to the dispute and which may give rise to any claim under this policy.

What is covered:

Pursuing a breach of contract claim arising from a contract (which must be evidenced and recorded in writing) entered into by You or on your behalf for the purposes of undertaking a Holiday in order to seek compensation and or implementation of the contract from the following:-

- a. Your Tour Operator or Holiday Company
- b. Your Travel Agent
- c. A Car Hire company with whom you have pre-booked a vehicle
- d. An Airline, Ferry, Train, Cruise liner or Coach Operator
- e. A Hotelier or Property Owner

Subject to the cause of action arising within the Territorial Limits and where Legal Proceedings are able to be brought in a United Kingdom or European Union (EU) Country's Court jurisdiction.

What is not covered:

- Any matter where the value of the goods or services in dispute or the total instalments due at the time of making the claim is less than £150.
- An Event not reported to the Insurer within 30 days of returning from the holiday subject to the dispute.
- Professional Fees and expenses which a Court of Criminal Jurisdiction orders to be paid.
- Actions pursued in order to obtain satisfaction of a judgement or legally binding decision.
- The Insured Person's travelling expenses, subsistence allowances or compensation for absence from work.
- Any claim where the Event arises from incidents which have occurred or services and the like which have been provided prior to the first inception date of this insurance.
- Professional Fees incurred: -
 - in respect of any Insured Incident where the Event commenced prior to the inception of the insurance.
 - before **our** written acceptance of a claim.
 - before our approval or beyond those for which we have given our approval.
 - where you fail to give proper instructions in due time to us or to the Authorised Professional.
 - where you are responsible for anything which in **our** reasonable opinion prejudices your case.
 - if you withdraw instructions from the Authorised Professional, fail to respond to the Authorised Professional, withdraw from the Legal Proceedings or the Authorised Professional refuses to continue to act for you.
 - in respect of the amount in excess of our Standard Professional Fees where you have elected to use an Authorised Professional of your own choice.
 - where you decide that you no longer wish to pursue your claim as a result of disinclination. All costs incurred up until this stage will become your responsibility.
- The pursuit or continued pursuit of any claim if we consider it is unlikely a reasonable settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred.

What is not covered Continued:

- Claims which are conducted by you in a manner different from the advice or proper instructions of the Authorised Professional.
- Appeals unless you notify us in writing of your wish to appeal at least six working days before the deadline for giving notice of appeal expires, and we consider the appeal to have a reasonable chance of success.
- Any Professional Fees and expenses that could have been recovered under any other insurance except beyond the amount which would be payable under such insurance had this Policy not been effected.
- Damages, fines or other penalties you are ordered to pay by a Court tribunal or arbitrator.
- Claims arising from an Event arising from your deliberate act, omission or misrepresentation.
- Claims arising from:-
 - Ionising, radiations or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - Any radioactive toxic explosive or other hazardous properties of any nuclear assembly or component thereof.
 - War, Terrorism or any like or any associated risk.
 - Seepage pollution or contamination of any kind.
 - pressure waves caused by aircraft or other aerial devices.
- Any dispute relating to written or verbal remarks which damage your reputation.
- Any Professional Fees relating to your alleged dishonesty, or deliberate and wilful criminal acts or omissions.
- Legal Proceedings outside the European Union (EU) and proceedings in constitutional international or supranational courts or tribunals including the European Court of Justice and the Commission and Court of Human Rights.
- A dispute which relates to any compensation or amount payable under a contract of insurance.
- A dispute with us not dealt with under the Arbitration Condition.
- An application for judicial review.
- Any claim involving medical or clinical negligence, or pharmaceutical or any related claims (including but not limited to tobacco products).
- Any claim arising from stress or psychological related condition.
- Disputes between an Insured Person and their Family or a matrimonial or co-habitation dispute.
- Fees payable to the Appointed Professional that exceed the maximum amount recoverable from the respective Court where the dispute falls within the limits of a Small Claims Court.
- Any matter arising from or relating to any business or trading activity or venture for gain undertaken by an Insured Person including but not limited to any personal guarantee and investment in unlisted companies.
- Legal Proceedings between an Insured Person and a central or local government authority.
- Any matter in respect of which an Insured Person is entitled to Legal Aid.
- Any claims made or considered against us, the Agent or Authorised Professional used to handle any claim.
- Any claims relating to cosmetic treatment, surgery or tanning.
- Any Professional Fees incurred in defending or pursuing new areas of law or test cases.

