

2014

True Traveller Insurance



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This Policy Document contains details of the Travel Insurance Scheme which is underwritten by AmTrust Europe Limited. Registered Office: Market Square House, St James's Street, Nottingham NG1 6FG. Registered in England No: 1229676. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202189. Member of the Association of British Insurers.

Section H is underwritten by certain syndicates at Lloyds administered by Leisurecare Insurance Services Limited who are authorised and regulated by the Financial Conduct Authority.

If you are travelling to Cuba, the insurer for this policy is - SOLID Försäkringar, Box 22068, 250 22 Helsingborg, Sweden. Corp ID No 516401-8482. This policy is effected in England and is subject to the Laws of England and Wales. SOLID is a Swedish based insurance company regulated by Finansinspektionen, the Financial Supervisory Authority Sweden (Institute Number: 20090) and passported into the Financial Conduct Authority (Financial Services Firm Reference Number: 401229). These details can be checked on the Financial Services Register by visiting www.fca.org.uk or by contacting them on 0800 111 6768.

Cover applies to each **Insured Person** named on the Validation Certificate. The cover and limits will apply to each **Insured Person** who has paid the appropriate premium.

IMPORTANT- Your insurance policy number is the same as your Validation Certificate number. Please note your insurance policy number prior to travel. Please ensure that you retain your original documents as you will need to submit them in the event of a claim arising.

SEVERAL LIABILITY CLAUSE - The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract. The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract. In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address. Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

TABLE OF BENEFITS

Below is the Table of Benefits showing the maximum amount payable for each **Insured Person** subject to the appropriate premium having been paid and shown on the benefit section of the Validation Certificate.

SECTION	BENEFIT	True Value		True Traveller		Traveller Plus	
		Insured up to	Excess	Insured up to	Excess	Insured up to	Excess
A	Medical Expenses	£3,000,000	£120*	£5,000,000	£70*	£10,000,000	£35*
	In Patient Benefit	£10 a day up to £200	£0	£10 a day up to £200	£0	£15 a day up to £300	£0
	Criminal Injuries Benefit	£40 a day up to £400	£0	£50 a day up to £500	£0	£75 a day up to £750	£0
	Personal Liability	£2,000,000	£250	£2,000,000	£250	£2,000,000	£250
B	Personal Accident	£15,000	£0	£20,000	£0	£25,000	£0
	Loss of limbs or sight	£15,000	£0	£20,000	£0	£25,000	£0
	Permanent Total Disablement	£15,000	£0	£20,000	£0	£25,000	£0
	Death Benefit	£7,500	£0	£7,500	£0	£10,000	£0
C	Cancellation or Curtailment	N/A	N/A	£2,000	£70	£5,000	£35
	Additional Cancellation or Curtailment (optional)	£1,000	£70	£1,000	£0	£1,000	£0
	Loss of Deposit Only - Excess		£0		£0		£0
D	Delayed Departure or Arrival	N/A	N/A	£100	£0	£100	£0
	Cancellation due to Delayed Departure	N/A	N/A	£1,000	£0	£1,500	£0
	Hi-jack of Aircraft	N/A	N/A	£3,000	£0	£3,000	£0
	Failure of Transport Connections	N/A	N/A	£300	£0	£300	£0
Section E only applies if the appropriate premium has been paid and is shown on the Validation Certificate.							
E	Baggage & Personal Effects	£1,000	£70	£2,000	£70	£2,500	£35
	<i>Valuables limited to</i>	<i>(£200 in total)</i>		<i>(£350 in total)</i>		<i>(£400 in total)</i>	
	<i>Single Article pair or set limit</i>	<i>(£100)</i>		<i>(£250)</i>		<i>(£300)</i>	
	Additional Electronic Equipment (optional)	£450 per item		£450 per item		£450 per item	
	Personal Money	£200	£70	£350	£70	£500	£35
	Tickets	£500	£70	£1,000	£70	£1,000	£35
	Passport & Visa	£150	£70	£250	£70	£300	£35
	Temporary Loss of Baggage	£25 for every 12 hours up to £75	£0	£40 for every 12 hours up to £120	£0	£50 for every 12 hours up to £150	£0
F	Legal Expenses	£7,500	£250	£15,000	£250	£15,000	£250
Section G only applies if the appropriate premium has been paid and is shown on the Validation Certificate.							
G	Winter Sports						
	Ski Equipment (owned)	£300	£70	£450	£70	£600	£35
	Hired total	£150		£225		£300	
	Ski Hire	£150	£70	£200	£70	£350	£35
	Ski Pack	£200	£70	£250	£70	£375	£35
	Piste Closure	£15 per day up to £150	£0	£20 per day up to £200	£0	£30 per day up to £300	£0
Avalanche Closure	£150	£0	£200	£0	£300	£0	
H	Travel Disruption	Optional		Optional		Optional	

***Please note:** The **Policy Excess** is increased to £500 in respect of medical emergency repatriation by air ambulance or helicopter services within Nepal (reduced to £250 if the appropriate Excess Waiver has been purchased and is shown on your Validation Certificate).

PRE-EXISTING MEDICAL CONDITIONS

TRUE TRAVELLER & TRAVELLER PLUS POLICIES

COVER IS EXCLUDED FOR ANY DEFINED **PRE-EXISTING MEDICAL CONDITION**. IF IN DOUBT PLEASE CALL OUR MEDICAL SCREENING HELPLINE, IN CONFIDENCE ON: **0844 826 2686**. YOU DO NOT NEED TO CONTACT OUR MEDICAL SCREENING HELPLINE IF YOUR CONDITION IS AN AUTOMATICALLY COVERED PRE-EXISTING MEDICAL CONDITION.

Definition of a **Pre-Existing Medical Condition**:

a) Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer for which you (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**) have ever received treatment (including surgery, tests or investigations by your doctor or a consultant/specialist, or prescribed drugs/medication).

b) Any **Medical Condition** for which you (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**) have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months, or prescribed drugs/medication.

The medical screening helpline is optional for those persons wishing to establish if additional cover may be offered to include **Pre-existing Medical Conditions**. You will be asked for your personal and travel details. Please have your insurance policy number to hand if known.

You will be advised whether the **Pre-Existing Medical Condition** may be covered, an optional additional premium may be quoted and whether any amendments will be made to the policy terms and conditions.

If terms can be provided for the condition and you elect to take up the offer of the additional cover, you will be given a medical screening reference number and a letter will be sent to you upon receipt of payment. Any additional premiums must be paid directly to the medical screening helpline and not the company you are arranging your travel insurance with.

Should you not contact the medical screening helpline or not wish to take advantage of the optional terms quoted by the medical screening helpline, you will not be covered for any claims arising directly or indirectly from a **Pre-existing Medical Condition**.

There is no cancellation or curtailment cover for a **Pre-Existing Medical Condition** of persons not necessarily travelling but upon whom travel depends, such as a **Close Relative**, unless disclosed to the medical screening helpline by that same **Close Relative** and additional cover agreed.

You should also refer to the General Exclusions of this Policy Document.

TRUE VALUE POLICIES ONLY

TRUE VALUE POLICIES DO NOT COVER **PRE-EXISTING MEDICAL CONDITIONS**. YOU CAN STILL TAKE OUT A TRUE VALUE POLICY WITH A **PRE-EXISTING MEDICAL CONDITION**, BUT THERE WILL BE NO COVER ANY CLAIM MADE AS A RESULT OF THE PRE-EXISTING MEDICAL CONDITION, UNLESS YOUR CONDITION IS AN AUTOMATICALLY COVERED **PRE-EXISTING MEDICAL CONDITION**.

Automatically Covered Pre-existing Medical Conditions

You do not need to call the medical screening helpline in respect of the following **Automatically Covered Pre-existing Medical Conditions** as they are automatically covered at no additional premium:

Acne, ADHD, Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment for this in the last 2 years, Allergic rhinitis, Arthritis (the affected person must be able to walk independently at home without using mobility aids), Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma be controlled by no more than 2 inhalers and no other medication), Blindness or partial sightedness, Carpal tunnel syndrome, Cataracts, Chicken pox - if completely resolved, Common cold or flu, Cuts and abrasions that are not self-inflicted and require no further treatment, Cystitis - provided there is no on-going treatment, Deafness, Diabetes (which is controlled by diet or tablets only), Diarrhoea and vomiting - if completely resolved, Eczema, Enlarged prostate - benign only, Essential tremor, Glaucoma, Gout, Haemorrhoids, Hay fever, Ligament or tendon injury - provided you are not currently being treated, Macular degeneration, Menopause, Migraine - provided there are no on-going investigations, Nasal polyps, PMT, RSI, Sinusitis - provided there is no on-going treatment, Skin or wound infections that have completely resolved with no current treatment, Tinnitus, Underactive Thyroid (Hypothyroidism), Urticaria, Varicose veins in the legs.

