



Summer Travel Insurance Policy

A Member of the  Zurich Insurance Group.

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.
This can be checked on the Financial Services Register by visiting their website at www.fca.org.uk/register
Endsleigh Insurance Services Limited, Company No. 856706 registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire GL51 4UE.

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Introduction

This is **Your** Endsleigh 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 **Statement of Insurance** which must be attached to the policy.

In return for having accepted **Your** premium **We** will in the event of **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 Statement of Insurance**.

The **Statement of Insurance** and any endorsements are all part of the policy.

The information **You** have supplied forms part of the contract of insurance with **Us**. **Your** policy is evidence of that contract. **Your** contract of insurance and all communications before and during **Your** contract of insurance will be provided in English.

Residency

United Kingdom residents

This policy is only available to **You** if **You** are permanently resident in the **United Kingdom** and registered with a **Medical Practitioner** in the **United Kingdom**.

Other residents

This policy is only available to **You** if **You** are registered under the health care system in **Your Home Country**.

The Law applicable to this policy

You and **We** are free to choose the laws applicable to this policy. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this policy **You** have agreed to this.

Age eligibility

This policy is not available to anyone aged 86 or over at the time of issue.

Excess

Under most sections of the policy, claims will be subject to an excess. This means that **You** will be responsible for paying the first part of each and every claim per incident claimed for under each section for each **Insured Person**.

Policy information or advice

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, telephone **Our** customer helpline on 0800 121 6560.

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

Insurer

This Group Policy is underwritten by Inter Partner Assistance S.A. (IPA), whose registered branch office in Ireland is 10/11 Mary Street, Dublin 1, Ireland (company number 906006) and is regulated by the Central Bank of Ireland. IPA is a branch of Inter Partner Assistance SA, a Belgian firm of Avenue Louise, 166 bte1, 1050, Brussels, which is authorised by the National Bank of Belgium and is authorised and subject to limited regulation by the Financial Conduct Authority (FCA) in the United Kingdom. Details about the extent of the authorisation and regulation by the FCA are available from us on request. Some of the services under this Policy will be provided by IPA's agent, AXA Travel Insurance (company number 426087), of the same Ireland address. All companies are members of the AXA Assistance Group.

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Do You need to make a Medical Health Declaration?

NON UNITED KINGDOM RESIDENTS

If You are not a resident of the United Kingdom You do not need to make a Medical Health Declaration and are not covered for any Pre-Existing Medical Condition(s).

UNITED KINGDOM RESIDENTS

If You are a resident of the United Kingdom please follow this step-by-step guide....

Step 1

Please read the following questions carefully.

Question 1

DURING THE LAST 2 YEARS, has anyone travelling under this policy, had any medical or psychological condition:

- which has resulted in symptoms; or
- for which any form of treatment or prescribed medication has been required; or
- for which they have required any medical consultation, investigation or follow-up/check-up?

Yes No

Question 2

Has anyone travelling under this policy EVER had any cardiovascular or circulatory condition? For example:

- A heart attack, angina, chest pain(s), or any other heart condition.
- High blood pressure, blood clots, raised cholesterol, aneurysm, or any circulatory disease.
- Any form of stroke, transient ischaemic attack, or brain haemorrhage.

Yes No

If **You** have answered YES to either Question 1 or Question 2



Proceed to Step 2

If **You** have answered NO to BOTH questions



No further action is required. **You** do not need to tell Us anything more about **Your** medical history at this time.

Step 2

Each person who is travelling under this policy AND WHO HAS BEEN DIRECTED TO STEP 2 will need to call the **Medical Assessment Helpline** on 0208 234 6851 to declare ALL medical conditions.

We will assess the medical information supplied to **Us** and advise if **We** can cover the pre-existing medical condition(s), if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by **Us** and written confirmation has been provided by **Us**.

If there are any changes in **Your** health, prescribed medication or treatment, **You** must notify **Us** and update **Your Medical Health Declaration** prior to booking any **Trip** or departing on any **Trip**. All changes must be declared to **Us** and accepted in writing before cover can continue.

Failure to declare **Pre-Existing Medical Conditions** that are relevant to this insurance may invalidate **Your claim**.

Important Limitations – Cancellation or Curtailment charges

This policy will NOT cover any claims under Section 1 (Cancellation or Curtailment Charges) arising directly or indirectly from any **Pre-Existing Medical Condition** known to **You** prior to the **Period of Insurance** or prior to booking any **Trip** (whichever is the later), affecting any **Close Relative**, any person with whom **You** are travelling or have arranged to travel with, any person with whom **You** have arranged to reside temporarily, or any **Close Business Associate**, if:

1. a terminal diagnosis had been received; or
2. they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic; or if
3. during the 90 days immediately prior to the commencement of the **Period of Insurance** or prior to booking any **Trip** (whichever is later) they had required surgery, inpatient treatment or hospital consultations.

Definitions

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

You/Your/ Covered Person – means each person travelling on a **Trip** whose name appears in the **Statement of Insurance**.

We/Us/Our – means Inter Partner Assistance S.A. or Endsleigh Insurance Services Limited acting as administrator on its behalf.

Adverse Weather Conditions – means rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological or catastrophic event such as but not limited to an earthquake, volcano or tsunami.

Baggage – means luggage, clothing, personal effects and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip** but excluding **Group Money** and documents of any kind.

Bodily Injury – means an identifiable physical injury sustained by **You** caused by a sudden, violent, external, unexpected specific event.. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by **bodily injury**.

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, 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, legal guardian, partner or fiancé/fiancée.

