

Your Travel Insurance Policy

Trip Travel
Year Round
Long Stay
Young Traveller

2012



Citybond Suretravel

Superior Travel Insurance

www.citybond.co.uk

Contents

Policy summary	1
Definitions	3
General conditions applicable to the whole policy	4
Claims conditions	5
Important conditions relating to health	5
General exclusions applicable to all sections of the policy	6
Sports and activities covered	7
Emergency and medical service	7
Reciprocal health agreements with other countries	8
Section A – Cancellation, curtailment and trip interruption charges	8
Section B – Emergency medical and other expenses	9
Section C – Hospital benefit	10
Section D – Personal accident	10
Section E – Baggage	10
Section F – Personal money, passport and documents	11
Section G – Personal liability	11
Section H – Delayed departure and abandonment	12
Section I – Missed departure	12
Section J – UK departure assistance and missed UK connection	12
Section K – Legal expenses and assistance	13
Section L – Extended kennel and/or cattery fees	13
Section M – Hijack and kidnap	13
Section N – Personal assistance services	14
Section O – Incarceration abroad	14
Section P – Ski equipment	14
Section Q – Ski equipment hire	14
Section R – Ski pack	15
Section S – Piste closure	15
Section T – Avalanche or landslide	15
Section U – Course fees	15
Section V – Computer equipment	15
Financial Services Compensation Scheme (FSCS)	15
Data Protection Act	15
Complaints procedure	16

Policy Summary

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This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording starting on page 3.

This policy is underwritten by SOLID Försäkringar.

Type of insurance and cover

Travel insurance for trip travel or year round trips – *please refer to your policy schedule for your selected cover.*

Various optional covers may also be included – *your policy schedule will show if you selected these options.*

Age eligibility

This policy is not available to anyone aged 86 years or over if year round cover is selected. If you reach the age of 86 years during the period of insurance, cover will continue until the next renewal date but not thereafter.

If long stay cover is selected, this policy is not available to anyone aged 76 years or over.

If young traveller cover is selected, this policy is not available to anyone aged 46 years or over.

If optional winter sports cover is selected, this policy is not available to anyone aged 71 years or over.

All ages are at the date of application, not date of departure.

Conditions

It is essential that you refer to the 'Important conditions relating to health' section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

If you are travelling to Australia and you require medical treatment you should enrol with a local Medicare office.

Special conditions apply to each section of your policy – please refer to the policy wording for full details.

Significant features and benefits

All insured persons are covered to travel independently.

Please quote the correct reference number below relating to the policy you have purchased.

For trip travel policies, please quote 12P74

For year round policies, please quote 12P75

For long stay policies, please quote 12P76

For young traveller policies, please quote 12P77

War risks, civil commotion and **terrorism** – cover for these events is only provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – *Please see paragraph 1. in the 'General exclusions - applicable to all sections of the policy' in the policy wording for full details.*

The table shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional - your policy schedule will show if you selected any of these options.

Section	Cover	Premier	Policy excess	Economy	Policy excess
		Up to		Up to	
A	Cancellation, curtailment or trip interruption charges	£5,000	£65	£1,000	£75
	Loss of deposit		£25		£25
B	Emergency medical expenses	£10,000,000	£65	£10,000,000	£100
	Emergency dental treatment	£250	£65	£250	£75
	Burial or cremation abroad	£2,500	£65	£2,500	£75
C	Hospital benefit	£800 (£25 per day)	Nil	£800 (£25 per day)	Nil
D	Personal accident				
	Death	£20,000	Nil	£5,000	Nil
	Loss of limb or sight	£20,000	Nil	£10,000	Nil
	Permanent total disablement	£20,000	Nil	£10,000	Nil
E	Baggage	£2,000	£65	£500	£75
	Single article, pair or set limit	£300	£65	£100	£75
	Valuables	£300	£65	£100	£75
	Business equipment	£400	£65	No Cover	n/a
	Emergency replacement of baggage	£100	Nil	£100	Nil
F	Personal money, passport and documents	£500	£65	£250	£75
	Cash	£200	£65	£150	£75
G	Personal liability	£2,000,000 per policy	£65	£2,000,000 per policy	£75
H	Delayed departure	£300 (£20 for the first full 12 hours, £10 for each subsequent 12 hours)	Nil	No Cover	n/a
	Abandonment	£5,000	£65	No Cover	n/a
I	Missed departure	£500 - Europe £1,000 - Worldwide	Nil	£500 - Europe £1,000 - Worldwide	Nil
J	UK departure assistance & missed UK connection	£500	Nil	£500	Nil
K	Legal expenses and assistance	£25,000	Nil	£10,000	Nil
L	Extended kennel and/or cattery fees	£250	Nil	£250	Nil
M	Hijack and kidnap	£5,000 (£50 per day)	Nil	£5,000 (£50 per day)	Nil
N	Personal assistance services	£250	Nil	£250	Nil
O	Incarceration abroad (young traveller only)	£500	Nil	£500	Nil
Winter sports (optional)					
P	Ski equipment	£500	£65	£500	£75
	Hired ski equipment	£250	£65	£250	£75
Q	Ski equipment hire	£300 (£15 per day)	Nil	£300 (£15 per day)	Nil
R	Ski pack	£500	Nil	£500	Nil
	Lost lift pass	£200	Nil	£200	Nil
S	Piste closure	£200 (£20 per day)	Nil	£200 (£20 per day)	Nil
T	Avalanche or landslide cover	£150 (£30 per day)	Nil	£150 (£30 per day)	Nil
Young traveller - Study cover (optional)					
U	Course fees	£2,000	£65	£2,000	£75
V	Computer equipment	£1,000	Nil	£1,000	Nil

Significant or unusual exclusions or limitations

The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.

Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing year round policy which fell due for renewal during the trip.

General exclusions applicable to all sections of the policy

War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.

A number of sports, activities and winter sports are excluded - Please see paragraphs 5, 6 and 7 in the general exclusions in the policy wording.

Climbing on or jumping from vehicles, buildings or balconies regardless of the height.

You drinking too much alcohol or any form of alcohol abuse resulting in a claim.

Wilful, self inflicted injury, suicide, drug use or solvent abuse.

Unlawful actions and any criminal proceedings brought against you.

Travel to a country, specific area or event which the Foreign and Commonwealth Office (www.fco.gov.uk) or the World Health Organisation (www.who.int) has advised against all travel or all but essential travel.

Health conditions

We will not pay claims if at the time of taking out this insurance and/or, for year round policies prior to the booking of any individual trip you:

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

We will not pay claims if your medical condition changes between the date you bought the policy and the date you book each trip (if you have arranged a year round policy) unless you tell Citybond Suretravel about the change in your medical condition and they accept that change for cover.

Important limitations – Cancelling and cutting short your holiday

This policy will not cover any claims under Section A - Cancelling and cutting short your holiday that result directly or indirectly from any medical condition you knew about before the policy started, and that affects:

- a close relative who is not travelling and is not insured under this policy;
- someone travelling with you who is not insured under this policy; or
- a person you plan to stay with on your trip.

They will not be covered if during the 90 days before this policy started, they:

- needed surgery, inpatient treatment or hospital consultations;
- needed any treatment or prescribed medication; or
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic when this policy started; or
- had been diagnosed with a terminal condition (that will cause their death) before this policy started.

You should also refer to the general exclusions on pages 6 and 7.

Excesses

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

Property claims

We pay these claims based on the value of the items at the time you lose them, unless it says otherwise in your policy. (This means you may not get back all of the money you paid for the item.)

A note to all insured people, doctors and hospitals

This is not a private medical insurance. If you need any medical treatment, you must tell us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow us or our representatives to see all of your medical records and information.

Exclusions under Section A – Cancellation, curtailment or trip interruption charges

Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of the risk of redundancy before you purchased this insurance or at the time of booking any trip.

Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.

Exclusions under Section B – Emergency medical and other expenses

Treatment or surgery which, in the opinion of the emergency assistance services, can wait until your return to your home area.

Medication which, prior to departure, is known to be required.

Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

Exclusions under Section C – Hospital benefit

Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical or other disease where the recommended inoculations have not been undertaken.

Exclusions under Section E – Baggage

Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - See your policy wording for the full list.

Exclusions under Section F – Personal money, passport and documents

Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.

Exclusions under Section G – Personal liability

Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

Exclusions under Section H – Delayed departure

Strike, Industrial action, air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip. Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section I – Missed departure

Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.

Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section J – UK departure assistance and missed UK connection

Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section L – Extended kennel and/or cattery fees

Claims arising from your bodily injury or illness that is not covered under Section B – Emergency medical and other expenses.

Exclusions under Section M – Hijack and kidnap

Any claim arising out of any act(s) by you which would be considered an offence by a court of the United Kingdom if they had been committed in the United Kingdom.

Any claim where the detainment, internment, hijack or kidnap of you has not been reported to or investigated by the police or local authority.

Exclusions under Section O – Incarceration abroad

Any costs incurred by you in relation to your imprisonment.

Exclusions under Sections P, Q, R, S and T – Winter sports

A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section P – Ski equipment.

Exclusions under Section U – Course fees

Any claim unless the college confirms in writing that the course or any part of it needs to be repeated.

Exclusions under Section V – Computer equipment

Computer equipment left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Duration

This is an annually renewable or short trip travel policy – please refer to your policy schedule for your selected cover.

Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to your issuing agent apply for a refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents no premium refund will be made. See the general conditions in the policy wording for full details.

Claim notification

To make a claim contact 0844 887 0306.

Complaints procedure

Any complaint you may have should in the first instance be addressed to the claim office or your issuing agent as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of Solid Försäkringar or Citybond Suretravel.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the complaints procedure of the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Policy Wording

This is **your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the schedule which **we** recommend be attached to the policy.

In return for having accepted **your** premium, **we** will, in the event of unforeseen **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance**, provide insurance in accordance with the operative sections of **your** policy as referred to in **your** schedule.

The schedule and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom, Channel Islands** or European Union and have not spent more than 6 months outside **your home area** in the year prior to purchasing this policy, and you are registered with a **medical practitioner** in the **United Kingdom, Channel Islands** or European Union.

The law applicable to this policy

You and **we** can choose the law which applies to this policy. **We** propose that English Law applies. Unless **we** and **you** agree otherwise English law will apply to this policy.

Policy excess

Please refer to the section under which the claim is being made for full details of the policy excess applicable.

Helplines

Please carry this policy with **you** in case of an emergency.

Details of the helplines can be found at the foot of each policy section and on the back page of the policy.

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, contact **your issuing agent**.

SOLID Försäkringar

SOLID insurance is a Swedish based insurance company regulated by the Swedish Financial Services Authority (Reference Number: 401229)

Definitions

These definitions apply throughout **your** policy booklet. Where **we** explain what a word means, that word will appear highlighted in bold print and have the same meaning wherever it is used in the policy.

We have listed the definitions alphabetically.

Baggage

Items usually carried or worn by travellers for their individual use during a **trip**.

Bodily injury

means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Business goods or equipment

means items used by **you** and which belong to **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Civil Partner

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

Change in medical conditions

you must tell **us** about any changes that take place between the date **you** bought **your** policy and the date **you** depart on **your trip**. This includes:

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

Channel Islands

Jersey, Guernsey, Alderney, Sark or Herm.