Change of Health

If an **Insured Person's** health changes after the date this policy was purchased, including prior to booking any individual journey in respect of an Annual Multi Trip Policy, then you **MUST** contact the medical screening helpline immediately if:

- The **Insured Person** has reason to believe that their journey may need to be cancelled or curtailed, or they are aware of any other circumstance that could reasonably be expected to result in a claim on this Policy; or
- A doctor has advised them against travelling or they believe would do so if their advice was sought; or
- They have any **Medical Condition** for which they have received a terminal prognosis; or
- They have a renewable Annual Multi Trip Policy that expires before their date of departure.

Provided the journey was booked before the change of health occurred, you may have a valid cancellation claim if the **Insured Person** has to cancel their journey, or if the Insurer cannot provide the cover required.

If you have an Annual Multi Trip Policy and book a new journey without telling the medical screening helpline about any health changes noted above, the Insurer will not cover any claims directly or indirectly caused by, arising or resulting from, or in connection with this change of health.

If advised about an **Insured Person's** change of health, the Insurer will tell you if they can provide cover for any claim arising from this change of health, and if so, whether any additional premium is required, or any additional terms apply. If the Insurer agrees to cover any change in health, then they will confirm this in writing.

MEDICAL EMERGENCIES

24 HR MEDICAL EMERGENCIES

IMMEDIATE CONTACT MUST BE MADE with the Medical Emergency Assistance Service in the event of death, injury or illness necessitating any of the following: (i) HOSPITALISATION, (ii) REPATRIATION, (iii) ALTERATION TO TRAVEL PLANS, (iv) CURTAILMENT OF TRAVEL

TEL: +(44) (0) 20 3489 8909

Please quote scheme reference: **CIAM14TRUE**

Please note the **Insured Person's** failure to contact the Medical Emergency Assistance Service prior to any hospitalisation, repatriation, helicopter/air ambulance medical evacuation, alteration of travel plans or curtailment of travel may result in their claim being reduced or declined. Private medical treatment is not covered unless authorised by the Medical Emergency Assistance Service.

Be prepared to give your:

- (a) validation certificate number.
- (b) confirmation that the policy was purchased from The True Traveller.
- (c) dates of travel (tickets/itinerary).
- (d) details of problem including name and address of patient and nature of illness/accident.
- (e) name and telephone number of hospital and attending **Medical Practitioner**.
- (f) details of usual GP.

Please note, should you require medical treatment in Australia you **MUST** enrol with MEDICARE. Full details are shown in this policy document.

HOW TO MAKE A CLAIM

Notice must be given within **45 days** of the date of occurrence of any claim under this Insurance. To notify a claim and request a claims form please contact the claims handlers: **www.csal.co.uk**

Claims Settlement Agencies
308-314 London Road, Hadleigh, Essex SS7 2DD.
Tel: **0844 826 2721** Fax: 0844 826 2645 Email: info@csal.co.uk

In respect of Section H – Travel Disruption, please contact:

Leisurecare Insurance Services Ltd, PO Box 250, Cirencester GL7 9DW,
Telephone No : 0844 225 2042 E-mail : info@leisurecare.co.uk

IMPORTANT

This policy will have been sold to you on a non-advised basis and it is therefore important for you to read this policy document (paying particular attention to the Terms and Conditions and Exclusions) and ensure that your chosen policy meets all of your requirements. If upon reading this policy document you find it does not meet all of your requirements, please refer to the relevant cooling off/policy cancellation section.

Third Party Rights

You and the Insurer have agreed that it is not intended for any other party who is not a party to this contract to have the right to enforce the terms of this contract.

Contract

This Policy Document, the Validation Certificate and any information provided in your application will be read together as one contract.

GENERAL ENQUIRIES

If you have any general queries concerning this Insurance, or if there is anything you do not understand, please contact:

The True Traveller
Priory House
10 Kingsgate Place
London NW6 4TA
Telephone +44 (0) 844 371 3590
E-mail: insurance@truetraveller.com

COMPLAINTS PROCEDURE

If you have a complaint in relation to your Policy Document or to the handling of your claim, please contact:

The General Manager
Claims Settlement Agencies Limited
308-314 London Road
Hadleigh
Essex
SS7 2DD
Tel: +44 (0) 844 826 2721
Email: info@csal.co.uk

If you have a complaint in relation to how your Policy was sold, or to the customer service you have received, please contact:

The General Manager
Campbell Irvine Ltd
52 Earls Court Road
Kensington
London W8 6EJ
Telephone +44 (0) 844 826 2722

Complaints Procedure under Section H - Travel Disruption only

If your complaint relates to a claim under Section H - Travel Disruption Cover, please contact in the first instance:

Compliance Officer
Leisurecare Insurance Services Ltd
PO BOX 250
Cirencester
GL7 9DW

If you are not satisfied with the way that a complaint has been dealt with please contact:

Compliance Officer
Ark Syndicate Management Ltd
30 Fenchurch Avenue
London
EC3M 5AD

In the event that you remain dissatisfied in the way that a complaint under Section H – Travel Disruption Cover has been dealt with and you wish to take the matter further you can do so at any time by referring to the Policyholder and Market Assistance Department at Lloyd's.

The contact details are:
Policyholder and Market Assistance Department
Lloyd's
One Lime Street
London
EC3M 7HA
Tel: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
E-mail: complaints@lloyds.com

Complaints that cannot be resolved by the Policyholder and Market Assistance Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

The existence of this complaint procedure does not reduce your statutory rights relating to this Policy. For further information about your statutory rights contact the Office of Fair Trading or Citizens Advice Bureau.

Beyond Your insurer

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service (Ombudsman). The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:
Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

PERIOD OF INSURANCE

The period that you are insured for as shown on your Validation Certificate.

Single Trip

Cover under Section C – Cancellation starts from the date stated on your Validation Certificate and ends when the **Insured Person** leaves their residence or place of business to commence travel. Cancellation cover shall only apply for a period of up to 12 months prior to the trip departure date stated on your Validation Certificate.

Cover under all other sections of the policy starts when the **Insured Person** leaves their normal residence or place of business to commence their trip. All cover ends on the **Insured Person's** return home, within 24 hours of their return to their **Home Country**, or at the expiry of the Period of Insurance, whichever is first.

For One Way Travel, all cover ceases on arrival at final destination.

Where cover has been purchased for a total duration of 4 months or more, and an **Insured Person** wishes to return to their **Home Country** during the Period of Insurance for any reason that is not directly or indirectly caused by arising or resulting from, or in connection with a claim under this insurance, all cover under this Policy will be suspended from the time that the **Insured Person** arrives back at their final destination in their **Home Country**, or 24 hours after the **Insured Person** arrives back in their **Home Country**, whichever is earlier. Cover under all Sections will resume when the **Insured Person** leaves their final destination in their **Home Country** to return to their temporary place of residence outside of their **Home Country**. During return trips of this type, the **Insured Person** will not be covered for any costs incurred directly or indirectly caused by arising or resulting from, or in connection with either returning to their **Home Country**, or travelling back to their temporary place of residence outside of their **Home Country** to resume their journey. This means that, for example, there shall be no cover for any baggage lost or damaged in transit, or for any cancellation or delays costs related to the return flights, but that medical cover will continue to be operative until arrival back in their **Home Country**.

Annual Multi Trip

For True Traveller Policies, the maximum duration of any one trip shall not exceed 30 days. For Traveller Plus Policies, the maximum duration of any one trip shall not exceed 70 days. For any trip known to be exceeding the maximum duration, the entire period of travel including the first 70/30 days will not be insured.

Cover under Section C – Cancellation starts from either the date shown on your Validation Certificate, or the booking date of each individual trip to which this insurance relates, whichever is the latter.

Cover under all other sections of the policy starts from date shown on your Validation Certificate, or the time you leave your normal residence or place of business to commence your trip on the departure date of each individual trip to which this insurance relates, whichever is the latter.

Cover for each trip ends on the **Insured Persons** return home or within 24 hours of their return to their **Home Country**, whichever is first. All cover under the Policy ends on the expiry of the Period of Insurance as shown on your Booking Invoice or Validation Certificate (as applicable).

Automatic Trip Extension

If the **Insured Person** is prevented from completing their travel before the expiration of this Insurance as stated under the Period of Insurance on the Validation Certificate for reasons which are beyond their control, including ill health or failure of public transport, this Insurance will remain in force until completion but not exceeding a further 31 days on a day by day basis, without additional premium.

In the event of an **Insured Person** being hijacked, cover shall continue whilst the **Insured Person** is subject to the control of the person(s) or their associates making the hijack during the Period of Insurance for a period not exceeding twelve months from the date of the hijack.