Conditions:**Specific to This Section of Cover****Alteration of Risk**

Once cover has been arranged, you must immediately notify us of any changes to the information that has been previously provided. The most serious consequence of failing to provide full and accurate information before you take out insurance, or when your circumstances change, could be the invalidation of your cover. In that instance it would mean that a claim will be rejected.

Observance

Our liability to make any payment under this policy will be conditional on you complying with the terms and conditions of this insurance.

Claims

You must tell us in writing within 30 days of returning from the respective holiday about any matter, which could result in a claim being made under this Policy, and must obtain in writing our consent to incur Professional Fees.

We will give such consent if you can satisfy us that there are sufficient prospects of success in pursuing your claim and that it is reasonable for Professional Fees to be paid and you have paid the Excess.

We may require (at our discretion) you at your expense to obtain the opinion of an expert or counsel on the merits of a claim or continued merits of a claim or Legal Proceedings. If we subsequently agree to accept or continue with the claim, the costs of such opinion will be covered.

If after receiving a claim or during the course of a claim we decide that:

1. Your prospects of success are insufficient, or
2. It would be better for you to take a different course of action, or
3. We cannot agree to the claim.

We will write to you giving our reasons and we will not then be bound to pay any further Professional Fees for this claim.

We may limit any Professional Fees that we will pay under the policy in the pursuit continued pursuit or defence of any claim:

1. If we consider it is unlikely a reasonable settlement will be obtained or
2. Where the likely settlement amount is disproportionate to the time and expense necessary to achieve a settlement.
3. We consider that it is unlikely that you will recover the sums due and or awarded to you.

Alternatively, where it may cost US more to handle the amount in dispute we may at our option pay to you the amount in dispute which shall be deemed to represent full and final settlement under this policy.

In the event that You make a claim under this policy which You subsequently discontinue due to Your own disinclination to proceed, any legal costs incurred to date will become Your own responsibility and will be required to be repaid to the insurer.

UK General Insurance Limited is an Insurers agent and in the matters of a claim act on behalf of the Insurer.

Representation

We will take over and conduct in your name the prosecution, pursuit, or settlement of any claim. The Authorised Professional nominated and appointed by us will act on your behalf and you must accept our nomination.

If Legal Proceedings have been agreed by us, you may nominate your own Authorised Professional whose name and address you must submit to us. In selecting your Authorised Professional you shall have regard to the common law duty to minimise the cost for your claim. Any dispute arising from this shall be referred to Arbitration in accordance with the Conditions of this policy.

Where you have elected to use your own nominated Authorised Professional you will be responsible for any Professional Fees in excess of our Standard Professional Fees.

Conduct of Claim

1. You shall at all times co-operate with us and give to us and the Authorised Professional evidence, documents and information of all material developments and shall attend upon the Authorised Professional when so requested at your own expense.
2. We shall have direct access at all times to and shall be entitled to obtain from the Authorised Professional any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and you shall give any instructions to the Authorised Professional which may be required for this purpose. You or your Authorised Professional shall notify us immediately in writing of any offer or payment into Court made with a view to settlement and you must secure our written agreement before accepting or declining any such offer.
3. We will not be bound by any promise or undertaking given by you to the Authorised Professional or by either of you to any Court, witness, expert, agent or other person without our agreement.