Complications of Pregnancy – means the following unforeseen complications of pregnancy as certified by a **Medical Practitioner**: toxæmia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum haemorrhage; placental abruption; placenta praevia; post partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Curtailement/Curtail – means either:

- a) abandoning or cutting short the **Trip** by immediate direct return to **Your Home Country**, in which case claims will be calculated from the day **You** returned to **Your Home Country** and based on the number of complete days of **Your Trip** **You** have not used, or
- b) by attending a hospital other than in **Your Home Country** as an in-patient or being confined to **Your** accommodation abroad due to compulsory quarantine or on the orders of a **Medical Practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based on the number of complete days for which **You** were hospitalised, quarantined or confined to **Your** accommodation.

Emergency Assistance Service – means the service provider, arranged by AXA Travel Insurance 10/11 Mary Street, Dublin 1, Ireland (company number 426087).

Group Equipment – means equipment which is accompanying the group (or for which the group is legally responsible) which are worn, used or carried by **You** during any **Trip**.

Group 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, phonecards and credit/debit or charge cards all held for private purposes by a group leader.

Home – means **Your** normal place of residence.

Home Country – means **Your** normal country of residence.

Medical Condition – means any medical or psychological disease, sickness, condition, illness or injury.

Medical health declaration – means medical information that needs to be declared to us by any insured person who has suffered from a pre-existing medical condition.

Medical Practitioner – means a legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to **You** or any travelling companion..

Period of Insurance – means the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the **Statement of Insurance**. Under these policies section 1 - Cancellation cover shall be operative from the time **You** pay the premium.

For all other sections of the policy, the insurance commences when **You** leave **Your Home** or in respect of a business **Trip** **Your** place of business in **Your Home Country** (whichever is the later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in **Your Home Country** (whichever is the earlier) on completion of the **Trip**.

Any **Trip** that had already begun when **You** purchased this insurance will not be covered.

The **Period of Insurance** is automatically extended for the period of the delay in the event that **You** return to **Your Home Country** is unavoidably delayed due to an event insured by this policy.

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, phonecards and credit/debit or charge cards all held for private purposes.

Pre-Existing Medical Condition(s) – means

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 commencement of cover under this policy and/or prior to any **Trip**.

United Kingdom Residents only: Any **Pre-Existing Medical Condition** which has not been declared by **You** and each person travelling on a **Trip** whose name appears in the **Statement of Insurance** and which has not been accepted by **Us** in writing is excluded.

If **You** are aware that **You** or any **Insured Person** has a **Pre-Existing Medical Condition** then **You** must contact the **Medical Assessment Helpline** in order to arrange cover for that condition. An additional premium may be charged. Failure to declare **Pre-Existing Medical Conditions** that are relevant to this insurance may invalidate **Your** claim. Please see IMPORTANT HEALTH REQUIREMENTS for further information.

Public Transport – means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked or had planned to travel.

Statement of Insurance – means the document detailing the Insurer, the policy number, the **Period of Insurance**, the sections of **Your** travel insurance policy which are operative in **Your** case, **Your** sums insured for each section of cover and any special terms and conditions which may apply to **Your** policy. The **Statement of Insurance** includes all the information **You** provided when **We** prepared **Your** quotation and forms part of the policy.

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

Terrorism – means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting

alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip – means any holiday, business or pleasure trip or journey made by **You** but excluding one way journeys within the area of travel shown in the **Statement of Insurance** which begins and ends in **Your Home Country** during the **Period of Insurance**.

Unattended – means when **Your** vehicle or property are not in full view of **You** and **You** are not in a position to prevent unauthorised interference.

United Kingdom – means England, Scotland, Wales and Northern Ireland. (The Isle of Man and the Channel Islands are not part of the United Kingdom.).

Valuables – means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CD's, DVD's, MP3/MP4 players, tapes, films, cassettes, cartridges and headphones), portable satellite navigation systems, computer games and associated equipment, telescopes and binoculars.

General Conditions

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

If **You** do not comply **We** may cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

1. Health

You must comply with **Our** Important Health Requirements.

United Kingdom Residents Only:

- a) No cover will come into force, or continue in force, for Emergency Medical and Other Expenses, Cancellation or **Curtailment**, unless each **insured person** who must make a **Medical Health Declaration** in respect of the period for which insurance is required, has declared ALL **Pre-Existing Medical Conditions** to **Us** and they have been formally accepted by **Us** in writing. Any medical information **You** give **Us** will be treated as strictly confidential. **We** will not pass **Your** medical information to anyone without **Your** specific authority. **We** will use it to decide whether or not **We** can cover **You** and **We** will refer to it in the event of any claim.
- b) **You** must tell **Us** before booking any **Trip** or departing on any **Trip** if there is any change in **Your** health, medication or treatment. If **You** do not tell **Us** about changes, claims may not be accepted and **Your** policy may be invalid. All changes must be declared to the Medical Assessment Helpline and accepted before cover can continue.

All Residents:

- a) **You** must tell **Us** as soon as possible in the event of an emergency or if **You** are hospitalised (any minor illness or injury costs must be paid for by **You** and reclaimed). **You** must always contact the **Emergency Assistance Service** before **Curtailing Your Trip**.

2. Dual insurance

If at the time of any incident which results in a 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 4 – Personal accident).

3. Reasonable precautions

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and also take all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen. **You** must act as if **You** are not insured and take steps to minimise **Your** loss as much as possible and take reasonable steps to prevent a further incident.