Close business associate

means any person whose absence from business, for one or more complete days at the same time as **your** absence, prevents the proper continuation of that business.

Close relative

means mother, father, sister, brother, wife, husband, **civil partner**, spouse, **common law partner**, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legally adopted child, legal guardian, partner or fiancé/fiancée.

Common law partner

the person living with the **insured person** as if husband or wife, including same sex partner, for at least six consecutive months prior to the date of application and living at the same address.

Complications of pregnancy and childbirth

for the purpose of this policy, complications of pregnancy and childbirth shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta prævia, stillbirths, miscarriage, medically necessary emergency Caesarean section/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Couple

means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you**. Each **insured person** is covered to travel independently.

Curtailment/Curtail/Curtailed

abandoning or cutting short the **trip**, after the commencement of **your** outward journey, by direct early return to **your home area**, earlier than **your** scheduled return date, in which case claims will be calculated from the day **you** returned to **your home area** and based on the number of complete days of **your trip you** have not used.

Departure point

means the international airport, train station or port where **your trip** to **your** destination begins and where the final part of **your trip** back to **your home** begins.

Family cover

means up to two adults and any number of their children, step children, foster children or grandchildren aged under 18 in full time education. Each **insured person** is covered to travel independently.

Geographical limits

means the countries of the area (shown below) for which **you** have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) has advised against travel, as specified on **your** schedule.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within **your** country of departure once **you** commence **your trip**, and during **your** return journey to **your home**.

You will be covered when travelling by recognised public transport between countries, but not if **you** are being paid to crew a private motor or sailing vessel or are travelling by private plane.

United Kingdom: England, Scotland, Wales, Northern Ireland and the Isle of Man.

Europe: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, **Channel Islands**, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Jan Mayen, Svalbard Islands), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Tunisia, Turkey, **United Kingdom**, Ukraine, and Vatican City.

Worldwide excluding USA, Canada & the Caribbean: All countries worldwide, excluding the United States of America, Canada, Bermuda, Bahamas and the Caribbean.

Australia & New Zealand: Mainland Australia, Tasmania, New Zealand and their dependencies.

Worldwide including USA, Canada & the Caribbean: All countries worldwide.

Home

means **your** principal place of residence in the **United Kingdom, Channel Islands** or European Union.

Home area

for residents of the **United Kingdom** excluding **Channel Islands** and the Isle of Man, **your** home area means the **United Kingdom** excluding **Channel Islands** and the Isle of Man. For residents of the **Channel Islands** and the Isle of Man, **your** home area means either the particular **Channel Island** on which **you** live or the Isle of Man depending on where **your home** is. For residents of the European

Union, **your** home area is **your** country of residence in the European Union. (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

Issuing agent

the insurers authorised agent that issued **your** certificate and to whom **you** paid the appropriate premium.

Manual work

work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover for manual work will be provided where such work is solely in a voluntary capacity, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and cover for Personal accident and Personal liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under Section B (Medical emergency & repatriation) will be increased to £250. Cover excludes interaction with wild animals of any kind.

Material fact

A fact likely to influence the acceptance or assessment of this insurance. If in doubt as to what constitutes a material fact, please contact **us**.

Medical condition(s)

Any medical or psychological disease, condition, illness or injury that has affected **your trip** or any **close relative**, travelling companion or person with whom **you** intend to stay whilst on **your trip**.

Medical practitioner

means a registered practising member of the medical profession recognised by the law of the country in which they are practising, who is not related to **you** or any person who **you** are travelling with.

One-way trip

means a **trip** or journey made by **you** within the countries of the **geographical limits**, during the **period of insurance**, but with cover under this policy ceasing 12 hours after the time **you** first leave the immigration control of the country in which **your** final destination is situated.

Period of insurance

Year round

means the period for which **we** have accepted the premium as stated in the schedule. During this period any **trip** not exceeding the number of days shown below is covered:

- 50 days for each **insured person** up to and including 65 years of age. This is extendable up to 100 days upon payment of an additional premium.
- 35 days for each **insured person** aged between 66 and 85 years of age inclusive. This is not extendable.
- Winter sports cover may be included up to 17 days during the period of insurance for each **insured person** aged up to and including 70 years of age upon payment of the appropriate premium.

Under these policies, Section A - Cancellation cover shall be operative from the start date stated in the schedule or the time of booking any **trip** (whichever is the later) and terminates on commencement of any **trip** or expiry of the policy (whichever is the earlier).

Trip travel

means the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule.

- For each **insured person** aged 75 years and under, the maximum **trip** duration is 100 days.
- For each **insured person** aged 76 years and over, the maximum **trip** duration is 31 days.

Under these policies, Section A - Cancellation cover shall be operative from the time **you** pay the premium.

Long stay

means the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule.

Under these policies, Section A - Cancellation cover shall be operative from the time **you** pay the premium.

Maximum duration by age	18-65 years	66-70 years	71-75 years
Europe	18 months	12 months	12 months
Worldwide excluding USA Canada / Caribbean	18 months	9 months	6 months
Worldwide including USA Canada / Caribbean	18 months	6 months	4 months

Young traveller

means the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule.

- For **insured persons** aged up to and including 45 years of age the maximum duration shall not exceed 18 months.

Note: In the event that **you** return temporarily to **your home** during the period of insurance, the cover under the policy will cease upon **your arrival home** and not be re-instated until departure from **your home**. Any claim occurring during **your stay** within **your home area** will not be covered.

Under these policies, Section A - Cancellation cover shall be operative from the time **you** pay the premium.

For all other sections of the policy, whichever cover is selected, the insurance starts when **you** leave **your home** or **your** place of business in **your home area** (whichever is the later) to start the **trip** and ends at the time of **your return to your home** or place of business in **your home area** (whichever is the earlier) on completion of the **trip**.

If replacing or renewing a year round policy the above limits apply to the total trip duration.

However, any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing year round policy which fell due for renewal during the **trip**.

The period of insurance is automatically extended for the period of the delay in the event that **your return to your home area** is unavoidably delayed due to an event insured by this policy.

Note: If **you** travel for more than the number of days for which **you** have paid for cover, **you** will not be covered after the last day for which **you** have paid.

Personal money

means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Pre-existing medical condition

1. any past or current **medical condition** that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received **during the 2 years** prior to the commencement of cover under this policy and/or prior to any **trip**; and
2. any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred **at any time** prior to the commencement of cover under this policy and/or prior to any **trip**.

Public transport

means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

Secure baggage area

means any of the following, as and where appropriate:

- a. the locked glove compartment, boot or luggage compartment of a motor vehicle
- b. the locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c. the fixed storage units of a locked motorised or towed caravan
- d. a locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski equipment

means skis and snowboards (including bindings), ski boots and ski poles.

Stopover

means that if **you** purchase a policy for Worldwide excluding USA, Canada and the Caribbean **you** are able to stopover in any country detailed in the **geographical limits** of Worldwide including USA, Canada and the Caribbean for a limited period (as shown below), applicable to both the outward and return journey:

For trip travel and year round policies, the permitted stopover time is 24 hours.

For long stay policies, the permitted stopover time is 3 days.

For young traveller policies, if **you** purchase a policy for Australia and New Zealand, **you** are able to stopover in any country detailed in the **geographical limits** of Worldwide including USA, Canada and the Caribbean, applicable to both the outward and return journey for a limited period. The permitted stopover time is 3 days.

Terrorism

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

Trip

means any holiday, business or pleasure trip or journey made by **you** within the **geographical limits** shown in the schedule which begins and ends in **your home area** during the **period of insurance**. However any trip that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing year round policy which fell due for renewal during the trip.

In addition any trip solely within **your home area** under year round cover is only covered where **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Each trip under year round cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each trip.

Unattended

means when **you** cannot see and are not close enough to **your** property or vehicle to prevent unauthorised interference or theft of **your** property.

United Kingdom/UK

means England, Scotland, Wales, Northern Ireland and the Isle of Man.

Valuables

means photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable video, audio and computer equipment (DVD, CD, mini-disc, MP3 players, iPods, iPads, computerised tablets, etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

Vermin

means rats, mice, squirrels, owls, pigeons, foxes, bees, wasps or hornets.

We/Us/Our

SOLID Försäkringar, org nr 516401-8482, PO Box 22068, SE25022 Helsingborg, Sweden.

You/Your/Yourself/Insured person(s)

means each person travelling on a **trip** whose name appears, and for whom the appropriate premium has been paid, resident in the **United Kingdom, Channel Islands** or European Union and have been for the six months prior to the date of issue, and registered with a **medical practitioner** for at least 6 months before the date of application not being more than 85 years for year round cover, 75 years for long stay cover and 45 years for young traveller cover.

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply, **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Any medical information supplied in a medical health declaration will be treated in the strictest confidence, will be used solely for **our** own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority other than the emergency assistance services or claims handlers without the specific approval of the person whose details are shown in the medical health declaration. **We** shall not refuse cover unless, in **our** opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a medical health declaration shall be borne by **you**.
2. During each **period of insurance** and before **you** depart on each **trip** **you** must declare to **our** medical screening department Healthcheck247 at www.healthcheck247.com or telephone them on (0) 845 618 0341 any change in **your** health or medical status. This change must be accepted in writing by **us** before cover will be continued. If in doubt as to whether any change is material, **you** should contact **our** medical screening department Healthcheck247.

- You** must declare to **us** all **material facts** which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If **you** are uncertain as to whether a fact is material, **you** should declare it to **us**.
- You** must exercise reasonable care for the supervision and safety of both **you** and **your** property. **You** must take all reasonable steps to avoid or minimise any claim. **You** must act as if **you** are not insured.
- You** must avoid needless self-exposure to peril unless **you** are attempting to save human life.
- We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
- You** must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if unsure as to what is covered or excluded, contact **your** **issuing agent**.
- In the event of an emergency or any occurrence that may give rise to a claim for more than £500 under this insurance, **you** must contact **us** or the emergency assistance services as soon as possible. **You** must make no admission of liability, offer, promise or payment without **our** prior consent. **Please telephone us first**.
- We** are entitled to take over **your** rights in the defence or settlement of a claim, or to take proceedings in **your** name for **our** own benefit against another party and **we** shall have full discretion in such matters. This is to enable **us** to recover any costs **we** have incurred from any third party who may have liability for the costs.
- We** may, at any time, pay to **you** **our** full liability under this policy after which no further liability shall attach to **us** in any respect or as a consequence of such action.
- Where it is possible for **us** to recover sums that **we** have paid out under the terms of the policy, **you** will co-operate fully with **us** in any recovery attempt **we** make and **we** will pay all costs associated with the recovery of **our** outlay. **You** agree not take any action that may prejudice **our** recovery rights and will advise **us** if **you** instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums **we** have paid out under the terms of the policy will be reimbursed from any recovery made.
- You** must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). **We** may at any time and at **our** expense take such action as **we** deem fit to recover the property lost or stated to be lost.
- In the event of a valid claim **you** shall allow **us** the use of any relevant travel documents **you** are not able to use because of the claim.
- You** must notify **us** in writing of any event which may lead to a claim, within 28 days of **your** return home. As often as **we** require **you** shall submit to medical examination at **our** expense. In the event of the death of an **insured person** **we** shall be entitled to have a post mortem examination carried out at **our** expense. **You** must supply **us** with a written statement substantiating **your** claim, together with (at **your** own expense) all certificates, information, evidence and receipts that **we** reasonably require.
- We** may give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** shall refund to **you** the unexpired pro-rata portion of the premium **you** have paid, subject to there having been no known claims or losses.
- If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, **we** offer **you** the option of resolving this by using the arbitration procedure **we** have arranged. Please see the details shown under the complaints procedure. Using this service will not affect **your** legal rights. If **you** are unsure of **your** legal rights, **you** should contact the Citizens' Advice Bureau.
- You** will be required to repay to **us**, within one month of **our** request to **you**, any costs or expenses **we** have paid on **your** behalf which are not covered under the terms and conditions of this policy.
- This policy is subject to the laws of England and Wales unless **we** agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
- If, at the time of any incident which results in a valid claim under this policy, there is another insurance covering the same loss, damage, expense or liability, **we** will not pay more than **our** proportional share (not applicable to Section D - Personal accident).