Recovery of Costs

You should take all reasonable steps to recover costs, charges, fees and expenses. If another person is ordered, or agrees, to pay You all of any costs, charges, fees and expenses or compensation You will do everything possible (subject to Our directions) to recover the money and hold it on Our behalf. If payment is made by instalments these will be paid to Us until We have recovered the total amount that the other person was ordered, or agreed to pay by way of costs, charges, fees or expenses.

Fraud

We have the right to refuse to pay a claim or to avoid this insurance in its entirety if you make a claim which is in any respect false or fraudulent.

Data Protection

The data supplied by you will only be used for the purposes of processing your policy of insurance, including underwriting, administration and handling any claim which may arise. The data supplied will not be passed to any other parties other than those which we have mentioned hereon.

You are entitled upon the payment of an administration fee to inspect the personal data which we are holding about you. If you wish to make such an inspection, you should contact:

Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

We may respond to enquiries by the Police concerning your policy in the normal course of their investigations. Where it is necessary to administer your policy effectively or to protect your interests we may disclose data you have supplied to other third parties such as solicitors, loss adjusters motor garages, engineers, repairers, replacement companies, other insurers etc.

Reasonable Care

You must take all reasonable steps to prevent incidents that may give rise to a claim and to minimise the amount payable by us.

Cancellation

We hope You are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with Your requirements, please return it to Your Agent within fourteen (14) days of issue and We will refund Your premium provided You have not submitted a claim.

The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to the Insured at their last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms & conditions

Acts of Parliament

Any reference to Act of Parliament within this Policy shall include an amending or replacing Act and shall also include where applicable equivalent legislation in Scotland, Northern Ireland, the Channel Islands, The Isle of Man and under European Law where applied in the United Kingdom.

Arbitration

Any dispute between you and Us, which is not solved by the Policy, will be governed by the laws of England and Wales and shall be referred to a single arbitrator, who shall either be a solicitor or barrister on whom we both agree, or if we cannot agree, one who is nominated by the Law Society. Where appropriate the dispute will be resolved on the basis of written submissions. The costs of resolving the dispute will be met in full by the party against whom the decision is made. If the decision is not clearly made against either party, the arbitrator shall have the power to apportion costs.

Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

Notices

Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.

Claims Notification and Advice Helpline

All potential claims must be reported initially to the Claims Notification and Advice Helpline for advice and support. We will not accept responsibility if the Helpline services fail for reasons beyond our control.

Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Policyholder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply.

In the event of a complaint arising under this insurance, you should in the first instance write to the Agent who arranged this insurance and if the matter still remains unresolved thereafter you should write to:-

The Managing Director
Legal Insurance Management Ltd
1 Hagley Court North, The Waterfront, Brierley Hill West Midlands DY5 1XF

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service.

This also applies if you are insured in a business capacity but have a group annual turnover of less than €2 million and fewer than ten staff You may contact the Financial Ombudsman Service at:-

Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square, London E14 9SR

Tel: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile

www.financial-ombudsman.org.uk

The above complaints procedure is in addition to YOUR statutory rights as a consumer. For further information about **YOUR** statutory rights contact **YOUR** local Authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Ageas Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

Enhanced travel Delay (Policy B Section 16) on payment of additional premium

This section is only applicable if the appropriate premium has been paid and does not apply to trips within the UK

We will be pay:	For:	Provided:	If you need to claim:
Up to the amount shown in the schedule of cover for each Person Insured named on the schedule of cover.	<ul style="list-style-type: none"> each full 12 hours you are delayed 	<ul style="list-style-type: none"> only delays at the final point of international departure point to and from the UK 	<ul style="list-style-type: none"> Written confirmation from the airline, shipping, coach or train company stating the duration and cause of the delay is required

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (Page 10)
- if you do not check-in for the flight, sea crossing, coach or train departure before the intended departure time;
- if you do not obtain written confirmation from the airline, shipping, coach or train company stating the duration and the cause of the delay;
- for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country.

Ski equipment (Policy B Section 17) on payment of additional premium

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

We will pay	For:	Provided:	If you need to claim
Up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p>Or</p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items. 	<ul style="list-style-type: none"> For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.
Up to the amount shown in the schedule of cover	<ul style="list-style-type: none"> the cost of hiring replacement ski equipment if your ski equipment is misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination. 		