Please ensure you arrange cover for the entire duration of your travel.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy Document. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

Automatically Covered Pre-existing Medical Conditions

Means Acne, ADHD, Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment for this in the last 2 years, Allergic rhinitis, Arthritis (the affected person must be able to walk independently at home without using mobility aids), Asthma (the diagnosis must have been made when the affected person was under the age of 50, and the asthma be controlled by no more than 2 inhalers and no other medication), Blindness or partial sightedness, Carpal tunnel syndrome, Cataracts, Chicken pox - if completely resolved, Common cold or flu, Cuts and abrasions that are not self-inflicted and require no further treatment, Cystitis - provided there is no on-going treatment, Deafness, Diabetes (which is controlled by diet or tablets only), Diarrhoea and vomiting - if completely resolved, Eczema, Enlarged prostate - benign only, Essential tremor, Glaucoma, Gout, Haemorrhoids, Hay fever, Ligament or tendon injury - provided you are not currently being treated, Macular degeneration, Menopause, Migraine - provided there are no on-going investigations, Nasal polyps, PMT, RSI, Sinusitis - provided there is no on-going treatment, Skin or wound infections that have completely resolved with no current treatment, Tinnitus, Underactive Thyroid (Hypothyroidism), Urticaria, Varicose veins in the legs.

Baggage

Means luggage, clothing, personal effects, **Valuables** and other articles (but excluding personal money, tickets or documents of any kind) which belong to the **Insured Person** (or for which the **Insured Person** is legally responsible) which are worn, used or carried by the **Insured Person** during any insured trip.

Close Relative

Means mother, father, sister, brother, wife, husband, partner (including common law and civil partnerships), son, daughter (including fostered/adopted), grandparent, grandchild, parent in law, son in law, daughter in law, brother in law, sister in law, step parent, step child, step sister, step brother or legal guardian.

Dependent Business Partner

Means a person in the same employ as you whose absence from work necessitates your presence.

Home Country

Means any country in Europe, (excluding Switzerland, Belarus, Russia, Montenegro and the Ukraine) that the **Insured Person** normally resides in.

Insured Person

Means any person named on the Validation Certificate.

Irrecoverable Payments and Charges

Means the cost of pre-paid tickets or bookings that are not refundable from the provider.

Medical Condition

Means any disease, illness or injury.

Medical Practitioner

Means a registered practising member of the medical profession who is not related to the **Insured Person** or any person with whom they are travelling.

Permitted Manual Work

Means WWOOFing, fruit picking, casual farm work or bar work. **Permitted Manual Work** is not covered if it involves the use of plant/trade/industrial/agricultural machinery (other than tractors) or non-domestic power tools.

Policy Excess

Under some sections of the policy an excess will apply to each claim, per section, for each separate incident payable per **Insured Person**. This means that each **Insured Person** will be responsible for paying the first part of the claim for each incident giving rise to a separate claim.

Pre-existing Medical Condition

Means

a) Any respiratory condition (relating to the lungs or breathing), heart condition, stroke, Crohn's disease, epilepsy, allergy, or cancer for which you (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**)

have ever received treatment (including surgery, tests or investigations by your doctor or a consultant/specialist, or prescribed drugs/medication).

b) Any **Medical Condition** for which you (or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative**) have received surgery, in-patient treatment or investigations in a hospital or clinic within the last twelve months, or prescribed drugs/medication.

Strike or Industrial Action

Means any form of industrial action taken by workers which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Terrorism

Means an act, or acts, of any person, or group of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear, including but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation or government.

Travelling Companion

Means a person that the **Insured Person** has arranged to undertake their journey with if it would be unreasonable to expect the **Insured Person** to continue their journey without that person.

Unattended

Means when the **Insured Person** is not in full view of and not in a position to prevent unauthorised interference with their property.

Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction

Means the use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals

Valuables

Means jewellery, watches, gold, precious stones and articles made of/or containing gold, silver or precious metals, photographic, TV, audio, CD's, MP3 Players, video, computer, GPS/navigation, electrical equipment, binoculars, optical equipment, telescopes and animal skins.

Volunteering/Working

Means an **Insured Person's** participation in community or wildlife based conservation/project work when arranged by a professional organisation. This may include caring, teaching or nursing. It may also cover community/charity based supervised building/renovation projects or other **Permitted Manual Work**, provided the activity does not involve the use of plant/trade/industrial machinery or non-domestic power tools.

CONDITIONS

The **Insured Person** must comply with all the terms and conditions stated in this Policy Document, exercise reasonable care, and act as if uninsured at all times to have the full protection of their policy. If the **Insured Person** does not comply the Insurer may at their option cancel the policy or refuse to deal with the claim or reduce the amount of any claim payment.

General Conditions

1. If cover is taken out after you have left home and you have already commenced your travel, cover is only available on the strict understanding that nothing has occurred at the time of taking out the cover which has led to a claim or may lead to a potential claim. The Policy Endorsement 'Already Travelling' must be shown on your Validation Certificate.
2. This Insurance is available for holiday or business travel but excludes overseas residency, permanent overseas employment, and work of a predominantly manual nature (other than **Volunteering** and **Permitted Manual Work** if the appropriate Adventure Pack premium has been paid). Cover is excluded for any hazardous activity not agreed on behalf of the Insurer in writing. To establish if cover can be provided for any other hazardous activity, please refer to The True Traveller for a quotation, as an additional premium may be payable. Call us on 0844 371 3590.
3. The appropriate additional premium has been paid by any person aged 50 years or more at date of payment of insurance premium. This Insurance is not available to any person aged 66 years (limited to 50 years for True Value Policies) or more at the date of payment of insurance premium unless agreed in writing.
4. That you contact the Medical Emergency Assistance Service prior to any hospitalisation, repatriation, helicopter/air ambulance medical evacuation, alteration of travel plans or curtailment of travel.
5. The **Insured Person** and the Insurer are free to choose the law applicable to this Policy. As the Insurer is based in England, they propose to apply the laws of England and having read and understood the terms and conditions of this policy the **Insured Person** has agreed to this.

Cooling Off Period

Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for Annual Multi-trip policies (the renewal date) by writing to us. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory 14 day Cooling Off Period

You may cancel this policy at any time after the statutory 14 day Cooling Off Period by writing to us. If you cancel after the statutory 14 day Cooling Off Period no premium refund will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

Fraudulent Claims

The **Insured Person** must not act in a fraudulent manner. If the **Insured Person** or anyone acting for them:

- Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect; or
- Make a statement in support of a claim knowing the statement to be false in any respect; or
- Submit a document in support of a claim knowing the document to be forged or false in any respect; or
- Make a claim in respect of any loss or damage caused by the **Insured Person** wilful act or with your connivance

Then:

- The Insurer shall not pay the claim
- The Insurer shall not pay any other claim which has been made or will be made under the policy.
- The Insurer may at their option declare the policy void.
- The Insurer shall be entitled to recover from the **Insured Person** the amount of any claim already paid under the policy.
- The Insurer shall not make any premium returns.
- The Insurer may inform the Police of the circumstances.

Reciprocal Health Care

Residents of the United Kingdom, the Netherlands, Sweden, Slovenia, Norway, Finland, Italy, Malta, Belgium and the Republic of Ireland MUST enrol with MEDICARE should you require medical treatment in Australia. Registering can be done after the first occasion on which you receive treatment at www.humanservices.gov.au/customer/subjects/medicare-services. In Patient and out-patient treatment in a public hospital may then be subsidised. Should you be admitted to hospital then immediate contact must be made with the Medical Emergency Assistance Service and their authority obtained in respect of any treatment not available under MEDICARE before such treatment is provided.

Your failure to register with MEDICARE or to contact the Medical Emergency Assistance Service may result in a claim being reduced or declined. Should you require medical care in Europe, a European Health Insurance Card (EHIC) entitles the **Insured Person** to reduced cost, sometimes free, medical treatment that becomes necessary whilst travelling in a European Economic

Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. An EHIC can be obtained by completing an application form available from your local Post Office or by following the online information at www.ehic.org.uk.

Please also note that if an **Insured Person** has a valid claim for medical expenses which is reduced by their;

- using an EHIC; or
- taking advantage of a reciprocal health agreement with their **Home Country**; or
- using their private medical insurance;

at the point of treatment, then the Insurer will NOT deduct the **Policy Excess**.

Duplicate Insurance

If at the time of loss, theft, damage, expense or liability insured by Sections A (except A.4.), C, D, E, F and G there is another insurance against such loss or any part thereof, the Insurer shall be liable under this Insurance for their proportionate share only of such loss.

Subrogation

The Insurer is entitled to take over any rights in the defence or settlement of any claim and to take proceedings in the **Insured Person** name for the Insurer's benefit against any other party.

Claim Conditions

Documentation:

All certificates, information and evidence required by the Insurer shall be furnished at the expense of the **Insured Person** or his legal personal representatives and shall be in such form and of such nature as the Insurer may prescribe. The **Insured Person** shall as often as required submit to medical examination on behalf of the Insurer at their own expense and in the event of death of the **Insured Person** the Insurer shall be entitled to have a post-mortem examination at their own expense.