Cancellation

Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for year round policies the renewal date (the cancellation period) by writing to the address shown in **your** schedule during the cancellation period. 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 period

You may cancel this policy at any time after the cancellation period by writing to the address shown in **your** schedule. If **you** cancel after the cancellation 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.

Claims conditions

Please quote the correct reference number below relating to the policy you have purchased.

For trip travel policies, please quote 12P74

For year round policies, please quote 12P75

For long stay policies, please quote 12P76

For young traveller policies, please quote 12P77

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Claims

You can contact us by phone or by visiting Rightpath Claims using the relevant details given below if **you** want to make a claim:

phone: 0844 887 0306

web: www.rpclaims.com or
www.rpclaims.mobi (optimised for mobile browsing)

The claim notification must be made within 28 days or as soon as possible thereafter following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

You must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or refuse any claim without **our** permission in writing.

You or **your** legal representatives must supply at **your** own expense all information, evidence, details of household insurance and medical certificates as required by **us**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request and will pay for a postmortem examination.

You must retain any property which is damaged, and, if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is subsequently recovered or if there is any salvage, then it will become **our** property. **We** may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, user manual or bank or credit card statements.

2. Fraud

You must not act in a fraudulent manner.

If **you** or anyone acting for **you**

- 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 **your** wilful act or with **your** connivance

Then

- we** shall not pay the claim
- we** shall not pay any other claim which has been or will be made under the policy
- we** may at **our** option declare the policy void
- we** shall be entitled to recover from **you** the amount of any claim already paid under the policy
- we** shall not make any return of premium
- we** may inform the police of the circumstances.

Important conditions relating to health

These apply to Section A – Cancellation or curtailment charges, Section B – Emergency medical and expenses, Section C – Hospital benefit, Section D – Personal accident and Section U – Course fees.

It is very important that **you** read and understand the following.

- You** will not be covered for **pre-existing medical conditions** if **you** have not told **us** about them all or **we** have not agreed to cover them. **You** will also not be covered for anything that arises from, or is in any way related to, or has been triggered or caused by, a **pre-existing medical condition**, unless **you** have told **us** about the conditions and **we** have agreed to cover them. This includes not being covered for something that occurs because **you** are predisposed (more likely) to suffer from a condition or symptoms because of **your pre-existing medical conditions**. For example, if **you** suffer from asthma or chronic obstructive pulmonary disease and get pneumonia, **we** would consider the pneumonia to be linked to **your pre-existing medical condition** and would only pay a claim for the pneumonia if all **pre-existing medical conditions** had been disclosed to **us** and **we** have agreed to cover them.
- If **we** are unable to cover the **pre-existing medical condition**, this will mean that **you** and any other **insured person** will not be covered for any directly or indirectly related claims arising from the **pre-existing medical condition**.
- You** must also contact us if you have a **change in medical conditions** between buying this policy and travelling. **You** must contact Healthcheck247 on 0845 618 0341. **We** will not pay any directly or indirectly related claims unless **you** tell **us** about **your change in medical condition** and **we** accept that change for cover.
- If **we** cannot provide cover because **your** health or medication changes between buying this policy and travelling, **you** can either:
 - make a cancellation claim if **you** have booked and paid for a **trip** that **you** have not made yet; or
 - cancel **your** policy and **we** will send **you** an appropriate refund, as long as **you** have not travelled or made a claim.
- We** will not pay any directly or indirectly related claims if at the time of taking out this insurance or when booking a **trip** under a year round policy **you** have:
 - been prescribed any medication, received any treatment, or attended any consultations investigations or follow-ups, for **any** medical or psychological conditions in the last 2 years;
 - EVER** been prescribed medication, received treatment or had investigations for:
 - a heart attack, angina, chest pain(s), or any other heart condition
 - high blood pressure, blood clots, raised cholesterol, aneurysm or circulatory disease
 - any form of stroke, TIA (Transient Ischaemic Attack), or brain haemorrhage

Unless

All **your pre-existing medical conditions** are listed on the 'Accepted Conditions list' (see page 6), or **you** have told **us** about all **your pre-existing medical conditions** and **we** have accepted them in writing.

You should contact **us** at www.healthscreen247.com or by calling 0845 618 0341 if:

- you** need to tell **us** about a **pre-existing medical condition**;
- you** are unsure whether **you** need to tell **us** about a **pre-existing medical condition** or not. Each **insured person** would still be covered for any unrelated **medical condition** and other sections of cover subject to the terms and conditions of this policy.

This confidential service will be able to confirm if cover can be provided for your **medical condition(s)**. If **you** need to make a claim arising from a **medical condition** that has not been declared to and accepted by **us**, it is unlikely that **your** claim will be paid.

Based on **our** assessment of the medical information supplied, **we** will decide if cover can be offered, if further terms need to be applied or if cover can be offered subject to payment of an additional premium.

If an additional premium is required, cover will not start until full payment has been received by **us** and written confirmation given by **us**.

- We** will not pay any directly or indirectly related claims if at the time of taking out this insurance or when booking a **trip** under a year round policy **you** are receiving or waiting for tests, investigations or treatment for any **medical condition** or set of symptoms that have not been diagnosed.
- We** will not pay any claims if at any time **you**:
 - travel against the advice of a **medical practitioner** or where **you** would have been advised against travel if **you** had sought their advice before the beginning of **your trip**;
 - incur costs for **medical** treatment or consultation at any medical facility during **your trip** that **you** knew would be required before travelling;
 - are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment;
 - are not taking the recommended treatment or prescribed medication for a **medical condition** as directed by a **medical practitioner**;

- e. travel against health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

Important limitations – Cancelling and cutting short your holiday

This policy will not cover any claims under Section A - Cancellation or curtailment charges that result directly or indirectly from any **medical condition you** knew about before the policy started, and that affects:

- a **close relative** who is not travelling and is not insured under this policy;
- someone travelling with **you** who is not insured under this policy; or
- a person **you** plan to stay with on **your trip**.

You will not be covered if during the 90 days prior to taking out this insurance or when booking a trip under a year round policy (whichever is later), they:

- needed surgery, inpatient treatment or hospital consultations;
- have been taking (or should have been taking) more than one prescribed medication or have been prescribed new medication or had a change in medication;
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic when this policy started; or
- had been diagnosed with a terminal condition (that will cause their death) before this policy started.

You should also refer to the general exclusions on pages 6 and 7.

Accepted conditions

The following **medical conditions** are covered subject to the normal terms and conditions of this insurance and **you** do not need to tell **us** about them, **provided** the **insured person** can meet **ALL** of the following criteria:

- a) has no other **pre-existing medical conditions** which are not listed below; and
- b) is not awaiting surgery for the condition; and
- c) has been fully discharged from any post-operative follow-up.

(Please go to www.healthcheck247.com to see the full list of accepted conditions)

Allergic rhinitis	Hayfever
Blindness	Hernia (not hiatus)
Breast – Cyst/Fibroadenoma	Hip replacement (no subsequent arthritis)
Broken bones (other than head or spine) - (no longer in plaster)	HRT (Hormone Replacement Therapy)
Cataracts	Hyperthyroidism (overactive thyroid)
Chicken pox (fully resolved)	Hypothyroidism (underactive thyroid)
Coeliac disease	Hysterectomy (provided no malignancy)
Common cold(s)/Influenza	Impetigo
Deafness	Indigestion
Ear infections (resolved - must be all clear prior to travel if flying)	IBS (Irritable Bowel Syndrome)
Eczema (no hospital admissions or consultations)	Migraine (provided this is a definite diagnosis and there are no ongoing investigations)
Enlarged prostate (benign prostatic enlargement)	Sinusitis
Gall bladder removal	Tonsillitis
Glaucoma	URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
Gout	Varicose veins - legs only, never any ulcers or cellulitis
Haemorrhoids (piles)	Vertigo - provided no disabling episodes

In addition to any **medical condition** on the 'Accepted conditions' list, **you** may be automatically accepted for cover, provided **you** do not have more than **ONE** of the following medical conditions or any other **pre-existing medical condition**.

Arthritis (juvenile, osteoarthritis, rheumatoid or psoriatic arthritis, reiter's syndrome, rheumatism):

- There must have been NO hospital admissions within the last 12 months.
- Must NOT affect the back more than any other area of the body.
- No more than 2 medications.
- No mobility aids (other than walking stick or frame).
- Must NOT be awaiting surgery.
- Must have NO lung problems.

Asthma (wheezing):

- There must have been NO hospital admissions EVER.
- Must have been diagnosed prior to age 50.
- Must be controlled with no more than 2 medications (NO nebulizer, NO home oxygen).
- Must have been a non-smoker for at least 12 months.
- Must be able to walk 200 yards on the flat without becoming short of breath.

Diabetes mellitus (sugar diabetes):

- Type 2 (non-insulin-dependent diabetes mellitus) only.
- Controlled by diet alone or by no more than 1 medication (no insulin)
- There must have been NO hospital admissions or diabetic complications EVER
- Must have been a non-smoker for at least 12 months.

Down's Syndrome:

- There must be NO associated conditions or complications (e.g. congenital heart disease, epilepsy, gastrointestinal abnormalities).

Hypercholesterolaemia (high/raised cholesterol):

- No more than 1 medication.
- Must NOT be the inherited form.
- Must have been a non-smoker for at least 12 months.

Hypertension (high blood pressure, White Coat Syndrome):

- No more than 2 medications.
- There must have been no change in treatment within the last 6 months.
- Must have been a non-smoker for at least 12 months.

Hypotension (low blood pressure):

- Must NOT be associated with any underlying condition.

Osteoporosis (osteopaenia, fragile bones):

- There must have been NO vertebral (backbone) fractures.

If **you** have any other **pre-existing medical conditions** or **your medical condition** does not meet the above criteria, **you** should contact **us** at www.healthcheck247.com or by calling 0845 618 0341 to tell **us** about all **your pre-existing medical conditions** and ensure that the cover will meet **your** needs.

General exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. War risks, civil commotion and terrorism

Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the **insured person** or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **insured person** whether war be declared with that state or not; **terrorism**. Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

2. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

3. Sonic bangs

Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. Costs

Costs of phone calls (other than the cost of making or receiving calls from the emergency assistance services) or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to an **insured person's** illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless **we** authorised these or they are part of a valid claim under Section A, Section B or Section C).

5. Winter sports

Your participation in winter sports unless the appropriate winter sports premium has been paid, and **you** are under the age of 71 prior to the commencement of the **period of insurance** in which case cover will apply under those sections shown as covered for winter sports in **your** schedule for:

- a. the winter sports specified in the list on page 7 and
- b. any other winter sports shown as covered in **your** schedule

for a period of no more than 17 days in total in each **period of insurance** under year round policies, for the period of the **trip** under travel policies, and for the period specified on the schedule for long stay and young traveller policies.

6. Professional sports or entertaining

Your participation in or practice of any professional, competitive or organised sports or professional entertaining.

7. Other sports or activities

Your participation in or practice of any other sport or activity, **manual work** or racing unless:

- a. specified in the list on page 7 or
- b. shown as covered in **your** schedule.

8. Jumping from vehicles, buildings or balconies

You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

9. Tour operator & airline failure

Any claim that results from the tour operator, airline or any other company, firm or person not being able or not being willing to carry out any part of their obligation to **you**.

10. Search and rescue

Any search and rescue costs.

11. Alcohol abuse

You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your trips** or holidays but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.

12. Suicide, drug use or solvent abuse

Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction), and putting **yourself** at needless risk (except in an attempt to save human life).

13. Unlawful action

Your own unlawful action or any criminal proceedings against **you**.

14. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. **We** will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses **we** will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a **trip** and replacing locks if **you** lose **your** keys.

Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which **you** would have paid for in any case).

15. Armed forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation, curtailment or trip interruption charges).

16. Travelling against FCO or WHO advice

Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel.

17. Age restrictions

There is no cover for any person who has reached the age of 86 years if buying a year round policy, 76 years if buying a long stay policy or 46 years if buying a young traveller policy prior to the date of application. There is no cover for any person practicing in winter sports who is over 70 years of age prior to the commencement of the **period of insurance**.

18. Material fact

Claims arising from a **material fact** or facts, which have not been disclosed to **us** and accepted by **us** in writing prior to the commencement of the **period of insurance** (or, in the case of year round cover, prior to the commencement of any **trip**).

19. Other insurances

Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If **you** have any other policy in force, which may cover the event for which **you** are claiming, **you** must tell **us**. This exclusion shall not apply to Personal accident cover.

20. Negligence

Any deliberately careless or deliberately negligent act or omission by **you**. Fighting except in self defence.

21. Computer malfunction

Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under Section B - Emergency medical expenses, and Section D - Personal accident. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under Section B - Emergency medical expenses, and Section D - Personal accident. Computer viruses include any programme or software, which prevents any operating system, computer programme or software working properly or at all.

22. Premium

Any claim when **you** have not paid the appropriate premium for the number of days comprising **your** planned **trip**. If **you** travel for more than the number of days for which **you** have paid for cover, **you** will not be covered after the last day for which **you** have paid.

23. Delay of services

Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on **our** part can be demonstrated. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by **us** or by anybody else (whether or not recommended by **us** and/or acting on **our** behalf) unless negligence on **our** part can be demonstrated.

Sports and activities covered

Participation in the following activities is covered at no additional premium and without the need for prior declaration, when participating on a recreational and non professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads). If **you** are participating in any other sports or activities not mentioned, please contact **your** **issuing agent** as they may be able to offer cover for an additional premium. Details of those sports and activities for which **you** have purchased cover will be added to **your** policy schedule. Cover for **manual work** will be provided where such work is solely in a voluntary capacity for a charity registered under the Charity Commission in England, and Wales, the Scottish charity regulator or the Department for Social Development in Northern Ireland, and where there is no financial gain. In such circumstances, there will be no cover for hands on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and there is no cover under Sections D - Personal accident and G - Personal liability.

Covered as standard without charge

No cover under Section G - Personal liability for those sports or activities marked with *, all other terms and conditions of the policy will apply.

Abseiling (within organiser's guidelines)	Deep sea fishing
Administrative or clerical occupations	Driving any motorised vehicle (other than a quad bike) for which you are licensed to drive in the United Kingdom (other than in motor rallies or competitions) *
Aerobics	Elephant riding/trekking *
Amateur athletics (track and field)	Falconry
Archaeological digging	Fell walking/running
Archery	Fencing
Assault course	Fishing
Badminton	Fives
Banana boating	Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
Bar/restaurant work	Football (non-competitive amateur only and not main purpose of trip)
Baseball	Football (non-competitive amateur only and not main purpose of trip)
Basketball	Fruit or vegetable picking (non-mechanical) glass bottom boats *
Beach games	Gliding (no cover for crewing or piloting) *
Billiards	Go karting (within organisers guidelines) *
Body boarding (boogie boarding)	Golf
Bowls	Handball
Bungee jumping/swoop (within organisers guidelines)	Heptathlon
Camel riding *	Horse riding (excluding competitions, racing, jumping and hunting) *
Canoeing (up to grade 2 rivers)	Hot air ballooning (organised pleasure rides only)
Clay pigeon shooting *	Hovercraft driving/passenger *
Climbing (on climbing wall only)	
Cricket	
Cross country running (non competitive)	
Croquet	
Curling	
Cycling (no racing)	

Hurling (amateur only and not main purpose of trip)	Scuba diving up to depth of 30 metres (if PADI or equivalent qualified or accompanied by qualified instructor and not diving alone)
Ice skating (1 day maximum)	Small bore target shooting / Rifle range Shooting (within organisers guidelines) *
Indoor climbing (on climbing wall)	Skateboarding
Jet boating (no racing) *	Sledging (not on snow)
Jet skiing (no racing) *	Snooker
Jogging	Snorkelling
Karting (no racing) *	Softball
Kayaking (up to grade 2 rivers)	Spear fishing (without tanks)
Korfball	Speed sailing (no racing) *
Marathon running (non professional)	Squash
Motor cycling (up to 125cc, full UK license held) *	Students working as counsellors or university exchanges for practical course work (not manual work)
Mountain biking (no racing)	Surfing
Netball	Swimming
Octopush	Swimming with dolphins/elephants
Orienteering	Sydney harbour bridge (walking across clipped onto safety line)
Paint balling/War games (wearing eye protection) *	Table tennis
Parachuting (tandem only)	Tall ship crewing (no racing) *
Parascending (over water)	Ten pin bowling
Pony trekking	Tennis
Pool	Trampoline
Power boating (no racing and noncompetitive) *	Tree canopy walking
Rackets	Trekking/Hiking/Endurance activities up to 3,000 metres above sea level
Racket ball	Tubing
Rambling	Tug of war
Rap jumping (with organiser's guidelines)	Volleyball
Refereeing (amateur only)	Wake boarding
Ringos	Water polo
Roller skating/blading/In line skating (wearing pads and helmets)	Water skiing/water ski jumping
Rounders	Whale watching
Rowing (no racing)	White water rafting (up to grade 2 rivers)
Running (non-competitive and no marathon)	Wind surfing/Sailboarding *
Safari trekking (must be organised tour)	Wind tunnel flying
Sailing/Yachting (if qualified or accompanied by a qualified person and no racing) *	Zip lining/Trekking (safety harness must be worn)
Sand boarding/surfing/skiing	Zorbing/Hydro zorbing/Sphering
Sand yachting (no racing) *	

Lapland - If travelling to Lapland for no more than 2 nights, participation in the following activities are covered without the additional winter sports premium being required: husky dog sledding (organised, non-competitive with local driver) and sledging/sleigh riding as a passenger (pulled by horse or reindeer) *

Winter sports Payment of the optional winter sports additional premium is required to extend all sections of **your** policy to include winter sports activities as detailed in the winter sports cover section.

Covered if the appropriate winter sports premium has been paid

No cover under Section G - Personal liability for those sports or activities marked with *

Airboarding	Skiing - alpine
Big foot skiing	Skiing - mono
Blade skating	Skiing - off piste but within the resort boundaries ‡
Cat skiing	Sledging/tobogganing
Cross country/Nordic skiing	Sledging/Sleigh riding as a passenger (pulled by horse or reindeer) *
Dry slope skiing	Snow blading
Glacier skiing/walking	Snow boarding on piste ‡
Husky dog sledding (organised, non-competitive with local driver)	Snow boarding - off piste but within the resort boundaries ‡
Ice go karting (within organisers guidelines) *	Snow mobiling (skidoo) *
Ice skating (if only for 1 day)	Snow shoe walking
Ice windsurfing *	Snow tubing
Kick sledging	Tobogganing
Ski - blading	Training/Racing (ski school)
Ski boarding	Winter walking (using crampons and ice picks only)
Skiing on piste ‡	

You are not covered when engaging in organised competitions (other than as part of ski school instruction) or when skiing/snow boarding against local authoritative warning or advice. ‡ A piste is a recognised and marked ski run within the resort boundaries.

Emergency Assistance 24 Hours a Day

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

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate section of cover. Give **your** name, insurance details, reference number and as much information as possible. Please give **us** a telephone, fax or email address where **we** can contact **you** or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance you must obtain our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if you are physically prevented from contacting us immediately, you or someone designated by you must contact us on +44 (0) 1444 442268 within 48 hours.

Please quote the correct reference number below relating to the policy you have purchased:

For trip travel policies, please quote 12P74

For year round policies, please quote 12P75

For long stay policies, please quote 12P76

For young traveller policies, please quote 12P77

Trips to mainland Spain, the Canary Islands (Tenerife, Gran Canaria, Fuerteventura, Lanzarote, La Palma, La Gomera, El Hiero) and the Balearic Islands (Cabrera, Formentera, Ibiza, Majorca / Mallorca, Menorca) - 24 hour emergency service

When away from home, it is most important that you have immediate access to professional medical attention in the event of an emergency. With this in mind, we have put in place, for your benefit, a network of medical professionals throughout mainland Spain, the Canary Islands and the Balearic Islands, at your service 24 hours a day, 7 days a week. This is supported by a 24 hour medical emergency service, which can direct you to these professionals, and which will also follow your case through from the moment you enter hospital until you are discharged and, in more serious cases, until you are safely repatriated (accompanied, if deemed medically necessary, by one of our medical team). In addition, no policy excess will apply when you receive in-patient treatment (where medically necessary) at:

- one of our network hospitals, or
- a state hospital when you have used the EHC to effectively reduce the cost of your medical treatment or medicines.

For further information:

Spanish Medical Network Helpline: +44 (0) 1444 442077
E-mail: medicalops@europ-assistance.co.uk
Website: www.europ-assistance.co.uk/spanishmedicalnetwork

Reciprocal health agreements

If you intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland we would advise you to obtain a Form CM1 from your local main Post Office. On returning this, duly completed, to the main Post Office you will be issued with a European Health Insurance Card (EHIC), which will entitle you to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. (Full details are given in the DSS Leaflet No. T7 - Health Advice for Travellers.)