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear and tear scale published on our website at www.tif-plc.co.uk/wearandtear. No cover is provided under this section for:

- Anything mentioned in the conditions or general exclusions (Page 10)
- Any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort

Ski Pack (Policy B Section 18)

Cover only applicable if the appropriate winter sports premium has been paid

We will pay:	For:	Provided:	If you need to claim:
Up to the amount shown in the schedule of cover	<ul style="list-style-type: none">the unused portion of your ski pack costs paid for or contracted to be paid for before your trip commenced	<ul style="list-style-type: none">You have NOT curtailed your trip, but are certified by a medical practitioner in the resort as being unable to ski, and therefore 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.	<ul style="list-style-type: none">You need to provide a medical certificate obtained from a medical practitioner confirming you are unable to ski and are unable to use the ski pack facilities

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (Page 10)
- for the excess shown in the schedule of cover and limits per insured person;
- 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;
- for anything mentioned under you are not covered for Section B4 - Medical & Repatriation Expenses.

Piste Closure (Policy B Section 19)

Cover only applicable if the appropriate winter sports premium has been paid

We will pay:	For:	Provided:	If you need to claim:
Up to the amount shown in the schedule of cover	<ul style="list-style-type: none">The lack of snow in your resort between 1st January and 30th April, and it has to close preventing you from skiing at a destination of higher than 1600 metres above sea level:<ul style="list-style-type: none">Towards the costs you have to pay to travel to another resortOrIf you are unable to ski if your resort stays closed and there is no other resort available, for as long as these conditions exist at the resort	<ul style="list-style-type: none">the lack of snow conditions are not public knowledgeyou have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened.It does not exceed the pre-booked period of insurance of your trip	<ul style="list-style-type: none">You need to obtain confirmation of the closure of the resort from the local representative

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (Page 10)
- for claims where you have not obtained confirmation of resort closure from the local representative;
- for claims where not all skiing facilities are totally closed;
- for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance.

Loss and Hire of Golf Equipment (Policy B Section 20) on payment of additional premium

We will pay	For:	Provided:	If you need to claim
<p>Up to the amount shown in the schedule of cover</p>	<p><i>Either</i></p> <ul style="list-style-type: none"> The cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age wear and tear. <p><i>Or</i></p> <ul style="list-style-type: none"> The market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement you have complied with the carrier's conditions of carriage you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage. you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents. your golf equipment is not specifically insured elsewhere. you are able to provide either the damaged items on request or to prove the existence or ownership of any item lost or stolen. you have kept all receipts for this hire and sent them in to us with your claim. 	<ul style="list-style-type: none"> Please telephone our claims department. They will send you the appropriate claim form and advise you what documentation to send in. For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased /hired equipment.
<p>Up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> The cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 12 hours from the time you arrived at your trip destination. 		
<p>BE AWARE! No cover is provided under this golf extension for:</p> <ul style="list-style-type: none"> Anything mentioned in the general exclusions or conditions (Page 10). Any intentional or damage to golf equipment due to carelessness/reckless actions. 			

Loss of Green Fees (Policy B Section 21)

Cover only applicable if the appropriate golf extension premium has been paid

We will pay:	For:	Provided:	If you need to claim:
<p>Up to the amount shown in the schedule of cover and up to the limits shown</p>	<ul style="list-style-type: none"> the loss of Green Fees should the pre-booked Course become unplayable due to adverse weather conditions or because of serious injury/illness occurring during the trip 	<ul style="list-style-type: none"> you have kept all receipts and sent them in to us with your claim. the course is closed by a club official and you have confirmation in writing 	<ul style="list-style-type: none"> Please telephone our claims department. They will send you the appropriate claim form and advise you what documentation to send in.
<p>BE AWARE! No cover is provided under this golf extension for:</p> <ul style="list-style-type: none"> Anything mentioned in the general exclusions or conditions (Page 10). 			