Recognising Our Rights: You and each **Insured Person** must recognise the Insurer's right to:

1. Pay, repair or replace

choose either to pay the amount of a claim (less any **Policy Excess** and up to any Sum Insured limit) or repair, replace or reinstate any item or property that is damaged, lost or stolen;

2. Inspect & dispose of items

inspect and take possession of any item or property for which a claim is being made and handle any salvage in a reasonable manner;

3. Handle a claim in your name

take over and deal with the defence or settlement of any claim in your name and keep any amount recovered;

4. Pay in sterling

settle all claims in pounds sterling;

5. Be reimbursed promptly

be reimbursed within 30 days for any costs or expenses that are not insured under this Policy, which the Insurer pays to you or on your behalf;

6. Receive medical certificates

be supplied at your expense with appropriate original medical certificates where required before paying a claim.

7. Carry out medical examinations

request and carry out a medical examination and insist on a post-mortem examination, if the law allows them to ask for one, at their expense.

Paying Claims:

1. Death

A. If the **Insured Person** is 18 years old or over, claims are paid to their estate and the receipt given to the Insurer by their personal representatives shall be a full discharge of all liability by the Insurer in respect of the claim.

B. If the **Insured Person** is aged under 18 years, the Insurer shall pay any claim to their parent or legal guardian. Their parent or legal guardian's receipt shall be a full discharge of all liability by the Insurer in respect of the claim.

2. All other Claims

A. If the **Insured Person** is 18 years old or over, the Insurer shall pay the claim to that **Insured Person** and their receipt shall be a full discharge of all liability by the Insurer in respect of the claim.

B. If the **Insured Person** is aged under 18 years, the Insurer shall pay the appropriate benefit amount to their parent or legal guardian for their benefit. Their parent or legal guardian's receipt shall be a full discharge of all liability by the Insurer in respect of the claim.

GENERAL EXCLUSIONS

Policy Excess – Applicable to most claims unless the appropriate Excess Waiver has been purchased and is shown on your Validation Certificate.

The Insurer shall not pay:

a) the **Policy Excess** shown on the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate.

b) £500 in respect of medical emergency repatriation by air ambulance or helicopter services within Nepal (reduced to £250 if the appropriate Excess Waiver has been purchased and is shown on your Validation Certificate).

Please also note that if an **Insured Person** has a valid claim for medical expenses which is reduced by their;

- using an EHIC; or
- taking advantage of a reciprocal health agreement with their **Home Country**; or
- using their private medical insurance; at the point of treatment, then the Insurer will NOT deduct the **Policy Excess**.

The **Insured Person** will not be covered under Section A – Medical Expenses, Section B – Personal Accident or Section C - Cancellation or Curtailment for any claim directly or indirectly caused by, arising or resulting from, or in connection with either;

A) At the time of taking out this policy:

i) Any **Pre-existing Medical Condition** unless you have contacted the medical screening helpline on 0844 826 2686 and the Insurer has agreed to provide cover and you have paid the additional premium required. You do not need to contact the medical screening helpline if your condition is an **Automatically Covered Pre-existing Medical Condition**.

ii) Any **Medical Condition** that the **Insured Person** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** has received a terminal prognosis.

iii) Any **Medical Condition** the **Insured Person** is aware of but which has not had a formal diagnosis.

iv) Any **Medical Condition** for which the **Insured Person** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** is on a waiting list for or has knowledge of the need for surgery in a hospital;

or

B) After the date this policy was purchased including prior to booking any individual journey in respect of an Annual Multi Trip Policy:

A change of health or where the cost of any claim is increased due to a change of health, if the procedure detailed under the '**Pre-Existing Medical Conditions**' section has not been followed;

or

C) At any time:

i) Any **Medical Condition** the **Insured Person** has in respect of which a **Medical Practitioner** has advised them not to travel or would have done so had they sought his/her advice.

ii) Any surgery, treatment or investigations for which you intend to travel outside your **Home Country** to receive (including any expenses incurred due to the discovery of other **Medical Conditions** during and/or complications arising from these procedures).

iii) Any **Medical Condition** for which the **Insured Person** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** is not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.

iv) Pregnancy when you are expected to give birth within two months of the return date of your trip;

v) Participating in any activity where the **Insured Person** has been advised against doing so by a **Medical Practitioner**.

The Insurer shall not pay (unless agreed in writing by or on behalf of the Insurer) for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

- 1.(a) (i) Mountaineering; rock climbing (other than single pitch); solo climbing; climbing without ropes; pot-holing; sports tours; motorised competitions; racing; competing in or practicing for speed or time trials of any kind; or
- (ii) Travelling by motorcycle, unless in respect of motorcycles up to 125cc hired or borrowed during the Period of Insurance, and the **Insured Persons** are wearing crash helmets; or
- (iii) Winter Sports, unless the appropriate premium has been paid and is shown on the Validation Certificate, but always excluding ski racing, ski jumping, ice hockey, freestyle winter sports or the use of bobsleighs or skeletons.
- (b) Any activity where **Insured Persons** do not wear the recommended/recognised safety equipment, or do not follow the safety procedures, rules or regulations of the activity's organisers /providers; or
- (c) Any activity in the air (other than flying as a passenger in a fully licensed passenger-carrying-aircraft unless the appropriate Adventure Pack or Extreme Adventure Pack activities premium has been paid and is shown on your Validation Certificate); or
- (d) Wilful exposure to needless danger (other than in an attempt to save human life); or
- (e) Air travel within 24 hours of scuba diving.

NOTE: Exclusions 1.(a), (b) and (c) are not applicable to cancellation claims under Section C.

NOTE: Please see Sporting and Hazardous Activities Section.

- 2.(a) Any form of stress or anxiety; or
- (b) Depression or any other mental or nervous disorder that was diagnosed before the Period of Insurance commenced, or before the trip was booked (whichever is later). Mental disorders diagnosed at any other time are also excluded unless investigated and diagnosed by a hospital consultant specialising in the relevant field.
- (c) any **Pre-existing Medical Condition** not declared and accepted by the Medical Screening Helpline in writing.
3. Any wilfully self-inflicted injury or illness, insanity, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, the use of drugs (other than medically prescribed) and the effects of alcohol.
4. The **Insured Person's** participation in any criminal or illegal acts.
5. Any consequence of any act of war, invasion, act of foreign enemy, hostilities (whether declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, any act of **Terrorism** where you are actively engaged and/or where you have travelled and/or you remain contrary to Foreign & Commonwealth Office travel advice.
- 6.(a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel; or
- (b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
- 7.(a) Unless the Insurer provides cover under this insurance, any other loss, damage or additional expenses following on from the event for which the **Insured Person** is claiming. Examples of such loss, damage, or additional expense would be the cost of replacing locks after losing keys, costs incurred of preparing a claim, or loss of earnings following bodily injury or illness.
- (b) Any costs for;
 - (i) telephone calls (other than the first call to the Medical Emergency Assistance Service to notify them of a medical problem requiring hospitalisation); or
 - (ii) taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); or
 - (iii) food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).
8. Any **Insured Person's** travel to a country, specific area or event to which the Travel Advice unit of the British Foreign and Commonwealth Office or the World Health Organisation has advised against all, or all but essential travel, unless agreed by or on behalf of the Insurer.
9. Any search and rescue costs or ship to shore rescue costs (cost charged to you by a Government, regulated authority or private organisation concerned with finding and rescuing an individual).
This does not include medical evacuation costs by the most appropriate transport.
10. Private medical treatment unless authorised by the Medical Emergency Assistance Service.
11. Any exposure to the **Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction**.
12. Sonic or pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.
13. Any circumstances the **Insured Person** is aware of that could reasonably be expected to give rise to a claim on this policy unless the Insured Person has been given the Insurer's written agreement.
14. The financial failure of a tour operator, travel agent, transport provider, accommodation provider, ticketing agent or excursion provider.

SECTION A.MEDICAL EXPENSES & PERSONAL LIABILITY

1. Medical, Repatriation and Associated Expenses.

The Insurer will pay up to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate.

Should an **Insured Person** suffer accidental bodily injury or become ill (including compulsory quarantine on the orders of a treating **Medical Practitioner**) the Insurer will pay:

- i) normal and necessary receipted expenses of emergency medical or surgical treatment incurred outside the **Insured Person's Home Country** including, emergency dental treatment to relieve pain and suffering (limited to £250), specialists or ophthalmic fees, hospital, nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites, decompression chambers, ambulance/necessary transport charges (including helicopter rescue/air ambulance charges if necessary on medical grounds and authorised by the Medical Emergency Assistance Service, or their Agents). The Insurer reserves the right to repatriate the **Insured Person** to their **Home Country** when in the opinion of the Medical Emergency Assistance Service the **Insured Person** is fit to travel.
- ii) reasonable additional accommodation and repatriation expenses incurred by an **Insured Person** and any one member of the family or party who has to remain or travel with the injured, ill or hi-jacked **Insured Person**, certified by a **Medical Practitioner** to be strictly necessary on medical grounds, and approved by the Medical Emergency Assistance Service.
- iii) the travel and reasonable accommodation expenses of one person to travel from their country of residence if their presence is strictly necessary on medical grounds.
- iv) the cost of transporting the remains of an **Insured Person** to their former **Home Country** up to £7,500 or funeral expenses incurred abroad up to £1,000.