Please note: For claims under Section B - Emergency medical expense, no policy excess will apply when you receive in-patient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if you have used the European Health Insurance Card to effectively reduce the cost of your treatment or medicines.

When you are travelling to Australia and you register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if you will be receiving treatment. If you receive treatment before you enrol, Medicare benefits can be backdated, if you are eligible. To be eligible you must be a resident of the United Kingdom or Ireland and will need to show your British or Irish passport with an appropriate visa, and acceptable identification (for example a driving licence). If you do not enrol at Medicare offices we may reject your claim or limit the amount we pay to you. If you need treatment which cannot be carried out under Medicare you MUST contact our 24 hours emergency assistance service before seeking private treatment. If you do not do so, we may reject your claim or limit the amount we pay to you.

If you hold an Irish passport you are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show your passport at the hospital.

For more information you should contact:

Health Insurance Commission
PO Box 1001, Tuggeranong, ACT 2901, Australia
or visit their website at: www.hic.gov.au

Section A – Cancellation, curtailment and trip interruption charges

What is covered

We will pay you up to £5,000 (Economy cover - £1,000) for any irrecoverable financial losses you incur from unused travel and accommodation costs (including pre-booked and paid for excursions up to £250) and other pre-paid charges which you have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

- cancellation of the trip is necessary and unavoidable or
 - the trip is curtailed or interrupted before completion
- as a result of any of the following events occurring:
- The death, **bodily injury**, illness, disease or **complications of pregnancy and childbirth** of:
 - you
 - any person with whom you are travelling or have arranged to travel with
 - any person whom you have arranged to stay with
 - your **close relative**
 - your **close business associate**.
 - Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of you or any person who you are travelling with or have arranged to travel with.
 - Redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current redundancy payment legislation and, at the time of booking the trip, there was no reason to believe anyone would be made redundant) of you or any person who you are travelling with, or have arranged to travel with.
 - You or any person who you are travelling with, or have arranged to travel with, are a member of the Armed Forces, Territorial Army, police, Fire, Nursing or Ambulance Services or employees of a government department and have your/their authorised leave cancelled or are called up for

operational reasons, provided that such cancellation or curtailment could not reasonably have been expected at the time when you purchased this insurance or at the time of booking any trip.

- A government directive prohibiting all travel to, or recommending evacuation from, the country or area you were planning to visit or were staying in, as a result of natural disasters (such as earthquakes, fires, tsunamis, landslides, floods, hurricanes or epidemic(s) / pandemic(s) excluding volcanic ash.
- The police or other authorities requesting you to stay at, or return to, your home due to serious damage to your home caused by fire, aircraft, explosion, tsunami, avalanche, hurricane, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.
The maximum amount we will pay under Section A in total for Cancellation, curtailment and trip interruption claims is **£5,000 (Economy cover - £1000) per insured person**.

Special conditions relating to claims

- You must get (at your own expense) a medical certificate from a **medical practitioner** and the prior approval of the emergency assistance services to confirm the necessity to return home prior to **curtailment** of the trip, due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
- If you cancel the trip due to:
 - stress, anxiety, depression or any other mental or nervous disorder that you are suffering from you must provide (at your own expense) a medical certificate from either a registered health professional if you are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or
 - any other **bodily injury**, illness, disease or **complications of pregnancy and childbirth**, you must provide (at your own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented you from travelling.

We need the medical certificate completed as soon as you find out it is necessary to cancel the trip, as any delay in seeing a **medical practitioner** could mean that your symptoms are no longer present. If you cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate your claim.
- On condition that you contact us first, and that we make all the travel arrangements, we will pay necessary additional travelling costs incurred in returning you home in the event you have a valid curtailment claim.
- We will only consider the unused expenses of a person who has taken out insurance cover with Citybond Suretravel. For example, if you are travelling with someone who is not insured, we only pay your proportion of costs, not theirs.
- If, at the time of requesting our assistance in the event of a curtailment or interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of you, a close relative, travelling companion or person with whom you have arranged to stay whilst on your trip, we will make all necessary arrangements at your cost and arrange appropriate reimbursement as soon as the claim has been validated.
- You must notify the Carrier or Travel Agent immediately you know the trip is to be cancelled or curtailed, to minimise your loss as far as possible. If you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
- If you cancel the trip due to unforeseen illness or injury you must provide a medical certificate from the treating **medical practitioner** stating that this prevented you from travelling.
- If your outward flight, sea-crossing or international coach or train journey is cancelled by the carrier, you must produce to us written documentation provided by the carrier, specifying the reason for the cancellation.
- If you cancel, curtail or interrupt your trip because your presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting your home during your trip, you must produce to us written documentation from the police confirming that the loss or damage occurred during the trip - otherwise no claim will be paid.
- Curtailment claims will be calculated from the date of return to the home area.

What is not covered

- The first £65 (Economy cover - £75) of each and every claim per incident claimed for under this section by each insured person. Loss of deposit claims will be £25.
- The cost of your unused original tickets where the emergency assistance services or we have arranged and paid for you to come home following curtailment of the trip. If however you have not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate you to your home.
- Any costs relating to airport taxes, air passenger duty, airport charges, service charges, facility charges, user fees or security charges or airport departure duty (whether irrecoverable or not).
- Any claims arising directly or indirectly from:
 - redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where you received a warning or notification of possible redundancy before you purchased this insurance or at the time of booking any trip
 - circumstances known to you before you purchased this insurance or at the time of booking any trip which could reasonably have been expected to lead to cancellation or curtailment of the trip.
- Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Avios Miles, unless evidence of specific monetary value can be provided.
- The cost of going back to the original destination to finish your trip and the costs of more accommodation there.
- The provider (for example, an airline, hotel, ferry company and so on) not providing any part of the trip you have booked, (this could be a service or transport) unless the event is covered by this policy. If this happens, you should claim against the provider
- Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
- Any disinclination to travel or continue travelling, unless your change of travel plans is caused by one of the circumstances listed under 'What is covered';
- Any claim arising directly or indirectly from a known **pre-existing medical condition** affecting you unless you have declared ALL **pre-existing medical conditions to us** and we have written to you accepting them;
- Any claim arising directly or indirectly from a **pre-existing medical condition**, known to you prior to the commencement of the period of insurance, affecting any **close relative**, travelling companion who is not insured under this policy or person with whom you intend to stay whilst on your trip if:
 - a terminal prognosis has been received prior to the commencement of the **period of insurance**

- they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the **period of insurance**; or during the 90 days immediately prior to the commencement of the **period of insurance** they had;
 - required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication;
12. Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
 13. Claims arising from actual or planned strike or industrial action which was common knowledge at the time **you** booked the **trip**;
 14. Any costs in respect of any unused pre-paid travel costs when **we** have paid to repatriate **you**;
 15. Withdrawal from service of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim in this case to the transport operator involved;
 16. Withdrawal from service of the aircraft on which **you** are booked to travel, as a result of ash or other debris arising from a volcano (unless the volcanic eruption has led to the government issuing a directive prohibiting travel to, or recommending evacuation from, the country or area **you** were planning to visit). **You** should direct any claim in this event to the transport operator involved;
 17. Change of plans due to **your** financial circumstances except if **you** are made redundant and qualify for redundancy payment under current UK legislation;
 18. Any claim arising as a result of attendance of an **insured person**, or any other person on whom the holiday plans depend, in a court of law. This exclusion will not apply if **you** are called up for jury service or are subpoenaed as a witness (other than in any professional or advisory capacity);
 19. Any cancellation or **curtailment** caused by work commitment or amendment of **your** holiday entitlement by **your** employer (other than as specified under What is covered number 4);
 20. Any claim resulting from **your** inability to travel due to an **insured person's** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**;
 21. Prohibitive regulations by the government of any country, or delay or amendment of the booked **trip** due to government action;
 22. The cost of this policy.
 23. Claims directly related to stress, anxiety, depression, or any other mental or nervous disorder that **you** are suffering unless you provide (at your own expense) a medical certificate from the treating **medical practitioner** or registered mental health professional if you are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
 24. Anything mentioned in the general exclusions.

You should also refer to the Important conditions relating to health on pages 5 and 6.

Please remember

We will work out claims for cutting short **your** holiday from the day **you** return to **your** home area (or **your** final country if **you** are on a one-way **trip**). **Your** claim will only be based on the number of full days **you** have not used.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.

In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.

Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.

In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation showing the separate costs of transport, accommodation and other prepaid costs or charges that made up the total cost of the **trip**.

Your unused travel tickets.

Receipts or bills for any costs, charges or expenses claimed for.

In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.

In the case of jury service or witness attendance, the court summons.

The letter of redundancy for redundancy claims.

A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.

In the case of serious damage to **your** home, a report from the police or relevant authority.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call:

For curtailment claims + 44 (0) 1444 442268

or other claims 0844 887 0306

Section B – Emergency medical and other expenses

What is covered

We will pay **you** up to £10,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of **your** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your** home area.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £250 **you** incurred outside of **your** home area.
3. If **you** die:
 - a. outside **your** home area, the reasonable additional cost of funeral expenses abroad up to a maximum of £2,500 plus the reasonable cost of returning **your** ashes to **your** home, or the additional costs of returning **your** body to **your** home
 - b. within **your** home area, the reasonable additional cost of returning **your** ashes or body to **your** home up to a maximum of £750.
4. Reasonable additional transport (economy class) and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, all inclusive bed and breakfast, self catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.

This includes, with the prior authorisation of the emergency assistance services, reasonable

additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from **your** home area or escort **you**, and additional travel expenses to return **you** to **your** home area or a suitable hospital nearby if **you** cannot use the return ticket.

5. With the prior authorisation of the emergency assistance services, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your** home area if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the emergency assistance services agree otherwise. When travelling in **your** home area, if **you** are hospitalised 50 miles or more from **home**, either through sudden illness or accident, **we** will arrange and pay for **your** transfer to a suitable hospital near **your** home when it becomes medically feasible.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the emergency assistance services of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. If **you** suffer **bodily injury**, illness or disease, **we** reserve the right to move **you** from one hospital to another and arrange for **your** repatriation to **your** home area at any time during the **trip**. **We** will do this if in the opinion of the emergency assistance service or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and / or travel safely to **your** home area or a suitable hospital nearby to continue treatment.