Hole in One (Policy B Section 22)

Cover only applicable if the appropriate golf extension premium has been paid

We will pay:	For:	Provided:	If you need to claim:
<p>Up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> If you complete a hole in one stroke gross (ie exclusive of handicap) during any organised game on any golf course <p>Please note: this benefit will only be payable once in any game</p>	<ul style="list-style-type: none"> you have confirmation in writing from the Club Secretary and your playing partner. you have kept all receipts for these items and send them in to us with your claim. 	<ul style="list-style-type: none"> Please telephone our claims department. They will send you the appropriate claim form and advise you what documentation to send in.

BE AWARE! No cover is provided under this golf extension for:

- Anything mentioned in the general exclusions or conditions (Page 10).
- 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.

Missed Connection (Policy B Section 23) on payment of additional premium

We will pay:	For:	Provided:	If you need to claim:
<p>Up to the amount shown in the schedule of cover</p>	<ul style="list-style-type: none"> Additional transportation and/or accommodation expenses incurred <ul style="list-style-type: none"> (a) to join your connecting aircraft, watercraft, train or motor vehicle Or (b) to get you to your pre-booked final destination should you miss your connecting transport as a result of the cancellation or delay of 3 or more hours of your aircraft, watercraft or train on your initial international outbound or return journey due to adverse weather, mechanical breakdown or technical fault 	<ul style="list-style-type: none"> You must check-in according to the itinerary provided by the tour operator or carrier, and obtain written confirmation of the delay or cancellation from them. You must produce independent evidence in writing to support any claim. You must allow sufficient time to reach your connecting aircraft, watercraft, train or motor vehicle 	<ul style="list-style-type: none"> Please telephone our claims department. They will send you the appropriate claim form and advise you what documentation to send in.

BE AWARE! No cover is provided for:

- Anything mentioned in the general exclusions or conditions (Page 10).
- Circumstances which could reasonably have been anticipated at the date the insurance was effected.
- Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.

We will pay	For:	Provided:	If you need to claim
<p>Up to £1,500 in total</p>	<ul style="list-style-type: none"> Any part of your outward, onward, return journey or whole trip which is cancelled due to fire, flood, earthquake, storm, lightning, explosion, hurricane, volcanic eruption or the area is quarantined due to a major outbreak of an infectious disease. 	<ul style="list-style-type: none"> Your trip is not: <ul style="list-style-type: none"> (a) within the United Kingdom or Channel Islands. (b) formed part of a tour operator's package holiday. 	<ul style="list-style-type: none"> You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.
<p>Up to £150 per day to a maximum of £1,500 in total</p>	<ul style="list-style-type: none"> reasonable additional accommodation (room only) costs and transport expenses necessarily incurred by you up to the standard of your original booking to return home: <ul style="list-style-type: none"> (a) if the public transport on which you are booked to travel is cancelled or delayed and an alternative is not provided to you within 24 hours <p>Or</p> (b) If in the case of connecting transport, not provided within a timeframe that allows you to continue with your original itinerary following fire, flood, earthquake, storm, lightning, explosion, hurricane, volcanic eruption or the area is quarantined due to a major outbreak of an infectious disease. 	<ul style="list-style-type: none"> you are able to provide evidence of the necessity to make alternative travel arrangements. You are not claiming for costs which are recoverable from a tour operator, public transport operator, accommodation provider, holiday services provider or any other source, or for which you receive or are expected to receive compensation or other assistance. You are not claiming for any costs if you have made your own arrangements as the result of which less than a 24 hour delay has been incurred. 	

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions or general exclusions (Page 10) or any amounts recoverable from any other source**
- food, drink, telephones calls
- Any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane, volcanic eruption or infectious disease had already happened before you purchased this policy or booked your trip, whichever is the latter.
- For any costs if you do not take the first available means of transport to get to your destination or home or any unreasonable or unnecessary costs to get you to your destination or home
- Any travel or accommodation expenses you would normally incur.