2. In Patient Benefit.

In addition to the cost referred to above the Insurer will also pay up to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate, for each complete 24 hour period the **Insured Person** is confined to hospital outside their **Home Country**.

3. Criminal Injuries.

Should an **Insured Person** be admitted to hospital as an in-patient as a result of receiving Criminal Injuries following a personal assault verified by a written report that substantiates the injuries resulted from an unprovoked personal assault, the In Patient Benefit payable under Section A2 above is increased up to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate.

EXCLUSIONS APPLICABLE TO SECTION A1, A2 and A3

The Insurer shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1. travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
2. a **Pre-existing Medical Condition** unless the Insurer has agreed to provide cover and you have paid the additional premium required or the condition is an **Automatically Cover Pre-existing Medical Condition**.
3. the cost of medical or surgical treatment of any kind received by the **Insured Person** later than 52 weeks from the date of the accident or commencement of the illness.
4. medical expenses incurred in an **Insured Person's Home Country**.
5. a claim that is not verified by a medical report whilst travelling.
6. elective or cosmetic surgery unless deemed medically necessary and agreed by the Medical Emergency Assistance Service.
7. dental treatment to provide, replace or repair caps, crowns or bridges other than the relief of pain and suffering.
8. any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Medical Emergency Assistance Service can be reasonably delayed until the **Insured Person** return to their **Home Country**.
9. any medical treatment and associated costs you have to pay following your refusal of curtailment, or your decision not to move hospital or return to your **Home Country** after the date when, in the opinion of the Medical Emergency Assistance Service, you should have done so.
10. accommodation and travel expenses where the transport and/or accommodation used are of a standard superior to that of the trip unless agreed by Medical Emergency Assistance Service.
11. medication an **Insured Person** is taking before and which they will have to continue taking during their trip (except in the event of accidental loss or damage to that medication).
12. any additional charges you incur as a result of your failure to enrol with MEDICARE (if the **insured person** is travelling to Australia).

4. Personal Liability.

The Insurer will pay up to the amount shown in the Table of Benefits (inclusive of legal costs and expenses) if the **Insured Person** becomes legally liable to pay damages in respect of:

1. accidental bodily injury, including death, illness and disease to a person; and/or

2. accidental loss of or damage to material property (property that is both material and tangible); arising during the Period of Insurance, the Insurer will indemnify the **Insured Person** for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

Specific Exclusions applicable to the Personal Liability Section:

1. The Insurer will not pay the **Policy Excess** as shown in the General Exclusions Section.
2. The Insurer will not pay for anything mentioned in the General Exclusions Section.
3. The Insurer will not pay any liability for:
 - a) bodily injury, illness or disease of any person who is an **Insured Person's Close Relative, Travelling Companion**, or under a contract of employment, service or apprenticeship with an **Insured Person** when the bodily injury, illness or disease arises out of and in the course of their employment with an **Insured Person**;
 - b) loss or damage to property belonging to or held in trust by or in the custody or control of an **Insured Person** other than temporary accommodation occupied by an **Insured Person** during the Period of Insurance;
 - c) bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by an **Insured Person** or on behalf of an **Insured Person** of:
aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns);
 - d) bodily injury caused directly or indirectly in connection with:
the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity;
 - e) fraudulent, dishonest or criminal acts of an **Insured Person** or any person authorised by an **Insured Person**;
 - f) any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
 - g) any claim assumed by an **Insured Person** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
 - h) punitive or exemplary damages.

Specific Conditions applicable to the Personal Liability Section:

1. The **Insured Person** or their legal representatives will give the Insurer written notice immediately if the **Insured Person** has received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
2. No admission, offer, promise, payment or indemnity shall be made by or on behalf of the **Insured Person** without the Insurer's prior written consent.
3. Every claim notice, letter, writ or process or other document served on an **Insured Person** shall be forwarded to the Insurer immediately upon receipt.
4. The Insurer shall be entitled to take over and conduct in the **Insured Person's** name the defence or settlement of any claim or to prosecute in the **Insured Person's** name for the Insurer's own benefit any claim for indemnity or damages against all other parties or persons.
5. The Insurer may at any time pay **the Insured Person** in connection with any claim or series of claims up to up to the amount shown in the Table of Benefits (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made the Insurer shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

SECTION B. PERSONAL ACCIDENT.

In the event of the **Insured Person** sustaining bodily injury arising wholly and exclusively from violent accidental external and visible means which injury shall solely and independently of any other cause result in his/her death or disablement within twelve calendar months of the injury, the Insurer hereby agrees to pay up to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate.

Provided that:

- A) the death benefit payable is reduced to £1,000 if the **Insured Person** is under 16 years of age or 66 years of age or over at the time of death
- B) the total compensation in respect of any one **Insured Person** shall not exceed £15,000 for True Value Policies, £20,000 for True Traveller Policies or £25,000 for Traveller Plus Policies.

Definitions

Loss of Limbs: loss or severance at or above the wrist or ankle or total permanent loss of use of an entire arm or leg.

Loss of Sight: total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.
b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Permanent Total Disablement: A disability which has lasted for at least 12 months from which the Insurer believes the **Insured Person** will never recover and which prevents them from carrying out any gainful occupation for which they are reasonably qualified by way of training, education or experience.

Special Condition

If an **Insured Person** was already disabled before the bodily injury or already had a condition which is gradually getting worse, the Insurer may reduce their payment. Any reduced payment will be based on their medical assessment of the difference between:

- A. the disability after the bodily injury; and
B. the extent to which the disability is affected by the disability or condition before the Accident.

SECTION C. CANCELLATION or CURTAILMENT.

Up to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate. (Cover not applicable to True Value policies unless the appropriate additional premium has been paid and is shown on your Validation certificate and limited to £1,000 per **Insured Person**).

Should an **Insured Person** necessarily have to cancel the projected journey before commencement or curtail it by returning to their **Home Country** before completion, as a result of:

i) the death, accidental bodily injury, illness, compulsory quarantine on the orders of a treating **Medical Practitioner**, redundancy that qualifies for payment under current redundancy legislation, cancellation of leave for British Forces, Police or government security staff, summoning to jury service or witness attendance in a court of an **Insured Person** or insured **Travelling Companion**.

ii) the death, serious injury or illness of

- a **Close Relative**, or
- the person with whom the **Insured Person** intends to reside at the holiday or journey destination, or
- **Dependant Business Partner**,

of the **Insured Person** or insured travelling companion which necessitates the presence of the person concerned.

iii) Hi-jack.

iv) adverse weather conditions making it impossible for an **Insured Person** to travel to initial point of departure at commencement of outward journey.

v) major damage or burglary at the **Insured Person's** home or place of business which at the request of an emergency service requires their presence.

The Insurer will pay either:

a) for Cancellation prior to departure; any **Irrecoverable Payments and Charges** (whether paid or contracted to be paid) for travel, accommodation, tours or excursions up to the Sum Insured, for any of the above reasons.

b) for Curtailment after initial departure; a pro-rata proportion of non-refundable unused inclusive tour costs, or alternatively the original value of non-refundable unused air tickets up to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate for any of the above reasons.

Your claim will be based on the number of complete days not used.

Where return to a person's **Home Country** is necessary in an emergency situation they should contact the Medical Emergency Assistance Service who may be able to assist in having existing air tickets amended.

EXCLUSIONS APPLICABLE TO SECTION C.

The Insurer shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1. travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
2. a **Pre-existing Medical Condition** unless the Insurer has agreed to provide cover and you have paid the additional premium required. There is no cancellation or curtailment cover for a **Pre-existing Medical Condition** of persons not necessarily travelling but upon whom travel depends, such as a **Close Relative**.
3. the unused portions of the **Insured Person's** ticket, where repatriation has been arranged at the expense of the Insurer.
4. the **Insured Person** having to cut short their trip but not returning to their **Home Country**, in which case the Insurer will only pay the equivalent costs which the **Insured Person** would have incurred had they returned to their **Home Country**.
5. the **Insured Person** being unable to continue with their travel due to their failure to obtain the passport or visa they require for their trip.
6. a disinclination to travel or any other adverse financial situation (except redundancy that qualifies for payment under current redundancy legislation).

SECTION D. TRAVEL DELAY

(Cover not applicable to True Value policies)

1. Delayed Departure or Arrival

a) If the departure of the aircraft, train or sea vessel in which the **Insured Person** has arranged to travel is delayed for at least 12 hours from the departure time specified in the travel itinerary, or if the arrival of the aircraft, train or sea vessel at destination is at least 12 hours later than the time specified in the travel itinerary, due to **Strike or Industrial Action**, disruption, **Terrorism**, adverse weather conditions, or mechanical breakdown of the aircraft, train or sea vessel.

The Insurer will pay £25 for each complete 12 hour period of delay commencing from the original booked departure time or arrival time specified in the travel itinerary up to £100 each **Insured Person**

b) If the departure of the aircraft, train or sea vessel in which the **Insured Person** has arranged to travel is delayed for at least 12 hours from the departure time specified in the travel itinerary, or if the arrival of the aircraft, train or sea vessel at destination is at least 12 hours later than the time specified in the travel itinerary, due to **Strike or Industrial Action**, **Terrorism**, adverse weather conditions, or mechanical breakdown of the aircraft, train or sea vessel.