What is not covered

1. The first £65 (Economy cover - £100) of each and every claim per incident claimed for under this section by each **insured person**. In the event of any **bodily injury** occurring as a result of **manual work** involving voluntary labour, the policy excess under this section will be increased to £250.
2. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
3. The cost of **your** unused original tickets where the emergency assistance services or **we** have arranged and paid for **you** to return to **your** home, if **you** cannot use the return ticket. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your** home.
4. Any claims arising directly or indirectly in respect of:
 - a. Costs of telephone calls, other than:
 - i. calls to the emergency assistance services notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
 - ii. any costs incurred by **you** when **you** receive calls on **your** mobile from the emergency assistance services for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - b. The cost of taxi fares, other than those for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital. However, any costs incurred by **you** to visit another person in hospital are not covered.
 - c. The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
 - d. Any expenses which are not usual, reasonable or customary to treat **your** **bodily injury**, illness or disease.
 - e. Any form of treatment or surgery which in the opinion of the emergency assistance service or **us** (based on information provided by the **medical practitioner** in attendance) can be delayed reasonably until **you** return to **your** home area.
 - f. Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your** home area.
Where possible and with the agreement of your medical practitioner, you should always travel with plenty of extra medication in case of travel delays.
 - g. Additional costs arising from single or private room accommodation.
 - h. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the emergency assistance services.
 - i. Any expenses incurred after **you** have returned to **your** home area, unless **you** are travelling in **your** home area for 2 or more consecutive nights in pre-booked accommodation on a year round policy.
 - j. Expenses incurred as a result of a tropical or other disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
 - k. **Your** decision not to be repatriated after the date when, in the opinion of the emergency assistance services, it is safe to do so.
 - l. Any extra costs after the time when, in **our** medical advisor's opinion, **you** are fit to return to **your** home area (or **your** final country if **you** are on a one-way trip).
 - m. Any medical treatment that **you** receive after **you** have refused the offer of returning to **your** home area, when, in the opinion of **our** medical advisors, **you** are fit to travel.
 - n. Costs of more than £500 which **we** have not agreed beforehand.
5. Any claims arising directly or indirectly as a result of any **pre-existing medical conditions**, unless **you** have declared ALL **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them;
6. Any pre-planned or expected medical treatment or diagnostic procedure;
7. Any costs incurred in **your** home area other than in connection with transportation of **you** or **your** remains to **home** from abroad;
8. Any costs incurred in Australia which would have been covered by Medicare had **you** enrolled, and **you** failed to enrol in Medicare
9. Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
 - i. for private treatment, or
 - ii. are funded by, or are recoverable from the Health Authority in **your** home area, or
 - iii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
10. Any costs where the transportation **home** has not been arranged by **us**;
11. Any costs in respect of unused pre-paid travel costs when **we** have paid to repatriate **you**;
12. Air-sea rescue and transfer costs;
13. Any costs incurred when engaging in sports and activities unless **you** have paid the appropriate sports & activities premium;
14. Any costs incurred by **you** when **you** are engaging in winter sports unless **you** have paid the winter

sports premium;

15. Anything mentioned in the general exclusions.

You should also refer to the Important conditions relating to health on pages 5 and 6.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.

In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.

Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.

Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the emergency assistance services.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call:

**For medical assistance abroad +44 (0) 1444 442268
or other claims 0844 887 0306**

Section C – Hospital benefit

What is covered

We will pay **you** £25 for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area** up to a maximum of £800 as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **you** or **your** visitors during **your** stay in hospital.

Special conditions relating to claims

- You** must give notice as soon as possible to the emergency assistance services of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

- Any claims arising directly or indirectly from:
 - Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
 - relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
 - following **your** decision not to be repatriated after the date when, in the opinion of the emergency assistance services, it is safe to do so.
 - Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - relating to any form of treatment or surgery which, in the opinion of the emergency assistance service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - as a result of a tropical or other disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
 - occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the **Channel Islands** and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement (RHA) between these countries and/or islands, or are funded by or recoverable from the Health Authority in **your home area**.
- Any claim arising in connection with a **trip** solely within **your home area**;
- Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to **complications of pregnancy and childbirth**;
- Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates on which **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call:

Claims 0844 887 0306

Section D – Personal accident

Special definitions relating to this section (*which are shown in italics*)

Loss of limb

means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

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

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

What is covered

We will pay one of the benefits shown below if **you** sustain **bodily injury** which shall, solely and independently of any other cause, result within two years in **your** death, loss of limb, loss of sight or permanent total disablement.

Benefit	Up to 17 years inclusive	Age 18 years to 65 years inclusive	Age 66 years and over
1. Death	£1,000	£20,000 (Economy cover - £5,000)	£1,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	£1,000	£20,000 (Economy cover - £10,000)	£1,000
3. Permanent total disablement	£1,000	£20,000 (Economy cover - £10,000)	£1,000

Special conditions relating to claims

- Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

Provisions

- Benefit is not payable to **you**:
 - Under more than one of items 1, 2 or 3.
 - Under item 3, until one year after the date **you** sustain **bodily injury**
 - Under item 3, if **you** are able or may be able to carry out any relevant occupation.

What is not covered

- Injury not caused solely by outward, violent and visible means;
- Your** disablement caused by mental or psychological trauma not involving **your** bodily injury;
- Disease or any physical defect, infirmity or illness which existed prior to the commencement of the **trip**;
- Any payment per **insured person** in excess of £20,000;
- Any payment in excess of £1,000 arising from death of **insured persons** under 18 years of age or over 65 years of age;
- Any payment in excess of £1,000 arising from the Permanent total disablement of **insured persons** under 18 years of age or over 65 years of age;
- An **insured person** engaging in any sports & recreational activities or winter sports where this policy specifically states that Personal accident cover is excluded (regardless of whether the sports & recreational activities or winter sports premium has been paid);
- Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

In the event of death, the original death certificate.

A medical certificate or report relating to claims for loss of limb, loss of sight or permanent total disablement.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section E – Baggage

What is covered

- We** will pay **you** up to £2,000 (Economy cover - £500) for the accidental loss of, theft of or damage to **baggage**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**.

The maximum **we** will pay for the following items is:

- £300 (Economy cover - £100) for any one article, pair or set of articles (for example, a set of golf clubs)
 - £300 (Economy cover - £100) for the total for all **valuables**.
 - £150 for prescription glasses of any kind.
 - £400 for **business goods** or equipment owned by **you** but not hired, loaned or entrusted to **you**. (Economy cover - no cover)
- We** will also pay **you** up to £100 for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

If the loss is permanent, **we** will deduct the amount paid from the final amount to be paid under this section.

Special conditions relating to claims

- You** must report to the local police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage**.
- If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - get a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the claims conditions for examples of what **we** will accept as proof.

Important note - This travel insurance is not intended to cover expensive items for which **you** should take out full 'Personal Possessions' insurance under **your** home contents policy.

What is not covered

1. The first £65 (Economy cover - £75) of each and every claim per incident claimed for under this section by each **insured person** (except claims under subsection 2. of What is covered).
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless:
 - a. it is locked out of sight in a **secure baggage area** and;
 - b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles and **ski equipment**.
6. Damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, **vermin**, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Liability in respect of a pair or set of articles where **we** shall be liable only for the value of that part of the pair or set which is lost or damaged;
11. Items hired to **you**, and all items loaned or entrusted to **you** are not covered;
12. Anything mentioned in the general exclusions.

Claims that result from **you** losing **your** baggage or it being damaged or delayed while being held by an airline, should be made to the airline first. Any money **you** get under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event. (**You** must make any claims for delayed baggage to the airline within 21 days of getting it back).

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A police report from the local police in the country where the incident occurred for all loss, theft or attempted theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate. All travel tickets and tags for submission.

Proof of ownership for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your baggage** is temporarily lost in transit for more than 12 hours.

A letter from the carrier confirming the number of hours **your baggage** was delayed.

Repair report where applicable.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section F – Personal money, passport and documents

What is covered

1. **We** will pay **you** up to £500 (Economy cover - £250) for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences and the cost of the emergency replacement or temporary passport or visa). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.
- The maximum **we** will pay for the following items is:
- a. £200 (Economy cover - £150) for bank notes, currency notes and coins
 - b. £50 for bank notes currency notes and coins, if **you** are under the age of 18.
2. **We** will pay **you** up to £500 (Economy cover - £250) for reasonable additional travel and accommodation expenses incurred necessarily outside **your home area** to obtain a replacement of **your** passport or visa which has been lost or stolen outside **your home area**.

Special conditions relating to claims

1. **You** must report to the local police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money** or passports are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider, **you** must report (at **your** own expense) to them, in writing, details of the loss, theft or damage and get written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:
 - a. get a Property Irregularity Report from the airline.
 - b. give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - c. keep all travel tickets and tags for submission to **us** if **you** are going to make a claim under this policy.
4. **You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the claims conditions for examples of what **we** will accept as proof.

What is not covered

1. The first £65 (Economy cover - £75) of each and every claim per incident claimed for under this section by each **insured person**.
2. Loss, theft of or damage to **personal money** or **your** passport or visa left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, **tour** operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios Miles), unless evidence of specific monetary value can be provided.
7. Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A police report from the local police in the country where the incident occurred for all loss, theft or attempted theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft of damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership for items lost, stolen or damaged.

Receipts or bills for any transport and accommodation expenses claimed for.

Receipt for all currency and travellers' cheques transactions.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section G – Personal liability

What is covered

We will pay up to £2,000,000 (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or not a person living in **your home**
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a **close relative**, anyone in **your** employment or anyone living in **your home** other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice of any incident which may give rise to a claim as soon as possible.
2. **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The first **£65** (Economy cover - **£75**) of each and every claim arising from the same incident claimed for under this section relating to any temporary holiday accommodation occupied by **you**.
2. Compensation or legal costs arising directly or indirectly from:
 - a. liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b. pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c. ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats punts or canoes).
 - d. the transmission of any communicable disease or virus.
3. Injury to, or the death of, any member of **your** family or household, or any person in **your** employment;
4. Property belonging to, or held in trust by **you** or **your** family, household or employee;
5. Loss of or damage to property which is the legal responsibility of **you** or **your** family, household or employee. (This exclusion will not apply to temporary accommodation which **you** occupy and for which **you** assume contractual responsibility during **your trip**);
6. Any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
7. Liability or material damage for which indemnity is provided under any other insurance;
8. Accidental injury or loss not caused through **your** negligence;
9. Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

Full details in writing of any incident.

Any writ, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section H - Delayed departure and abandonment *Premier cover only*

You are entitled to claim for either delayed departure or abandoning your holiday, but not for both.

What is covered

If departure of the **public transport** on which you are booked to travel is delayed at the final **departure point** from or to your **home area** for at least 12 hours from the scheduled time of departure due to:

- strike or
- industrial action or
- adverse weather conditions or
- mechanical breakdown of, or a technical fault occurring in, the **public transport** on which you are booked to travel

We will pay you:

Delayed departure

- £20 for the first completed 12 hours delay and £10 for each full 12 hours delay after that, up to a maximum of £300 (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) provided you eventually travel, or

Abandoning your trip

- Up to £5,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay if, after a delay of at least 12 hours, you choose to cancel your trip before departure from your home area.

You may claim only under subsection 1. or 2. above for the same event, not both.

Please note: If you are a **Channel Islands** resident travelling outside the **United Kingdom**, then this cover only applies to the outward and inward journey from the **United Kingdom**.

Special conditions relating to claims

- You must check in according to the itinerary given to you unless your tour operator has requested you not to travel to the airport.
- You must get written confirmation (at your own expense) from the carriers (or their handling agents) of the number of hours of delay and the reason for the delay.
- You must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider.

You should make claims that result from abandoning your holiday and happen as a result of the circumstances described in the EU travel directives (visit: www.ec.europa.eu/consumers/rights/travel_en.htm) to the airline first. We will pay any money under this policy after the amount of compensation you receive from the airline for the same event is taken off.