You are not covered for taking part in any Hazardous Pursuits unless it is listed below and you have paid the required premium where appropriate. In respect of Hazardous Pursuits categories B to C, the maximum age limit is 75. If you are going to take part in any activity which may be considered dangerous or hazardous that is not detailed below, please contact the selling agent who will contact us to see if we can provide cover. Please note that under Section B10 - Personal Liability you will not be covered for liability whilst participating in any hazardous pursuit or anything 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 Pursuits is included provided they are incidental to the trip (not sole purpose) and for recreational purposes only, not for competitions or any professional activity, subject to the following endorsement:

HAZARDOUS PURSUITS ENDORSEMENT:

The exclusion of Hazardous Pursuits in the General Exclusions is deleted only with respect to cover under Section B1 - Curtailment and Section B5 - Medical and Repatriation Expenses for participation in the following Hazardous Pursuits on a non-professional (amateur) and recreational basis, provided that; you ensure the activity is adequately supervised, 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 Pursuits for more than 90 days in any one Period of Insurance.

The acceptable Hazardous Pursuits list is:-

Category A: Aerobics, Angling, Archery, Badminton, Bamboo Rafting (only on inland waters or coastal waters within a 12 mile limit of land), Banana Boating, Baseball, Basketball, Beach games, Blade Skating, Board Sailing (only on inland waters or coastal waters within a 12 mile limit from land), Body Boarding/Boogie Boarding (only on inland waters or coastal waters within a 12 mile limit from land), Bowls, Catamaran Sailing (inland waters only) European Waters only, Clay Pigeon Shooting, Cricket, Croquet, Cross Country Running, Curling, Cycling (but not BMX and mountain bikes), Dinghy Sailing (inland waters only) within a 12 mile limit from land, Dragon Boat Racing, Fell walking, rambling up to 2000m, Fishing, Sea Fishing, Fruit or Vegetable Picking (under 3 metres), Glass Bottom Boats, Goalball, Golf, Handball, Hobbie Catting (only on inland or coastal waters within a 12 mile limit from land) European Waters only, Ice-skating (rink only), Jet Boating, Jet Skiing, Jogging, Kite Boarding, Kite Surfing, Motorcycling up to 50cc (Excluding Quad biking), Netball, Non-Manual Labour – excluding Animal Sanctuary/Refuge work, Parascending (towed by boat), Rafting, canoeing and kayaking (including white water up to grade 3), Pilates, Pony Trekking, Power Boating (non-competitive), Rackets, Racquet Ball, Roller skating, Rounder's, Scuba diving (up to 18 metres), Snooker, pool and billiards, Snorkelling, Softball, Spinning, Squash, Surfing, Swimming (in a pool or inland waters or coastal waters within a 12 mile limit from land), Swimming with dolphins, Table tennis, Ten Pin Bowling, Tennis, Trampolining, Trekking/Hiking up to 2000 metres, Tubing, Tug of War, Volleyball, Wakeboarding, Walking up to 2000m, Water Polo, Water-skiing (only on inland waters or coastal waters within a 12 mile limit from land), Windsurfing (only on inland waters or coastal waters within a 12 mile limit from land), Yachting, boating, sailing and rowing (only on European waters)

The following Category activities are not covered by this insurance unless an additional premium has been paid and the schedule of cover and limits shows the cover has been provided. If the additional premium has been paid, the activities are covered provided they are incidental to the trip (not sole purpose) and for recreational purposes only, not for competitions or any professional activity, and subject to the above endorsement:

Category B: Provided you have paid the appropriate premium, you will be covered for all of the activities listed in Category A plus the following activities:-