The Insurer will pay **Irrecoverable Payments and Charges** made for the travel, accommodation, tours or excursions up to the amount shown in the Table of Benefits **applicable to the type of policy purchased and shown on the Validation Certificate** for each **Insured Person**.

2. Hijack of Aircraft

The Insurer will pay compensation of £100 per complete day that the **Insured Person** is in detention due to unlawful seizure or wrongful exercise of control of an aircraft or the crew thereof, in which the **Insured Person** is travelling as a passenger, up to £3,000.

3. Failure of Transport Connections in your Home Country

If the **Insured Person** arrives at the point of international departure in their **Home Country** too late to commence the booked travel as the result of failure of scheduled public transport services in their **Home Country** due to inclement weather, **Strike or Industrial Action**, **Terrorism**, disruption, or mechanical breakdown, or as a result of an accident to the motor vehicle in which the **Insured Person** is travelling to the point of departure, the Insurer will pay up to £300 for additional travel and accommodation only expenses necessarily incurred by the **Insured Person** in order to reach the booked destination.

EXCLUSIONS APPLICABLE TO SECTION D.

The Insurer shall not pay for any claim arising directly or indirectly caused by, arising or resulting from, or in connection with:

1. **Strike or Industrial Action**, **Terrorism**, disruption, war, invasion, riot, or civil commotion in existence or publicised at the time of effecting the Insurance.
2. the withdrawal from service (temporary or otherwise) of an aircraft or train or sea vessel on the recommendation of a Port Authority or the Civil Aviation Authority or of any similar body.

SECTION E. PERSONAL EFFECTS

Applicable only if the appropriate premium has been paid and in addition to the cover granted under all other sections of this Insurance the Insurer will pay for Loss, Theft or Damage up to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate for:

1. **Baggage.** The amount payable will be the value at today's prices less the deduction for wear, tear and depreciation.
2. **Personal Monies.** Cash, Bank or Currency notes, including reasonable expenses incurred as a result of loss, theft or damage.
3. **Tickets.** Air or other tickets including reasonable expenses incurred as a result of loss, theft or damage.
4. **Passport or Visas.** In respect of the cost of an emergency replacement or temporary passport or visa obtained whilst abroad including reasonable and receipted expenses incurred to obtain the same.
5. **Temporary Loss of Baggage.** If **Baggage** is temporarily lost for more than 12 hours by an airline, railway or shipping company on the outward journey, for the purchase of immediate necessities the Insurer will pay the **Insured Person** up to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate when supported by receipts, but this will be deducted from the final claim if the loss is permanent.

NOTE IN RESPECT OF CASH

Cover will be effective from time of collection from bank or currency exchange agent, or for 3 days before commencement of journey, or from date of commencement of this Insurance, whichever is the latter.

CONDITIONS APPLICABLE TO SECTIONS E & G

The **Insured Person** must comply with the following conditions to have the full protection of their policy. If the **Insured Person** does not comply the Insurer may at their option cancel the policy or refuse to deal with the claim or reduce the amount of any claim payment.

1. The **Insured Person** shall act at all times as if un-insured and shall exercise reasonable care for the safety and supervision of their property and in the event of loss, theft or damage hereunder the **Insured Person** shall take all reasonable steps to recover any lost property.
2. The maximum the Insurer will pay for any insured article shall be limited to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate, the value of a pair or set of articles shall be limited to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate, and the value of disc collections, including DVDs, electronic games and music discs shall be limited to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate. The **Insured Person** shall produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued in excess of £100. Where this is not done liability shall be limited to £100. If you have chosen to purchase cover for a specified item, this item(s) will be noted on your Validation Certificate and shall have a single article limit as specified (to a maximum of £450). You must always produce receipts if you need to claim for a specified item.
3. Loss, theft or damage whilst in the custody or control of a carrier, authority, transport company, garage or hotel must be reported in writing to them and written acknowledgement obtained.
4. There is a total maximum limit in respect of all **Valuables** shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate. If you have chosen to purchase cover for a specified item, this item(s) will be noted on your Validation Certificate and will not count towards your **Valuables** limit in the event of a claim.
5. Payment for air tickets is limited to the original purchase price proportionately for each leg of the journey. Any loss, theft or damage of air tickets must be reported immediately to the issuing agent.
6. Claims for loss, theft or damage to spectacles or sunglasses are limited to £100 per pair.
7. The **Insured Person's** failure to comply with local authority advice when checking in **Baggage** may result in a claim being reduced or declined.

EXCLUSIONS APPLICABLE TO SECTION E and G.

The Insurer shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1. damage due to moth, vermin, wear and tear and gradual deterioration.
2. loss, theft or damage to contact or corneal lenses, dentures or other aids or appliances, cycles, wind or kite/surf boards or **mobile telephones**. Winter sports equipment is excluded unless the appropriate premium has been paid and is shown on the Validation Certificate.
3. loss, theft or damage to property hired to the **Insured Person** or confiscated by Police, Customs or other relevant authority.
4. loss, theft or damage not reported whilst travelling overseas to the Police or other relevant authority and a written statement obtained in confirmation. This report must be made within 24 hours of your becoming aware of the loss if in respect of specified items.
5. the breakage of fragile articles and the consequence thereof unless caused by fire or accident to a means of conveyance. For example your clothes or camera being damaged by spillage.
6. mechanical breakdown or derangement.
7. loss, theft or damage to business or professional goods, equipment or samples.
8. loss, theft or damage to money, or **Valuables** left **Unattended** (including in a vehicle or the custody of scheduled transport service providers including airlines), unless in a locked safe, a locked hotel room, locked apartment, or locked holiday residence. **Valuables** and money are not insured if left in 'checked in' baggage.
9. shortages due to error or omission, depreciation in value.

Note: Solely in respect of policies purchased after travel has commenced, the Insurers shall not pay for any claim for **Valuables** or Personal Money directly or indirectly caused by, arising from or in connection with any loss, theft or damage occurring during a complete 7 day period from the date of payment of the insurance premium.

SECTION F. LEGAL EXPENSES

Up to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate.

If the **Insured Person** suffers an incident that results in bodily injury, death or illness caused by a third party during the Period of Insurance, the Insurer will indemnify the **Insured Person** for **Legal Expenses** incurred in pursuit of a claim for damages or compensation against the third party up to the amount shown in the Table of Benefits for any one journey.

Specific Definitions applicable to the Legal Expenses Section:

Legal Expenses shall mean:

1. Fees, expenses and other disbursements reasonably incurred (as determined by the Insurer's legal counsel) by a **Legal Representative** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused the **Insured Person's** bodily injury, death or illness.
2. Fees, expenses and other disbursements reasonably incurred (as determined by the Insurer's legal counsel) by a **Legal Representative** in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
3. Costs that the **Insured Person** is legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal Representative shall mean:

a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by the Insurer to act on the **Insured Person's** behalf.

Specific Exclusions applicable to the Legal Expenses Section:

1. The Insurer will not pay the **Policy Excess** as shown in the General Exclusions Section.
2. The Insurer will not pay for anything mentioned in the General Exclusions Section.
3. The Insurer will not pay any liability arising from:
 - a) any claim reported to the Insurer more than 12 months after the beginning of the incident which led to the claim;
 - b) **Legal Expenses** incurred in the defence against any civil claim or legal proceedings made or brought against an **Insured Person**;
 - c) **Legal Expenses** incurred before receiving the Insurer's prior written approval, unless such costs would have been incurred subsequently to the Insurer's approval;
 - d) **Legal Expenses** incurred in connection with any criminal or wilful act committed by an **Insured Person**;
 - e) **Legal Expenses** incurred for any claim or legal proceedings brought against:
 - (i) a travel agent, tour operator, carrier, insurer or their agent; or
 - (ii) The Insurer, the **Insured Person** or any company or person involved in arranging this Policy;
 - f) fines, compensation or other penalties imposed by a court or other authority;
 - g) **Legal Expenses** incurred after the **Insured Person** has not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or the **Insured Person** not accepting an offer from the Insurer to settle a claim;
 - h) **Legal Expenses** which the Insurer considers to be unreasonable or excessive or unreasonably incurred (as determined by the Insurer's legal counsel);
 - i) actions between individuals named on the Booking Invoice or Validation Certificate;
 - j) **Legal Expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Specific Conditions applicable to the Legal Expenses Section:

1. Written consent must be obtained from the Insurer prior to incurring **Legal Expenses**. This consent will be given if the **Insured Person** can satisfy the Insurer that:
 - a) there are reasonable (as determined by the Insurer's legal counsel) grounds for pursuing or defending the claim or legal proceedings; and
 - b) it is reasonable (as determined by the Insurer's legal counsel) for **Legal Expenses** to be provided in a particular case.The decision to grant consent will take into account the opinion of the **Insured Person's Legal Representative** as well as that of the Insurer's own advisers. The Insurer may request, at the **Insured Person's** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, the **Insured Person's** costs in obtaining this opinion will be covered by this Policy.
2. All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
3. If the **Insured Person** is successful in any action, any **Legal Expenses** provided by the Insurer will be reimbursed to the Insurer.
4. The Insurer may at their discretion assume control at any time of any claim or legal proceedings in the **Insured Person's** name for damages and or compensation from a third party.
5. The Insurer may at their discretion offer to settle a claim with the **Insured Person** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.
6. The Insurer may at their discretion offer to settle a counter-claim against the **Insured Person** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

SECTION G. WINTER SPORTS EXTENSION

Applicable only if the appropriate premium has been paid in addition to the cover granted under all other sections of this Insurance the Insurer will pay for Loss, Theft or Damage up to the amount shown in the Table of Benefits applicable to the type of policy purchased and shown on the Validation Certificate for:

Ski Equipment

The Insurer will pay respect of:

- a) Loss, theft or breakage of skis and ski equipment owned by the **Insured Person**.
- b) Loss, theft or breakage of skis and ski equipment hired to and in the charge of the **Insured Person**. The **Insured Person** shall produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued in excess of £100. Where this is not done, liability shall be limited to £100.