4. Cancellation

14 Day Cooling Off Period

You may cancel this policy and all associated cover sections within 14 days starting from the day **You** receive **Your** policy documents (the Cancellation Period) by writing to the address shown in **Your Statement of Insurance** during the Cancellation Period. **We** will refund **Your** premium less a charge for the period **You** have been insured. We will also charge a cancellation fee as shown in **Your** policy summary. In the event **You** have travelled or a claim or an incident likely to give rise to a claim has occurred during the current **Period of Insurance**, no refund of premium will be given.

Cancellation Outside the 14 Day Cooling Off Period

This policy may be cancelled:

- a) by **You** sending **Us** notice to the address shown on **Your Statement of Insurance**. **We** will return a proportionate refund of the premium **You** have paid in respect of the unexpired term of this policy. **We** will also charge a cancellation fee as shown in **Your** policy summary. In the event **You** have travelled or a claim or an incident likely to give rise to a claim has occurred during the current **Period of Insurance**, no refund of premium will be given.
- b) by **Us** sending **You** 21 days notice in writing to **Your** last known address. **We** will return a proportionate refund of the premium **You** have paid in respect of the unexpired term of this policy. **We** will also charge a cancellation fee as shown in **Your** policy summary. In the event **You** have travelled or a claim or an incident likely to give rise to a claim has occurred during the current **Period of Insurance**, no refund of premium will be given.
- c) by **Us** immediately if **You** do not pay the premium.

Claims conditions

In the event of **You** wanting to make a claim against **Your** policy, Endsleigh will be acting on behalf of the insurer in negotiating and settling the claim with **You**. To make a claim, phone the telephone number detailed in the 'How to make a claim' section of the policy summary.

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 must notify Us preferably by phone at the address given below, depending on the type of claim:

All claims except legal expenses

Endsleigh Insurance, P.O. Box 432, Cheltenham Spa, Gloucestershire GL50 3YD
Tel. +44(0) 844 472 2502
Email: travel.claims@endsleigh.co.uk

Legal expenses only

AXA Assistance, The Quadrangle, 106/118 Station Road
Redhill, Surrey, RH1 1PX
Tel: +44(0) 870 350 5716

The notification must be made within 31 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 give rise to a claim under this policy.

You must also inform Us if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to Us without delay. **You** or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance or any other insurance that may cover the loss, medical certificates, original invoices, receipts, reports and assistance that may be needed. **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 post mortem 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 there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills. Please keep copies of all documents sent to Us.

2. Subrogation

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

3. Fraud

If **You** or anyone acting for **You** in any respect makes a claim under the policy knowing the claim to be false or fraudulently exaggerated, makes a statement in support of a claim knowing the statement to be false, submits a document in support of a claim knowing the document to be forged or false or makes a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance, then **We** will not pay the claim or any other claim which has been or will be made under the policy, may at **Our** option declare the policy void, shall be entitled to recover from **You** the amount of any claim already paid under the policy, may inform the Police of the circumstances and shall not make any return of premium.

Important Health Requirements

You must comply with the following conditions in order to have full protection under this policy. If **You** do not comply **We** may at **Our** option cancel the policy, refuse to deal with **Your** or their claim or reduce the amount of any claim payment.

This insurance will not cover **You** if **You**:

1. are travelling against the advice of a **Medical Practitioner** (or would be travelling against the advice of a **Medical Practitioner** had **You** sought his/her advice);
2. are travelling with the intention of obtaining medical treatment or consultation abroad;
3. have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which **You** are awaiting investigation/ consultation, or are awaiting results of investigations, where the underlying cause has not been established).

1. NON UNITED KINGDOM RESIDENTS

No claim arising directly or indirectly from a **Pre-Existing Medical Condition** affecting **You** will be covered.

2. UNITED KINGDOM RESIDENTS

No claim arising directly or indirectly from a **Pre-Existing Medical Condition** affecting **You** will be covered unless:

- **You** have declared ALL **Pre-Existing Medical Conditions** to Us; and
- **You** have declared any changes in **Your** health or prescribed medication; and
- **We** have accepted all **Pre-Existing Medical Conditions** for insurance in writing.

Each **Insured Person** who has a **Pre-Existing Medical Condition** must call the **Medical Assessment Helpline** to make a **Medical Health Declaration** before each **Period of Insurance**.

We will assess the medical information supplied to Us and advise if **We** can cover the **Pre-Existing Medical Condition(s)**, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If the cover is subject of the payment of an additional premium, cover will not commence until written confirmation has been issued by Us and full payment has been received by Us.

If there are any changes in **Your** health, prescribed medication or treatment, **You** must notify Us and update **Your Medical Health Declaration** prior to booking any **Trip** or departing on any **Trip**. All changes must be declared to the **Medical Assessment Helpline** and accepted before cover can continue.

Failure to declare **Pre-Existing Medical Conditions** that are relevant to this insurance may invalidate **Your** claim.

To declare a **Pre-Existing Medical Condition** or a change in **Your** state of health or prescribed medication, **You** should contact: 0208 234 6851 **Medical Assessment Helpline** Monday to Friday 9.00am – 5.00pm.