Breathing Observation Bubble (BOB) up to 18 metres, Bungee Jump - No Personal Accident cover, Camel/Elephant Riding, Charity Rallies (No Racing), Cycle Touring, Deep Sea Fishing, Dog Sledding, Farm Work (manual, excluding the use of powered machinery), Fencing, Fives, Flying a private plane or small aircraft, Flying as a passenger in a private or small aircraft, Football/Soccer, Go Karting up to 250cc, Gorilla Trekking, Gymnastics, Hiking (between 2,000 and 3,000 metres altitude), Hockey, Horse riding over 7 days (no Polo, Hunting or Jumping), Hot Air Ballooning, Hydro Zorbing, Kayaking European waters only, Manual Work (ground level only, no machinery), Motorcycling (between 51cc – 125cc, no racing) as a rider or passenger when wearing a helmet, provided the rider holds an appropriate UK licence, Paint Balling, Passenger Sledge, Quad Biking (no racing) under 125cc as a rider or passenger when wearing a helmet, provided the rider holds an appropriate UK licence, Safari (not involving use of firearms), Scuba Diving (between 18 and 30 metres), Sea Canoeing/Kayaking – inland waters only European waters only, Trekking (between 2,000 and 3,000 metres altitude), White Water Canoeing/Rafting/Kayaking (Grade 4), Wind Tunnel Flying

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

Abseiling, Devil Karting, Dirt Boarding, Fell Running/Walking (between 3,000 and 6,000 metres altitude), Gaelic Football, Glacier Skiing, Gliding, Hurling, Ice Fishing, Kendo (Training only), Kick Boxing (Training only), Lacrosse, Manual Work (ground level only including the use of light hand held machinery), Martial Arts (Training only), Motor Cycling over 125cc. Must have a full Clean Licence and be over the age of 25 years as a rider or passenger when wearing a helmet (Excluding Quad biking), Octopush/Water Hockey, Off Piste Skiing (with a professional guide/instructor within recognised resort areas), Outdoor Endurance Events, Roller Hockey, Rugby, Shark Diving (Cage), Shinty, Sail Boarding, SandBoarding, Sand Dune Surfing/Skiing, Sand Yachting, Skate Boarding, Ski-Dooing, Ski Run Walking, Ski Yawing, Skiing (Cross Country), Skiing, Skiing (Dry Slope), Skiing, Big Foot, Sledding, Snow Blading, Snow Boarding, Snow Bobbing, Snow Carting, Snow Decking, Snow Go Karting up to a 125cc, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Shoeing, Snow Tubing, Snow Zorbing, Snow Kiting, Snow Mobiling, Snowboarding (Dry Slope), Snowcat Driving, Snowcat Skiing, Tree Top Canopy Walking, Trekking (between 3,000 and 6,000 metres altitude), White Water Canoeing/Rafting/Kayaking (Grade 5 to 6), Yachting (racing/crewing) – including outside Coastal waters but within European waters,

SCUBA DIVING ENDORSEMENT

Scuba diving to a maximum depth of 18 metres (see Category A) or 30 metres (see category B) will be covered provided that you hold a British Sub Aqua Club (B.S.A.C.) 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.



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.travel-claims.net

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY telephone: 0203 829 3 815

You need to:

- Produce your insurance certificate confirming you are insured before a claim is admitted.
- Give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- Provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks insurance policies you may have.
- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to us or the claims office.
- Not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- Make your policy void where a false declaration is made or any claim is found to be fraudulent.
- Take over and deal with in your name the defence/settlement of any claim made under the policy.
- Subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- Obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- Not make any payment for any event that is covered by another insurance policy.
- Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- Settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands

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, you may bring this to the claims managers attention in writing. **The Claims Manager,**

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

INFORMATION FOR SECTION B14 ONLY: Definitions - What is an Eligible Complainant?

1. A Consumer – Any natural person acting for purposes outside his trade, business or profession
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made
4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

Your right to complain

If your complaint is regarding the selling of your policies: Complaints Manager, **Goodtogo Insurance, Kao Hockham Building, Edinburgh Way, Harlow, Essex, CM20 2NQ**

Or if, you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:

- Write to the Branch Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Tel: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, www.financial-ombudsman.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

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