NOTE: Claims will in any event be settled on the basis of 20% depreciation each year for such items.

Ski Hire

The Insurer will pay for the cost of necessary hire of skis following:–

- a) Loss, theft or breakage of an **Insured Person's** skis.
- b) The misdirection or delay in transit of an **Insured Person's** skis, subject to the **Insured Person** being deprived of their use for not less than 12 hours.

Ski Pack

The Insurer will pay for the proportionate value of any ski pass, hire or tuition fee necessarily unused due to the following:

- a) Accident or sickness of an **Insured Person**.
- b) Loss, theft or damage of ski pass.

Piste Closure

The Insurer will pay for each 24 hour period that it is not possible to ski, for additional transport costs incurred to reach an alternative resort caused by a lack of snow or avalanche at an **Insured Persons** pre-booked resort following the closure of skiing facilities.

Avalanche Closure

The Insurer will pay for the additional travel and accommodation expenses necessarily incurred in the event that the outward or return journey by public transport is delayed beyond the scheduled arrival time as a direct result of avalanche. Subject to a delay of not less than 12 hours having occurred.

NOTE: This Winter Sports Extension is subject to the same Conditions and Exclusions as Section E Personal Effects, other than the exclusion of hired equipment. Skis and Ski equipment includes snow boards and snow board equipment.

EXCLUSIONS APPLICABLE TO SECTION G.

The Insurer shall not be liable for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1. occurrences detailed above that do not occur during the Period of Insurance.
2. the **Insured Person** participating in ski-racing, ski-jumping, ice hockey, freestyle winter sports or the use of bob sleighs or skeletons.
3. the Ski Hire, Ski Pack, Piste Closure or Avalanche benefits above not supported by documentary evidence.
4. the loss, theft or damage of skis or ski poles over five years old.
5. loss, theft or damage to skis or ski equipment carried on a vehicle roof rack.
6. loss of or damage to skis or ski equipment whilst in use.
7. Piste Closure outside the months that constitute the local regular ski season.

SECTION H. TRAVEL DISRUPTION

Applicable only if the appropriate additional premium has been paid and shown on your Validation Certificate and is only available to residents of the United Kingdom.

“This is to Certify” that in accordance with the authorisation granted to the Issuing Agent under Contract (No. PA999AHU 2014/UMR No. B6038PA999AHU2014) by certain syndicates at Lloyd's, hereafter referred to as the Underwriters, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office, and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, severally and not jointly, there Executors and Administrators, to ensure the person(s) named in the Schedule for the benefits herein.

PERIOD OF INSURANCE AND GEOGRAPHICAL LIMITS OF INSURANCE COVER

To cover a single trip or for annual cover, subject to the appropriate premium being paid and having a destination outside the UK but not to the following countries : Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Haiti, Iraq, Israel, Ivory Coast, Libya, Mali, Nigeria, Pakistan (other than the Punjab and Sind Territories), Palestinian Territories, Somalia, South Sudan, Sudan, Syria and Yemen or to a country which the Foreign Office has advised against travel to.

Cover operates from your latest overseas departure time to commence your journey back to the United Kingdom as shown in your booking confirmation/itinerary. For annual cover each trip is a separate Insurance, and is subject to the limits of cover, exclusions and conditions as set out in this document and each trip must fall entirely within the 12 month period from the commencement date of this insurance We will pay each Insured Adult the following irrecoverable costs incurred, if upon your scheduled return to the United Kingdom, you are delayed for more than 24 hours beyond the time of international departure shown in your itinerary for reasons beyond your control, subject to the conditions of this insurance contract.

Up to £50 per day to pay for additional accommodation to the same rating as originally booked. The amount payable under this section is limited to £1,000 in total.

Up to £50 per day for the purchase of food or meals but not drinks, alcoholic or not. The amount payable under this section is limited to £1,000 in total.

Up to £350 to make alternative travel arrangements for your independent return back to the United Kingdom.

Up to £100 to obtain and or purchase essential medication prescribed to you prior to your departure.

Up to £10 per day for the purchase of essential items or services but not food or drink. The amount payable under this section is limited to £100 in total.

Up to £25 for additional transport costs to get you from your accommodation to your point of international departure, as shown in your original itinerary, in the event that the pre-paid provider fails to turn up at your accommodation within the first 45 minutes of the scheduled time.

Up to £100 for additional transport costs to collect your vehicle from your original point of international departure in the United Kingdom, if your return to the United Kingdom is somewhere other than the scheduled point of return.

Up to £50 for additional parking fees incurred in the United Kingdom following your delayed return.

Up to £100 per day for loss of your wages. The amount payable under this section is limited to £1,000 in total.

Up to £100 for additional kennel/cattery fees incurred in the United Kingdom following your delayed return.

COUPLE OR FAMILY COVER - Maximum payment for all persons insured (in total and not each) is 200% of the benefits shown within this Contract.

What is not covered:

1. any claim arising in the first 24 hours of delay, calculated from the time of international departure shown in your original booking itinerary.
2. any claim arising due to an event that has occurred within the 31 days prior to the date of booking the trip and/or commencement of this insurance.
3. any claim not supported by original:
 - (i) receipts,
 - (ii) documentation confirming the cause and duration of the delay,
 - (iii) proof of travel.
4. any costs incurred which are recoverable from your tour operator, carrier, travel insurance or under any EU Directive irrespective if your tour operator or carrier denies liability as beyond their control, unforeseen or unavoidable.
- 5 terrorism involving the actual or threatened malicious use of pathogenic poisonous biological or chemical materials.
6. any claims in any way caused or contributed to by nuclear reaction, nuclear radiation or radioactive contamination.
7. any claims in any way caused by war, invasion, acts of foreign enemies, hostilities or warlike operations (whether declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
8. costs of travel or accommodation to a higher standard than those originally booked.
9. any claim arising for loss of wages where written confirmation is not supplied from your employer in respect of the amount of net wages not paid (but excluding any overtime), the period to which the loss of wages applies and that the period has not been taken as holiday. If you are self-employed, this insurance shall exclude any claim where written confirmation is not supplied by

your usual accountant of the actual wages taken over the preceding 3 months together with details of confirmed orders for the period of delay claimed.

10. any claim arising from :

- i) withdrawal of service due to safety reasons or bankruptcy,
- ii) withdrawal of service due to strike or industrial action publicly declared prior to commencement of this insurance or prior to the holiday booking,
- iii) any incident where the insured person has not obtained written authority from their carrier to make alternative travel arrangements,
- iv) any incident where a carrier and or tour operator has offered alternative arrangements,
- v) your failure to meet the scheduled dates and or times shown in their original travel documents, their negligence or their disinclination to travel.

11. In the event you have a separate and valid SOS— Sense of Security Essential Delay Insurance & / or TDC— Travel Disruption Cover Insurance, any claim shall be considered under one insurance only.

ANNUAL MULTI TRIP TRAVEL INSURANCE

Where this Insurance is being issued as an Annual Multi Trip Travel Policy and the appropriate premium has been paid and is shown on the Validation Certificate it is agreed by the Insurer to cover all trips made by the **Insured Person(s)** during the Period of Insurance under the True Traveller or Traveller Plus policies only:

- a) to destinations outside of your **Home Country** and;
 - b) within your **Home Country** if such trip includes at least two nights pre-booked accommodation.
- Subject to the following:

- 1) For True Traveller policies, the maximum duration of any one trip shall not exceed 30 days. For Traveller Plus policies, the maximum duration of any one trip shall not exceed 70 days. Any trip which at the commencement of the insurance is known to be longer than the maximum duration of any one trip as stated is not insured for any part of such trip.
- 2) Each trip shall be deemed to be a separate insurance subject to the terms, conditions, limitations and exclusions contained herein.
- 3) Children are not insured unless named on the policy and reside permanently with a parent who is the principal **Insured Person**. Children are deemed to be 18 years or less at the date of payment of insurance premium.
- 4) Cover may be granted for WINTER SPORTS up to a total of 30 days in all during the period of this insurance subject to the appropriate additional premium having been paid and shown on the Booking Invoice or Validation Certificate (as appropriate).
- 5) Annual Multi Trip Travel Insurance is not available for any person aged 66 years or more at the date of payment of insurance premium. The appropriate additional premium must be paid by any person aged 50 years or more at date of payment of insurance premium.