General exclusions

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

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under section 2 – Emergency medical and other expenses, section 3 – Hospital benefit and section 4 - 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. 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. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. **Your** participation in or practice of any professional entertaining or professional sports.
6. **Your** participation in or practice of any other sport or activity, manual work or racing unless:
 - a) shown as covered without charge in the list on page 13 or
 - b) shown as covered in **Your Statement of Insurance**.
7. **Your** attempting or committing suicide, deliberately injuring **Yourself**, using any drug not prescribed by a registered **Medical Practitioner**, being addicted to any drugs, or abusing solvents, drugs or alcohol, or being under the influence of drugs, solvents or alcohol, self-exposure to needless peril (except in an attempt to save human life).
8. Any claim resulting from **Your** involvement in a fight except in self-defence.
9. **You** travelling against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.
10. **Your** own unlawful action or any criminal proceedings against **You**.
11. Any other loss, damage or additional expense following on from the event for which **You** are claiming unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** illness or disease, or loss or costs incurred arising from the interruption of **Your** business, inconvenience, distress or loss of enjoyment.
12. 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 5. of section 1 – Cancellation or curtailment charges).
13. **Your** use of a motorised vehicle unless a full **United Kingdom** or full International driving licence is held permitting the use of such vehicles in the **United Kingdom** or outside **Your Home Country**.
14. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

Sports and activities covered

The following lists detail the sports and activities that this policy will cover. If **You** are participating in any other sports or activities not mentioned, please telephone **Our** customer helpline on 0800 030 4510 as **We** 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 Statement of Insurance**.

Covered as standard

*No cover under section 7 – Personal liability for these sports or activities administrative or clerical occupations aerobics archery badminton banana boating baseball basketball bmx biking (no stunting or racing) body boarding (boogie boarding) bowls bungee jumping (1 jump only within professional organiser's guidelines and wearing appropriate safety equipment) *camel riding canoeing (up to grade 2 rivers) canyoning *catamaran sailing (if qualified or accompanied by a qualified person and no racing) *clay pigeon shooting climbing (unsupervised but where full physical fall mitigation is in place) *coasteering cricket croquet curling cycling (wearing a helmet and no racing) deep sea fishing *dinghy sailing (no racing) *driving any motorised vehicle for which **You** are licensed to drive in **Your Home Country** (other than in motor rallies or

competitions) elephant riding fell walking/running fencing fishing flying as a fare paying passenger in a fully licensed passenger carrying aircraft football (amateur only and not main purpose of **Trip**) glacier walking *go karting (within organisers guidelines) golf high/low ropes and zip wire (under organised supervision) hiking horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting) hot air ballooning (organised pleasure rides only) hydro zorbing indoor climbing (on climbing wall) *jet boating (no racing) *jet skiing (no racing) jogging kayaking (up to grade 2 rivers) netball mountain biking (not endurance or racing) octopus open water swimming (professionally escorted tours only)

organised sports tours including netball, football, rugby and lacrosse orienteering *paint balling (wearing eye protection) pony trekking (wearing a helmet) *quad biking (wearing a helmet and no racing) racket ball rambling *rifle range shooting rings roller skating and blading (wearing pads & helmets) rounders rowing (no racing) running (non-competitive and not marathon of any type) safari trekking in a vehicle (must be organised tour) safari trekking on foot (must be organised tour) *sailing (if qualified) sandboarding sand dune surfing/skiing *sand yachting (no racing) scuba diving to max depth 30 metres below sea level (only if qualified scuba diver and not diving alone, or accompanied by qualified instructor) sea canoeing sea kayaking *shooting/small bore target shooting (within organisers guidelines) skateboarding (wearing pads & helmets) snorkelling

softball squash students working as counsellors or university exchanges for practical course work (non manual) surfing swimming swimming with dolphins Sydney harbour bridge walk table tennis ten pin bowling tennis track and field athletics trampolining trekking up to 2,500 metres altitude tug of war via ferrata volleyball wake boarding walking *war games (wearing eye protection) water polo water skiing whale watching wind surfing working farm visits (organised school visit supervised by teachers and farm staff) *yachting (if qualified or accompanied by a qualified instructor and no racing) zorbing

Emergency and medical service

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailment** necessitating **Your** early return **Home You** must contact the **Emergency Assistance Service**. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact the **Emergency Assistance Service** as soon as possible. Private medical treatment is not covered unless authorised specifically by the **Emergency Assistance Service**.

Medical assistance abroad

The **Emergency Assistance Service** has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The **Emergency Assistance Service** will also arrange transport **Home** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at home.

Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while abroad, the **Emergency Assistance Service** will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the **Emergency Assistance Service** for **You** as soon as possible.

For simple out-patient treatment, **You** should pay the hospital/clinic yourself and claim back medical expenses from **Us** on **Your** return **Home**. Beware of requests for **You** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call the **Emergency Assistance Service** for guidance.

Reciprocal health agreements

EU, EEA or Switzerland

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to check if **You** are entitled to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of either a European Health Insurance Card or private health insurance, **We** will not apply the deduction of excess under section 2 - Emergency medical and other expenses.

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **Your** local Post Office or by visiting either www.dh.gov.uk/travellers or the MEDICARE website on <http://www.humanservices.gov.au>. Alternatively please call the **Emergency Assistance Service** for guidance.

If **You** are admitted to hospital contact must be made with the **Emergency Assistance Service** as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact the Emergency Assistance Service on telephone number: +44 (0)845 271 4472

If **You** are in a country that does not accept the above international phone number please call +44 (0)203 0609 671

Section 1 – Cancellation or curtailment charges

What is covered

We will pay **You** up to the cost of the tour operators holiday for any irrecoverable unused travel and accommodation costs (including 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:

- a) cancellation of the Trip is necessary and unavoidable or
- b) the Trip is Curtailed before completion

as a result of any of the following events occurring:

1. The death, **Bodily Injury**, illness or complication arising as a direct result of pregnancy of:
 - a) **You**
 - b) any person with whom **You** are travelling or have arranged to travel with
 - c) any person with whom **You** have arranged to reside temporarily
 - d) **Your Close Relative**
 - e) **Your Close Business Associate**.
2. A **Complication of Pregnancy** involving **You**.
3. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or any person with whom **You** are travelling or have arranged to travel with.
4. Redundancy (which qualifies for payment under current redundancy payment legislation of **Your Home Country** and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) excluding employees of the Policyholder, of **You** or a parent of an **Insured Person** aged under 18 years of age or any person with whom **You** are travelling or have arranged to travel with.