What is not covered

- The first £65 of each and every claim per incident claimed for under this section by each insured person under subsection 2. of What is covered.
- Claims arising directly or indirectly from:
 - Strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.
 - An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
- Withdrawal from service of the aircraft on which you are booked to travel, as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- Claims where you have not obtained written confirmation from the carrier stating the period and reason for delay;
- Any costs relating to airport taxes, air passenger duty, airport charges, service charges, facility charges, user fees or security charges or airport departure duty (whether irrecoverable or not).
- Any claim that results from you missing a connecting flight.
- Anything mentioned in the general exclusions.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

Full details of the travel itinerary supplied to you.

A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of your check in time.

In the case of cancellation claims, your booking confirmation together with written details from your travel agent, tour operator or provider of transport/accommodation showing the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.

Your unused travel tickets.

Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: 0844 887 0306

Section I – Missed departure

What is covered

We will pay you up to £500 if travelling to a European destination, or £1,000 if travelling outside of Europe for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or returning to your home area if you fail to arrive at the international departure point in time to board the public transport on which you are booked to travel on the initial international journey of the trip as a result of:

- The failure of other public transport or
- An accident to or breakdown of the vehicle in which you are travelling or
- An accident or breakdown happening ahead of you on a public road which causes an unexpected delay to the vehicle in which you are travelling or

- Strike, industrial action or adverse weather conditions.

You may claim only under one of either Section I – Missed departure or, Section H – Delayed departure and abandonment for the same event.

Please Note: if you are a **Channel Islands** resident travelling outside the **United Kingdom** then this cover only applies to the outward and inward journey from and to the **United Kingdom**.

Special conditions relating to claims

- If you make a claim caused by any delay happening on a public road, you must get written confirmation or other evidence (at your own expense) from the police, emergency breakdown services or authority who went to the accident or breakdown of the location, reason for and duration of the delay.
- You must allow enough time for the public transport or other transport to arrive on schedule and to deliver you to the departure point.

What is not covered

- Claims arising directly or indirectly from:
 - Strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.
 - An accident to or breakdown of the vehicle in which you are travelling when a repairers report or other evidence is not provided.
 - Breakdown of any vehicle owned by you which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
- Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- Claims due to you allowing insufficient time to complete your journey to the departure point;
- Withdrawal from service of the aircraft on which you are booked to travel, as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- Anything mentioned in the general exclusions.

Claims evidence

We will require (at your own expense) the following evidence where relevant:

A letter from the public transport provider detailing the reasons for failure.

A letter from the police or emergency breakdown services confirming the location, reason for and duration of the delay on a public road if appropriate.

A letter from the relevant public transport provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.

Your unused travel tickets.

Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

Any other relevant information relating to the claim that we may ask you for.

To make a claim under this section, please call: 0844 887 0306

Section J – UK departure assistance and missed UK connection

What is covered

We will pay you up to £500 to meet the additional costs incurred should you be delayed or miss your connection as follows:

On your outward journey from the United Kingdom

if, after leaving your home, you are delayed during your internal/connecting journey to the airport, port, coach or rail terminal, as a result of disruption, cancellation, delay, curtailment, suspension, failure or alteration of public transport, or breakdown or accident immobilising the private vehicle in which you are travelling, we will:

- Provide assistance to enable you to continue your journey to the United Kingdom international departure point
- Where necessary, provide alternative transport or emergency local help, including the towing of your vehicle to the nearest garage.

On your return to the United Kingdom

- If your main international air, sea, coach or rail carrier is delayed and you miss your prebooked and pre-paid United Kingdom internal travel connection by scheduled public transport we will:
 - assist you to reach home from the point where you transfer from the main international air, sea, coach or rail carrier.
 - liaise with the onward transport provider to advise of your late arrival and will, if necessary, make alternative travel arrangements to enable you to get home within a reasonable time.
- Should you arrive at the United Kingdom transfer point on time but you are unable to continue home as planned due to the disruption, cancellation, delay, curtailment, suspension, failure or alteration of your planned internal travel connection by scheduled public transport; we will:
 - provide necessary alternative transport, local emergency assistance, recovery of the private vehicle and the passengers to home or overnight accommodation if no alternative transport is available until the following day or whilst awaiting repairs to the private vehicle.

Special conditions relating to claims

- If you suffer delays, you must obtain written confirmation (at your own expense) from the carrier (or their handling agents) stating the period and reason for delay.
- If the private vehicle in which you are travelling or intending to travel is immobilised by breakdown or accident, then you will be responsible for authorising repairs and for meeting any costs other than for 1 hour's roadside assistance and towing charges to the nearest garage.
- You must take every reasonable step to commence and complete the journey to the United Kingdom international departure point on time.

What is not covered

1. Claims arising from strike or industrial action or air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date **you** purchased this insurance or at the time of booking any **trip**.
2. Claims due to **you** allowing insufficient time to complete **your** journey to the **departure point**.
3. Withdrawal from service (temporary or otherwise) of the aircraft, sea vessel, coach or train on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim to the transport operator involved.
4. Additional costs where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
5. Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
6. Immobilisation or loss of any vehicle **you** have taken abroad on **your trip**.
7. Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
8. Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A letter from the carriers (or their handling agents) confirming the period of delay and the reason for the delay.

Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section K – Legal expenses and assistance

What is covered

We will pay up to £25,000 (Economy cover - £10,000) for legal costs to pursue a civil action for compensation against someone else who causes **you** **bodily injury**, illness or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed £50,000 (Economy cover - £20,000).

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** will decide the point at which **your** legal case cannot usefully be pursued further. After that, no further claims can be made against **us**.
5. **We** may include a claim for **our** legal costs and other related expenses.
6. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

We shall not be liable for:

1. Any claim where, in **our** opinion, there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us**, the emergency assistance services or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where, in **our** opinion, the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any appeal.
11. Claims by **you** other than in **your** private capacity.
12. Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

Relevant documentation and evidence to support **your** claim, including photographic evidence.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section L - Extended kennel and / or cattery fee

What is covered

We will pay **you** up to £250 (£150 for **trips** in **your home area**) for any additional kennel/cattery fees incurred if **your** domestic dog(s)/cat(s) are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to **your** **bodily injury**, illness or disease.

Special conditions relating to claims

1. **You** must send **us** written confirmation (at **your** own expense) from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.

What is not covered

1. Claims arising from **your** **bodily injury**, illness or disease that are not covered under Section B – Emergency medical and other expenses
2. Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

Written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.

A medical certificate from the treating **medical practitioner** explaining why **you** were unable to return **home** on time.

Your unused travel tickets.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section M – Hijack and kidnap

What is covered

if **you** are prevented from reaching **your** scheduled destination as a result of hijack or kidnap of the aircraft or ship in which **you** are travelling, **we** will pay **you** £50 for the first full 24 hours of delay and £50 for each subsequent full 24 hours of delay up to £5,000. This benefit is only payable if no claim is made under Section A – Cancellation, curtailment or trip interruption charges or Section H – Delayed departure and abandonment.

Special conditions relating to claims

1. Claims will not be accepted for hijack or kidnap that have directly resulted from the activities of an **insured person**.
2. **You** have no family or business connections that have directly led to a claim under this section.
3. All **your** visas and documents are in order.
4. **You** must report any hijack or kidnap to the police as soon as possible upon **your** release and provide **us**, within 30 days of returning from the **trip**, with a police report confirming that **you** were unlawfully detained and the dates of such detention.

What is not covered

1. Any claim relating to payment of ransom monies.
2. Any claim arising out of any act(s) by **you** which would be considered an offence by a court of the **United Kingdom** if they had been committed in the **United Kingdom**.
3. Any claim where the detainment, internment, hijack or kidnap of **you** has not been reported to or investigated by the police or local authority.
4. Anything mentioned in general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A police report from the local police in the country where the incident occurred confirming that **you** were unlawfully detained and the dates of such detention.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section N – Personal assistance services

If **you** need to use any of the following services, please phone +44 (0) 1444 442269.

We will pay the administration and delivery costs, up to a maximum of £250 for each **trip**. **We** can help **you** with the following.

Information about Your destination

We can provide information on:

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

Transferring emergency funds

This service is separate from any insurance claim **you** make and is dependent on **you** giving us permission to charge **your** debit card or credit card for the amount of the transfer in advance of **us** transferring the money. **We** will transfer emergency funds if **you** need them urgently. **You** can use this service when **you** are not able to use **your** normal financial and banking arrangements. Under this policy **we** can transfer up to £500 from **your** debit or credit card for each **trip**. If **you** are unable to give **us** permission to charge **your** debit card or credit card then **you** must make other arrangements to put the money into **our** account in the **UK** prior to **us** making the transfer.

Messages

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

Replacing drugs

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

What is not covered

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

Medical referral

We will refer **you** the names and addresses of local doctors, hospitals, clinics and dentists when **you** need tests or minor treatment. If any other treatment is involved, **you** must contact **us** as soon as possible, before **you** incur charges of more than £500.

If **your** child (aged under 18 years) who has been left at **home** becomes ill or gets injured, **we** can provide medical advice and monitor the situation until **you** return home.

Finding lost luggage

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

Replacement travel documents

We will help **you** replace any tickets or travel documents that **you** lose or that are stolen, and give **you** advice about suitable travel offices.

What is not covered

We will not pay the cost of any items insured under another section of this policy.

Lost Credit Cards

If **your** credit or charge cards are lost or stolen while **you** are abroad, **we** can advise the appropriate card issuers.

Homecall referral

If **your** home is damaged during **your** trip, **we** can arrange for a repairer from **our** list of approved tradesmen to contact **you** so that they can carry out repairs while **you** are away.

They can repair the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, outside locks, doors or windows, or the heating system. **You** can phone **us** for help up to 7 days after **you** have returned home from a trip. **You** will be responsible for paying all charges for the repair, including any callout fee, and **you** should make arrangements to pay the repairer or **us** at the time the work is carried out.

Section O – Incarceration abroad *Young traveller cover only*

What is covered

We will pay **you** up to £500 in total for one of **your** parents to visit **you** if **you** are lawfully imprisoned by the local judiciary during **your** trip for a period of at least two weeks and there is no chance of **you** being released within another two weeks.

The maximum **we** will pay is:

- £350 for economy class return air tickets for one of **your** parents to visit **you** in prison.
- £150 towards accommodation costs, for **your** visiting parent, with a limit of £50 for each 24 hour period.

Special conditions relating to claims

- You** must report the matter to **us** or **your** parents as soon as possible following **your** arrest and provide **us** with a police report confirming that **you** were lawfully imprisoned and the date of such imprisonment.

What is not covered

- Any costs incurred by **you** in relation to **your** imprisonment.
- Your** parent's costs before **you** were in prison for a total of two weeks.
- Any claim arising from a trip taken within the **United Kingdom**.
- Any amount that can be recovered by **you** from other sources.
- Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A police report from the local police in the country where the incident occurred confirming that **you** were lawfully imprisoned and the dates of such imprisonment.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Sections P, Q, R, S and T – Winter sports

Only operative if indicated in the schedule

Cover for sections P, Q, R, S and T only operates:-

- If the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.
- Under year round policies for a period no more than 17 days in total in each **period of insurance**, if the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid

Section P - Ski equipment

Only operative if indicated in the schedule

What is covered

We will pay **you** up to £500 for the accidental loss of, theft of or damage to **your** own **ski equipment**, or up to £250 for hired **ski equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value - calculated from the table below), or **we** may at **our** option replace, reinstate or repair the lost or damaged **ski equipment**.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, pair or set of articles is £250.