SPORTING AND HAZARDOUS ACTIVITIES

Subject to the General Exclusions and the relevant exclusions under each section of this Policy Document, which continue to apply; the following recreational, non-professional (amateur), non-competitive activities detailed under **Traveller Pack** are automatically covered at standard premiums.

Adventure Pack, **Extreme Adventure Pack** and **Winter Sports** activities are only covered where the appropriate applicable additional premium has been paid and is detailed on your Validation Certificate. If the **Extreme Adventure Pack** has been selected, you are also covered for **Adventure Pack** activities.

To establish if cover can be provided for any professional or competitive activity, please refer to The True Traveller for a quotation as an additional premium may be payable. Call us on **0844 371 3590**.

Traveller Pack	
Aerobics	Orienteering
Archery	Outward Bound Pursuits
Athletics	Overland Travel
Backpacking	Martial Arts (non-contact)
Banana Boating	Motorcycling (up to 125cc hired or borrowed)
Baseball	Racquet Sports
Basketball	Rambling up to 2,500 metres
Battle Re-enactment	Roller Blading
Boogie Boarding	Rounders
Bowls	Rowing
Bridge Walking	Running
Cricket	Safari Travel (in a vehicle or on foot)
Curling	Safari/Gorilla Trekking
Cycling – incidental or Cycling on an organized tour (Cycles not covered)	Sailing (coastal waters only)
Drag Hunting	Scuba Diving (up to 18 metres in depth)
Dune Bashing	Snorkelling
Falconry	Softball
Fell Walking (on recognized routes)	Speed Boating
Fishing (Course/Fly/Deep-sea)	Surfing
Football (Soccer)	Swimming
Go Karting	Table Tennis
Golf	Tennis
Gorge Walking	Trampolining
Gymnastics	Trekking up to 2,500 metres
Hiking up to 2,500 metres	Tug of War
Hot Air Ballooning (as passenger only)	Volleyball
Hurling	Wadi Bashing
Ice Skating	Wake Boarding
Jogging	Wall Climbing (Man-made Climbing Walls)
Netball	Water Skiing
Non Manual/Clerical Work	Water Polo
Adventure Pack	
Abseiling	Martial Arts (training only)
Black Water Rafting (Any Grade)	Mountain Biking (Bikes not covered)
Bouldering	Mountain Boarding
Breathing Observation	Paint Balling
Bubble Diving	Permitted Manual Work (as defined)
Bungee Jumping (2 jumps)	Parasailing
Canoeing	Rap Jumping
Dog Sledging	Rock Climbing (Single pitch only - excludes solo climbing/climbing without ropes).
Cycle Touring (Cycles not covered)	Rugby
Fell Running	Sailing (outside coastal waters)
Fencing	Scuba Diving (up to 30 metres in depth)
Field Hockey	Shark Cage Diving
Gorge Running	Shooting
Gorge Swinging	Tandem Sky Diving (2 jumps)
Guided Glacier Walking	Trekking up to 4,500 metres ^(*)
Hiking up to 4,500 metres ^(*)	Triathlon
Horse Riding or riding other animals	Tubing

Hydro Speeding	Via Ferrata
Jet Boating	Volunteering/Working (as defined)
Jet Skiing	White Water Rafting (Any Grade)
Kayaking	Windsurfing (Boards not covered)
Kite boarding	Zip Lining
Marathons	Zorbing
Extreme Adventure Pack	
Canyoning	Trekking over 4,500 metres (*)
Cycling – BMX	Quad Biking
Gliding	Paragliding
Hang Gliding	Parapenting
Hiking over 4,500 metres (*)	Parascending
Kite surfing	Scuba Diving (up to 40 meters in depth)
Winter Sports Extension	
Cat Skiing	Snow Skiing
Cross-Country Skiing	Snowboarding
Off Piste Skiing	Snowmobiling
Off Piste Snowboarding	

Winter Sports Extension: Cover excludes the participating in ski-racing, ski-jumping, ice hockey, freestyle winter sports or the use of bob sleighs or skeletons. Random 'off Piste' winter sports activities will only be insured if the **Insured Person** is with a qualified instructor or in a group of not less than 3 persons in possession of working communications or portable telephones. No cover for winter sports activities against local authority advice.

* Please note there is no cover if trekking against local authority advice or trekking on routes which are not recognised. **Note:** a higher excess of £500 applies in respect of medical emergency repatriation by air ambulance or helicopter services being required within Nepal (Reduced to £250 if the Excess Waiver is taken out and shown on the Validation certificate).

Note: Please specifically note the exclusion under Section A4. Personal Liability relating to the ownership, possession or use of vehicles, aircraft, hovercraft, watercraft, firearms and buildings.

Note: Any activity where **Insured Persons** do not wear the recommended/recognised safety equipment, or do not follow the safety procedures, rules or regulations of the activity's organisers /providers will not be covered under this insurance.

GEOGRAPHICAL AREAS

Area 1: UNITED KINGDOM ONLY

Whilst insurance is available for holidays in the United Kingdom, Section A. Medical Expenses and Personal Liability. 1. Medical and Associated Expenses, 2. In Patient Benefit and 3. Criminal Injuries Benefit shall be inoperative if an **Insured Person's Home Country** is the United Kingdom.

Area 2: EUROPE

Europe means the continent of Europe West of the Ural Mountains, and includes the Isle of Man, the Channel Islands, Iceland, Jordan, Madeira, the Canary, Azores and Mediterranean Islands as well as all countries bordering the Mediterranean.

Area 3: AUSTRALIA and NEW ZEALAND

(a) For any period of cover purchased Area 3 can include a 48 hour stop-over anywhere in the World for both outward and return travel.

(b) If the period of cover purchased is two months or more Area 3 can be extended to include a maximum of 7 days/nights anywhere in the World.

Should you require medical treatment in Australia, residents of the United Kingdom, the Netherlands, Sweden, Slovenia, Norway, Finland, Italy, Malta, Belgium and the Republic of Ireland MUST enroll with MEDICARE.

Area 4: WORLDWIDE EXCLUDING NORTH AMERICA & NEPAL*

North America means the USA & Canada

(a) For any period of cover purchased Area 4 can include a 48 hour stop-over anywhere in the world for both outward and return travel.

(b) If the period of cover purchased is two months or more Area 4 can be extended to include a maximum of 7 days/nights anywhere in the World.

Area 5: WORLDWIDE EXCLUDING NEPAL*

Includes travel to the USA and Canada.

*** Note: to include any travel within Nepal, the Policy Endorsement for 'Nepal' must be shown on your Validation Certificate.**

CLAIMS CHECKLIST

The following documentation (if applicable) will be required by the Claims Handlers, in order that a claim may be processed. Originals will be required, as settlement cannot be made with photocopied documents. Further documentation may be required depending on the individual circumstances of your claim. Please note the policy does not cover the cost of obtaining duplicate receipt or Medical Certificates.

For all sections of cover you will be required to submit:

- a) Your Validation Certificate confirming proof of payment of the insurance premium.
- b) Your travel Trip Itinerary confirming dates of travel
- c) Your travel Booking Confirmation Receipt(s) showing the date of original booking and amount paid.
- d) Travel / Air Tickets

CANCELLATION OR CURTAILMENT

Your Cancellation Invoice

Completed Medical Certificate if Cancellation for medical reasons (which can be found on the claim form)

Copy of Death Certificate

Redundancy letter

Evidence from treating **Medical Practitioner** confirming curtailment was medically necessary (Curtailment only)

BAGGAGE AND PERSONAL MONEY

Receipts or other evidence to support ownership and value for the items claimed

Baggage Check Tags

A written report from the person/company to whom the loss was reported whilst travelling overseas (e.g. Police Report).

Proof of date and time baggage was returned to you (Baggage Delay Claims only)

Evidence to support damage (e.g. Repairers report of total loss or damage)

MEDICAL EXPENSES

Original Receipts

Medical Evidence to support nature of illness or injury

Evidence of Hospital admission and discharge

Additional Travel Tickets

TRAVEL DELAY/ MISSED DEPARTURE

Replacement tickets and invoices /receipts

A letter from the airline (or similar) confirming the scheduled and actual time of departure including the official cause of the delay.

DATA PROTECTION

To set up and administer your policy we will hold and use information about you supplied by you and by medical providers. We may send it in confidence for processing to other companies acting on our instructions including those located outside the European Economic Area. Please note insurers exchange information with various databases to help check the information provided and prevent fraudulent claims.