What is not covered

1. The first £40 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. **NON United Kingdom Residents**: Any claim arising directly or indirectly from any **Pre-Existing Medical Condition** affecting **You**.
United Kingdom Residents: Any claim arising directly or indirectly from any **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 for insurance.
3. 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 a warning or notification of redundancy was given prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier).
4. Any claim arising from **Complications of Pregnancy** which:
 - a) for Cancellation or rebooking – first arise before booking or paying for the **Trip**, whichever is the later; or
 - b) for **Curtailment** – first arise before departing on **Your Trip**.
Normal pregnancy or childbirth, or travelling when **Your Medical Practitioner** has recorded **Your** pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.
5. The cost of recoverable airport charges, levies and taxes.
6. Any costs incurred because **You** did not contact the **Emergency Assistance Service** to make the necessary travel arrangements, immediately when **You** knew that **Your Trip** was to be **Curtailed**.
7. Any claim arising directly or indirectly from circumstances known to **You** prior to the date these benefits became effective or the time of booking any **Trip** (whichever is the later) which could reasonably have been expected to give rise to cancellation or **Curtailment** of the **Trip**.

What is covered

5. **You** or a parent of an **Insured Person** aged under 18 years of age or any person with whom **You** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your**/their authorised leave cancelled for operational reasons, provided that such cancellation or Curtailment could not reasonably have been expected at the time this insurance is purchased by **You**.
6. The Police requesting **You** to remain at or return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

What is not covered

8. Any costs paid for using any airline mileage reward scheme, for example Avios, or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday points scheme and/or any associated maintenance fees.
9. Any costs incurred when **You** do not get a medical certificate from the treating **Medical Practitioner** at **Your** resort or place of incident, explaining why it is deemed medically necessary to return early to the **Country of Residence**.
10. 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 visas.
11. Anything mentioned in the general exclusions on page 12.

You should also refer to the Important Health Requirements on page 11.

Important Limitations – Cancellation or Curtailment charges

This policy will NOT cover any claims under Section 1 (Cancellation or Curtailment Charges) arising directly or indirectly from any **Pre-Existing Medical Condition** known to **You** prior to the **Period of Insurance** or prior to booking any **Trip** (whichever is the later), affecting any **Close Relative**, any person with whom **You** are travelling or have arranged to travel with, any person with whom **You** have arranged to reside temporarily, or any **Close Business Associate**, if:

1. a terminal diagnosis had been received; or
2. they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic; or if
3. during the 90 days immediately prior to the commencement of the **Period of Insurance** or prior to booking any **Trip** (whichever is later) they had required surgery, inpatient treatment or hospital consultations.

Special conditions relating to claims

1. **You** must obtain (at **Your** own expense) a medical certificate from a **Medical Practitioner** in attendance and prior approval of the **Emergency Assistance Service** to confirm the necessity to return Home prior to **Curtailment** of the **Trip** due to death, **Bodily Injury**, illness or complication arising as a direct result of pregnancy.
2. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation as soon as it is found necessary to cancel the **Trip**, the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **You** cancel the **Trip** due to any illness or a **Bodily Injury** **You** must provide a medical certificate from a **Medical Practitioner** treating the injured/ill person, stating that this necessarily and reasonably prevented **You** from travelling.
4. **You** must obtain a medical certificate from **Your** treating **Medical Practitioner** and prior approval of the **Emergency Assistance Service** to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip**.
5. If **You** delay or fail to notify the travel agent, tour operator or provider of transport/ accommodation, at the time it is found necessary to cancel the **Trip**, **Our** liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.
6. If **You** cancel the **Trip** due to **Bodily Injury** or illness **You** must provide a medical certificate from the **Medical Practitioner** treating the injured/ill person, stating that this necessarily and reasonably prevented **You** from travelling.
7. In the event of **Curtailment** **You** must contact **Us** to make necessary travel arrangements for **You**.
8. In the event of a claim for **Curtailment**, indemnity will be calculated strictly from the date **You** return to **Your Home** in the **Country of Residence**.

Section 2 – Emergency medical and other expenses

What is covered

We will pay **You** up to the following:

- a) **Trip** outside **Your Home Country** £5,000,000
 - b) **Trip** within the **United Kingdom** if **Your Home Country** £10,000
- for the following expenses which are necessarily incurred as a result of **Your** suffering unforeseen **Bodily Injury** or illness, or a **Complication of Pregnancy** and/or compulsory quarantine:
1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside **Your Home Country**;
 2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £250 incurred outside **Your Home Country**;
 3. In the event of **Your** death:
 - a) outside **Your Home Country** the reasonable additional cost of funeral expenses abroad up to a maximum of £2,500 plus the reasonable cost of conveying **Your** ashes or **Your** body to **Your Home**.
 - b) within **Your Home Country** the reasonable additional cost of returning **Your** ashes or body to **Your Home** up to a maximum of £750.
 4. All reasonable and necessary emergency medical expenses for all infants born following **Complications of Pregnancy** during a **Trip** up to £75,000 (up to £200,000 in the USA and Caribbean). Claims involving multiple births are considered to be one event.
 5. Reasonable additional transport and accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date.

This includes, with the prior authorisation of the **Emergency Assistance Service**, reasonable additional transport and/or accommodation expenses up to a maximum of £3,000 for one friend or **Close Relative** to remain with **You** or travel to **You** from **Your Home Country** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.