Special conditions relating to claims

- You** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **ski equipment**.
- If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider, **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:

- get a Property Irregularity Report from the airline
 - give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy)
 - keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the claims conditions for examples of what **we** will accept as proof.

What is not covered

- The first £65 (Economy cover - £75) of each and every claim per incident claimed for under this section by each **insured person**.
- Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle unless:
 - it is locked out of sight in a **secure baggage area**
 - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage caused by wear and tear, depreciation (loss in value), deterioration, atmospheric or climatic conditions, moth, **vermin**, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- Winter sports equipment **you** left **unattended** in a public place, unless the claim is about skis, poles or snowboards, and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm
- Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A police report from the local police in the country where the incident occurred for all loss, theft or attempted theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership for items lost, stolen or damaged.

Repair report where applicable.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section Q - Ski equipment hire

Only operative if indicated in the schedule

What is covered

We will pay **you** up to £15 per day, up to a maximum of £300 for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your** own **ski equipment**.

Special conditions relating to claims

- You** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of **your** own **ski equipment**.
- If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider, **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline, **you** must:
 - get a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
- You** must provide proof of ownership for items lost, stolen or damaged as this will help **you** to substantiate **your** claim. Please see the claims conditions for examples of what **we** will accept as proof.

What is not covered

- Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle unless:
 - it is locked out of sight in a **secure baggage area**
 - forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
- Loss or damage due to delay, confiscation or detention by customs or any other authority.
- Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, **vermin**, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A police report from the local police in the country where the incident occurred for all loss, theft or attempted theft.

A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.

All travel tickets and tags for submission.

Proof of ownership for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section R - Ski pack

Only operative if indicated in the schedule

What is covered

We will pay you:

- Up to £500 for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your** **bodily injury**, illness or disease.
- Up to £200 for the unused portion of **your** lift pass if **you** lose it.

Special conditions relating to claims

- You** must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that such **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

What is not covered

- Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section S - Piste closure

Only operative if indicated in the schedule

What is covered

We will pay **you** up to £20 per day, up to a maximum of £200 for transport costs necessarily incurred by **you** to travel to and from an alternative site if either lack of or excess of snow, or an avalanche, results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski. The cover only applies:

- To the resort which **you** have pre-booked for a period more than 12 hours and for so long as these conditions continue at the resort, but not more than the pre-booked period of **your** trip.
- To **trips** taken outside **your** home area during the published ski season for **your** resort.

If no alternative sites are available, **we** will instead pay **you** compensation of £20 per day up to a maximum of £200.

Special conditions relating to claims

- You** must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days that skiing facilities were closed in **your** resort and the reason for the closure.

What is not covered

- Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
- Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days that skiing facilities were closed in **your** resort and the reason for the closure.

Receipts or bills for any transport costs claimed for.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section T – Avalanche or landslide cover

Only operative if indicated in the schedule

What is covered

We will pay **you** £30 per day up to £150 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed by avalanche or landslide. The cover only applies to **trips** taken outside **your** home area during the published ski season for **your** resort.

Special conditions relating to claims

- You** must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

What is not covered

- Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A letter from the relevant authority or **your** tour operator's representative confirming details of the avalanche or landslide that caused the delay and the period of delay.

Receipts or bills for any accommodation and travel expenses claimed for.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section U – Course fees *Young Traveller cover only*

Only operative if indicated in the schedule

What is covered

We will pay **you** up to £2,000 for the reimbursement of pre-paid college course fees where **your** course has to be:

- cancelled or **curtailed** as a result of the following events occurring:
 - The death, **bodily injury**, illness, disease or **complications of pregnancy or childbirth** of:

- you**
- any person with whom **you** are travelling or have arranged to travel with
- any person whom **you** have arranged to stay with
- your** close relative.

- repeated in whole or part as a result of:

- death, serious illness of or **bodily injury** to a **close relative** making it necessary for **you** to return to **your** home or
- serious illness or **bodily injury** to **you** which strictly necessitates absence from the course.

Special conditions relating to claims

- You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the emergency assistance services to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or **complications of pregnancy or childbirth**.
- If **you** fail to notify the college as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
- If **you** cancel the **trip** due to:
 - stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from, **you** must provide a medical certificate from a consultant specialising in the relevant field or
 - any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling.

What is not covered

We will not pay:

- The first £65 (Economy cover - £75) of each and every claim per incident claimed for under this section by each **insured person**
- Unless the college confirms in writing that the course or any part of it needs to be repeated.
- Any cost which is recoverable from elsewhere.
- Any claim arising from sport or recreational activity
- Anything mentioned in general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.

In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.

Original course booking confirmation from the college together with an invoice for any additional course fees charged where the course has to be repeated.

Receipts or bills for any college fees claimed for.

Any other relevant information relating to the claim that **we** may ask **you** for.

To make a claim under this section, please call: 0844 887 0306

Section V – Computer equipment *Young Traveller cover only*

Only operative if indicated in the schedule

What is covered

We will pay **you** up to £1,000 for the accidental loss of, theft of or damage to computer equipment owned by **you**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged computer equipment.

The special conditions relating to claims, What is not covered and claims evidence paragraphs under Section E – Baggage also apply to this section.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that the insurer of this policy cannot meet its obligations, you may be entitled to compensation from the scheme. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim with no upper limit. For more information about the FSCS please contact them on 0207 741 4100 or online at www.fscs.org.uk.

Data Protection Act 1998 Notice

We collect and maintain personal information in order to underwrite and administer the policies of insurance that **we** or **our** agents issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. **We** will not keep **your** information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. **We** will only reveal **your** information if it is allowed by law, authorised by **you**, to prevent fraud or in order that **we** can liaise with **our** agents in the administration of this policy. **Your** data may be sent to other companies outside the European Economic Area for secure processing.

In order to assess the terms of the insurance contract or administer claims which arise, **we** may need to collect data which the Data Protection Act considers as sensitive (such as medical history or criminal convictions). If **you** proceed with an application for insurance, **you** will signify **your** consent to such information being processed by **us** or **our** agents.

Under the terms of the Act **you** have the right to ask for a copy of any information **we** hold on **you** upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether **we** hold **your** information on paper or in electronic form.

Enquiries in relation to data held by Healthcheck247 should be directed to the Data Compliance Manager, Healthcheck247 by e-mail to medicalscreening@citybond.co.uk or by telephone on 0845 618 0341, those in relation to data held by Europ Assistance should be directed in writing to the Customer Contact Centre Manager, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN. Those relating to Rightpath Claims should be directed in writing to Rightpath Claims, Airport House, Purley Way, Croydon CR0 0XZ

Complaints Procedure *Making yourself heard*

We are committed to providing **you** with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Who to contact?

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **you** are talking to the right person, and;
- that **you** are giving them the right information.

When you contact us:

Please give **us your** name and contact telephone number.

Please quote **your** policy and/or claim number and the type of policy **you** hold.

Please explain clearly and concisely the reason for **your** complaint.

So **we** begin by establishing **your** first point of contact:

Step One – initiating your complaint:

Does **your** complaint relate to:

- your** policy?
- the service provided by the emergency assistance services?
- a claim on **your** policy?

If **a**. In the first instance please write to:

Customer Care Manager, Citybond Suretravel, 109 Elmers End Road, Beckenham, Kent, BR3 4SY or e-mail on: quality@citybond.co.uk

If, having followed this procedure, **you** remain dissatisfied with **our** response, **you** may write to **our** chief executive officer at CEO@citybond.co.uk and he will, in support of **our** promise of the highest level of service, personally ensure that **your** complaint is reviewed within 5 working days of the receipt of **your** communication. If **you** remain dissatisfied please follow the procedure laid out in step four.

If **b**, please contact:

Quality Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Telephone: 00 44 (0) 844 338 5799 or email on quality@europ-assistance.co.uk

If they cannot give **you** a final decision within four weeks from the day they receive **your** complaint they will explain why and tell **you** when they hope to reach a decision.

Their decision is final and based on the evidence presented. If **you** feel that there is any new evidence or information that may change their decision, **you** have the right to make an appeal.

If **you** are not satisfied with the results of their investigation, please follow step three.

If **c**, **you** need to contact whoever is currently dealing with **your** claim and state **your** complaint.

In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

- Head **your** letter 'COMPLAINT'.
- Give **your** full name, post code, email address and contact telephone number(s).
- Quote the type of policy and **your** policy and/or claim number.

- Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the person dealing with **your** complaint along with any other material required.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further:

Step Two - if you are still unhappy:

Should their response be unsatisfactory, ask to speak to a team leader at the address given below.

Where a team leader cannot assist **we** will ensure **you** are put into contact with a manager who will seek to resolve **your** complaint.

Step Three – contacting SOLID Försäkringar Head Office:

If **your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care at the address shown below in **your** preferred language, who will arrange for an investigation on behalf of the Chief Executive:

SOLID Försäkringar, Box 22068, 250 22 Helsingborg, Sweden.

Corp ID No 516401-8482

SOLID insurance is a Swedish based insurance company regulated by the Swedish FSA (Reference Number: 401229)

Or **you** may use e-mail: info@solidab.com

Step Four – beyond SOLID Försäkringar:

If **we** have given **you our** final response and **you** are still not satisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted.

Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

Fax: 020 7964 1001

Please note that **you** have six months from the date of **our** final response in which to refer **your** complaint to the Ombudsman. Referral to the Ombudsman will not affect **your** right to take legal action.

Our promise to you

- We** will acknowledge written complaints promptly.
- We** will investigate quickly and thoroughly.
- We** will keep **you** informed of progress.
- We** will be fair and do everything possible to resolve **your** complaint.
- We** will learn from **our** mistakes. **We** will use the information from complaints to continuously improve **our** service.
- Calls are recorded and monitored.

In a medical emergency

- first check that the circumstances are covered by this policy
- having done this telephone the the emergency assistance service stating your name and policy number/booking reference

Please quote the correct reference number below relating to the policy you have purchased.

For trip travel policies, please quote 12P74

For year round policies, please quote 12P75

For long stay policies, please quote 12P76

For young traveller policies, please quote 12P77

Important telephone numbers

Medical screening - Healthcheck247	+44 (0) 845 618 0341 or www.healthcheck247.com
Travel assistance	+44 (0) 1444 442269
Medical assistance abroad	+44 (0) 1444 442268
Spanish medical network helpline (mainland Spain, Canary Islands and Balearic Islands)	+44 (0) 1444 442077
Claims helpline	+44 (0) 844 887 0306

Complaints about non-insured events and your travel arrangements must be referred to your travel organiser

Policy underwritten by SOLID Försäkringar

SOLID
INSURANCE

Policy arranged by

Citybond Suretravel
Superior Travel Insurance

109 Elmers End Road, Beckenham, Kent, BR3 4SY

Tel: 0845 618 0345 Fax: 0845 618 0346

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