What is not covered

1. The first £40 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. **NON United Kingdom Residents**: Any claim arising directly or indirectly from any **Pre-Existing Medical Condition** affecting **You**.
United Kingdom Residents: Any claim arising directly or indirectly from any **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 for insurance.
3. Any claims arising directly or indirectly in respect of:
 - a) Cost of telephone calls, other than:
 - i) calls to the **Emergency Assistance Service** 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 telephone from the **Emergency Assistance Service** for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - iii) in the event an **Insured Person** suffers unforeseen **Bodily Injury** or illness and/or compulsory quarantine, any costs incurred by **You** when **You** make calls to a parent or school of an **Insured Person** 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 (if **You** are aged 16 years or under cover also extends to an accompanying adult). 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 treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.

What is covered

6. With the prior authorisation of the **Emergency Assistance Service**, 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. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the **Emergency Assistance Service** agree otherwise.
7. **We** will pay up to £1,000 for reasonable additional travel and accommodation expenses incurred if **You** have a replacement group leader sent out to **Your** party following a valid **Curtailment** claim being made under Section 1 – Cancellation or curtailment charges, by the official group leader.

What is not covered

- e) Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
- f) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the **Emergency Assistance Service** can be delayed reasonably until **You** return to **Your Home Country**.
- g) Expenses incurred in obtaining or replacing medication or obtaining treatment or ongoing regular therapy, which at the time of departure is known to be required or to be continued outside **Your Home Country**.
- h) Additional costs arising from single or private room accommodation.
- i) Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the **Emergency Assistance Service**.
- j) Any expenses incurred after **You** have returned to **Your Home Country**
- k) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
 - i) for private treatment or ii) are funded by, or are recoverable from the Health Authority in **Your Home Country**.
- l) Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations or vaccinations and/or taken the recommended medication.
- m) Any costs **You** incur outside the **Country of Residence** after the date **Our** Chief Medical Officer tells **You** **You** should return **Home** or **we** arrange for **You** to return **Home**. (**Our** liability to pay further costs under this section after that date will be limited to what **We** would have paid if **Your** repatriation had taken place.).
- n) **You** must not unreasonably refuse the medical repatriation services **We** agree to provide and pay for under this policy. If **You** choose alternative medical repatriation services **You** must notify **Us** in writing in advance and it will be at **Your** own risk and own cost.
- o) Any claim arising from pregnancy related conditions not due to **Complications of Pregnancy** which first arise after departing on **Your Trip**. Normal pregnancy or childbirth, or travelling when **Your Medical Practitioner** has recorded **Your** pregnancy as being at heightened risk of premature birth, would not constitute an unforeseen event.

4. Treatment costs for cosmetic reasons unless **Our** Chief Medical Officer agrees such treatment is necessary as a result of an accident covered by this policy.
5. Any treatment or diagnostic testing that was pre-planned or pre-known by **You**.
6. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals.
7. Costs incurred in the United States that exceed the average reimbursement the medical service provider receives for all services rendered to its patients for like treatment, but in any event no more than one and a half times the rate that would be applicable if the costs were payable by US Medicare.
8. Any claim for search and rescue not supported by a written statement from the appropriate authority involved in the search and/or rescue.
9. Anything mentioned in the general exclusions on page 12.

You should also refer to Important Health Requirements on page 11.

What is not covered

Special conditions relating to claims

1. **You** (or someone on **Your** behalf) must give notice as soon as possible to the **Emergency Assistance Service** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
2. In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Your Home Country** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or the **Emergency Assistance Service** **You** can be moved safely and/or travel safely to **Your Home Country** to continue treatment.
3. **You** must provide (at **Your** own expense) the following evidence where relevant:
 - a) Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
 - b) In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
 - c) Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
 - d) Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for including calls to the **Emergency Assistance Service**.

Section 3 – Hospital benefit

What is covered

We will pay **You** £20 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 Country** up to a maximum of £400 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 2 – 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 **Your** visitors during **Your** stay in hospital.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - b) Hospitalisation relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the **Emergency Assistance Service** can be delayed reasonably until **Your** return to **Your Home Country**.
 - c) Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d) Hospitalisation as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - e) Any additional period of hospitalisation following **Your** decision not to be repatriated after the date when in the opinion of the **Emergency Assistance Service** it is safe to do so.
2. Anything mentioned in the general exclusions on page 12.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the **Emergency Assistance Service** or Us of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient.

Section 4 – Personal accident

Special Definitions relating to this section (which are shown in bold italics)

Loss of Limb – means physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight – means total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what **You** should see at 60 feet.) ***Permanent Total Disablement*** – means disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, prevent **You** from engaging in, or giving any attention to, any business or occupation for the remainder of **Your** life.

What is covered

1. 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***.

What is not covered

1. Any claim arising directly or indirectly from any **Pre-Existing Medical Condition(s)**.
2. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a **Bodily Injury**.
3. Normal and habitual travel to and from **Your Home** and place of employment or second residence shall not be considered as a part of a **Trip**.

| BENEFIT | Up to age 16 years inclusive | Age 17 years to 75 years inclusive | Age 76 years to 85 years inclusive |
|---|--|--|------------------------------------|
| 1. Death | £5,000 | £20,000 | £5,000 |
| 2a. Total <i>Loss of Sight</i> in one or both eyes | £25,000 | £25,000 | Not covered |
| 2b. <i>Loss of Limb</i> : whole arm or whole hand thumb index finger any other finger whole leg or whole foot big toe any other toe | £9,000 £3,000 £2,250 £1,000 £7,500 £1,500 £500 | £9,000 £3,000 £2,250 £1,000 £7,500 £1,500 £500 | Not covered |
| 2c. Loss of hearing: in both ears in one ear | £6,250 £1,500 | £6,250 £1,500 | Not covered |
| Permanent Total Disablement after 104 weeks except when compensation is paid under 2a above all occurring within 12 months of the event happening. | £25,000 | £25,000 | Not covered |

Special conditions relating to claims

1. **Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **You**:

- a) Under more than one of items 1 (i), (ii) (iii) or 2.
- b) Under *Permanent Total Disablement* until one year after the date **You** sustain **Bodily Injury**
- c) Under *Permanent Total Disablement* if **You** are able or may be able to carry out any relevant employment or relevant occupation.

Section 5 – Baggage

(Only operative if indicated in the Statement of Insurance)

What is covered

1. **We** will pay **You** up to the amounts shown below for the accidental loss, theft of or damage to:

a) **Baggage** £1,500 where **You** are aged over 16 years (£1,000 if **You** are aged 16 years or under) per **Insured Person**.

b) **Group Equipment** £750 per policy

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage/ Group Equipment**).

The maximum **We** will pay for the following items under 1 a) above is:

a) for any one article, pair or set of articles £200

b) the total for all **Valuables** £200 (£100 if aged 16 years or under).

2. **We** will also pay **You** up to £100 for the emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

What is not covered

1. The first £40 of each and every claim per incident claimed for under this section by each **Insured Person** under subsection 1. of What is covered.
2. Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers), unless deposited in a hotel safe, safety deposit box or left in **Your** locked accommodation.
3. Loss, theft of or damage to **Baggage/ Group Equipment** contained in an **Unattended** vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
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, bicycles, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. 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 accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods (other than **Group Equipment**), samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.

What is not covered

9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the general exclusions on page 12.

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 obtain (at **Your** own expense) a written report of the loss, theft or attempted theft of all **Baggage/ Group Equipment**.
2. If **Baggage/ Group 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 obtain (at **Your** own expense) written confirmation of the loss. If **Baggage/ Group Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. **You** must provide (at **Your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

Section 6 – Personal money, group money, passport and documents

What is covered

1. We will pay **You** up to the amounts shown below for the accidental loss, theft of or damage to **Group Money** and documents (including passports, visas and driving licence). In respect of foreign currency cover is also operative during the 72 hours immediately preceding **Your** departure on the outward journey.

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

- a) For bank notes coins £1,000
 - b) For all other **Group Money** and documents £500
 - c) For emergency funds held by the group leader £500
2. We will pay **You** £500 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **Your** lost or stolen passport or visa.
 3. We will pay **You** up to the amounts shown below for the accidental loss of, theft of or damage to **Personal Money** and documents (including the unused portion of **Your** passports, visas and driving licence). In respect of foreign currency cover is also operative during the 72 hours immediately preceding **Your** departure on the outward journey.

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

- a) For bank notes currency notes and coins £250.
- b) If **You** are under the age of 16, for bank notes currency notes and coins £150.

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 obtain (at **Your** own expense) a written report of the loss, theft or attempted theft of all **Personal Money, Group Money, passport or documents**.
2. If **Personal Money, Group Money, covered documents or passports** are lost, stolen or damaged while in the care of a hotel or **Your** accommodation provider **You** must report details of the loss, theft or damage to them in writing and obtain written confirmation of the loss.
3. **You** must provide (at **Your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. The first £40 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, Group Money, covered documents or passport left Unattended** at any time (including in a vehicle or in the custody of carriers) 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 issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 12.

Section 7 – Personal liability

What is covered

We will pay up to £2,000,000 (inclusive of 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 member of **Your** household.
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 any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

Special conditions relating to claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
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** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity 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. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered

1. The first £40 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services other than as a group leader.
 - c) Ownership possession or use of vehicles aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £200 of each and every claim arising from the same incident).
3. Anything mentioned in the general exclusions on page 12.

Section 8 - Group leader expenses

What is covered

We will pay up to £500 to the group leader for reasonable expenses necessarily incurred owing to the unavoidable extension to, abandonment of or change to the planned itinerary of the **Trip** once it has commenced due to:

- a) strike or
- b) riot or
- c) civil commotion or
- d) mechanical breakdown or
- e) **Adverse Weather Conditions**

What is not covered

1. Any change to the itinerary by reason of strike, riot, civil commotion or **Adverse Weather Conditions** existing or notified by declaration of intent at or prior to the date this policy is purchased.
2. Anything mentioned in the general exclusions on page 12.

Section 9 - Group leader liability

What is covered

We will pay up to £5,000,000 (inclusive of legal costs and expenses) against any amount the group leader becomes 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 member of **Your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of the group leader.
3. Any liability described above falling on the Local Education Authority or, in the case of an independent school, the governing body in place of the group leader.

What is not covered

1. The first £40 of each and every claim per incident claimed for under this section by each **Insured Person**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by the group leader under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services other than as a group leader.
 - c) Ownership possession or use of vehicles aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £200 of each and every claim arising from the same incident).
3. Anything mentioned in the general exclusions on page 12.

Special conditions relating to claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
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** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity 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. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

Section 10 – Delayed departure

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 Country** for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) **Adverse Weather Conditions** or
- d) mechanical breakdown of or a technical fault occurring in the **Public Transport** on which **You** are booked to travel

We will pay **You**:

1. £30 for the first completed 12 hours delay and £20 for each full 12 hours delay thereafter up to a maximum of £100 or
2. Up to the cost of the tour operators holiday 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 minimum 24 hours has elapsed, **You** choose to cancel **Your Trip**.

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

You may claim only under section 10 – Delayed departure, section 11 – Missed departure or section 12 – Prevention of access for the same event, not all sections.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. Claims arising directly or indirectly from:

- a) Strike or industrial action or air traffic control delay existing or publicly declared by the date **You** purchased this insurance or at the time of booking any **Trip**.
- b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.

2. Anything mentioned in the general exclusions on page 12.

Section 11 – Missed departure

What is covered

We will pay **You** up to £800 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to

Your Home Country 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:

1. the failure of other **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
4. strike, industrial action or **Adverse Weather Conditions**.

You may claim only under section 10 Delayed departure, section 11 – Missed departure, or section 12 Prevention of access for the same event, not all sections.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain (at **Your** own expense) written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

What is not covered

1. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or declared publicly by the date **You** purchased this insurance or at the time of booking any **Trip**.
 - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
2. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
3. Anything mentioned in the general exclusions on page 12.

Section 12 – Prevention of access

What is covered

We will pay **You** up to £100 for the first completed 24 hours up to a maximum of £500 if **You** are unable to reach **Your** destination to cover the cost of additional accommodation and travel expenses necessarily and reasonably incurred due to **Your Trip** destination becoming inaccessible by road, rail or air transport due to:

- a) heavy snowfall or
- b) flood or
- c) avalanche or
- d) landslip

You may claim only under section 10 – Delayed departure, section 11 – Missed departure or section 12 – Prevention of access for the same event, not all sections.

Special conditions relating to claims

You must obtain a written report from the tour operator or their representative of the incident giving rise to the claim.

What is not covered

1. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
2. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
3. Anything mentioned in the general exclusions on page 12.

Section 13 – Overseas legal expenses and assistance

What is covered

We will pay up to £25,000 for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death.

Where there are two or more **Insured Persons** insured by this policy, then the maximum amount payable by Us for all such claims shall not exceed the maximum of £25,000.

What is not covered

1. The first £40 of each and every claim per incident claimed for under this section by each **Insured Person**
2. We shall not be liable for:-
 - a) Any claim where there is not a reasonable chance of winning the case or achieving a reasonable settlement.
 - b) Costs or expenses incurred before **We** accept **Your** claim in writing.
 - c) Claims against a carrier, the travel or holiday agent or tour operator arranging any **Trip, Us**, Inter Partner Assistance S.A., AXA Travel Insurance, **Your** employer, the **Emergency Assistance Service**, **AXA Assistance** or their agents.
 - d) Claims against someone **You** were travelling with or another **Covered Person** or any other person covered under any AXA Travel Insurance policy.
 - e) Legal action where in **Our** opinion the estimated amount of compensation is less than £1,000 for each **Covered Person** or where **You** do not have a reasonable chance of success.
 - f) Actions undertaken in more than one country.
 - g) Lawyers' fees incurred on the condition that **Your** action is successful.
 - h) Penalties or fines which a Court awards against **You**.
 - i) Claims by **You** other than in **Your** private capacity.
 - j) Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
 - k) Costs of any Appeal.
 - l) Claims occurring within **Your Home Country**.
3. Anything mentioned in general exclusions on page 12.

Special conditions relating to claims

1. **You** must notify **Us** of claims as soon as reasonably possible and in any event within 31 days of **You** becoming aware of an incident which may generate a claim.
2. **We** will provide **You** with a claim form which must be returned promptly with all information **We** require. **You** must supply at **Your** own expense all information **We** require to decide whether a claim may be accepted.
3. **We** will only authorise a legal advisor if there is a reasonable prospect of success.
4. **We** shall only be liable for legal costs for work expressly authorised by **Us** in advance in writing and undertaken where there are reasonable prospects of success. In the event that **You** instruct a legal adviser of **Your** choice instead of the legal adviser appointed by **Us**, **Your** adviser's costs will be covered to the extent that they do not exceed **Our** standard adviser's costs.
5. **We** will not initiate legal proceedings in more than one country for the same occurrence.
6. **We** may choose to conduct legal proceedings in the United States of America or Canada under the contingency fee system operating in those countries.

How to make a complaint

We aim to provide a high level of service and pay claims fairly and promptly under the terms of **Your** Travel Insurance Policy.

If **You** are unhappy with any aspect of **Our** service, please contact, in the first instance the person who originally dealt with **Your** enquiry.

Alternatively **You** can contact **Us** by:

Telephone: 0800 085 8698
Post: Customer Liaison Department
Endsleigh Insurance Services Limited
Shurdington Road
Cheltenham
Gloucestershire
GL51 4UE.

Full details of **Our** complaints procedures are enclosed.

You may at any time contact the Head of Customer Care at AXA Travel Insurance at the following address:

Head of Customer Care
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR
United Kingdom
Tel: 01473 205926
Fax: 01473 205101

Email: claimcomplaints@axa-assistance.co.uk

If **We** have given **You** **Our** final response and **You** remain dissatisfied **You** have the right to ask the Financial Ombudsman to review **Your** case. The Ombudsman can be contacted at the following address:–

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Telephone 0845 080 1800
Fax:020 7964 1001

Please note **You** have six months from the date of **Our** final response in which to refer **Your** complaint to the Ombudsman. Contacting the Ombudsman will not affect **Your** right to take legal action against **Us**.

You are also given protection by **Our** membership of the Financial Services Compensation Scheme under which **You** may be entitled to compensation in the very unlikely event that **We** are unable to meet **Our** obligations to **You**.

Compensation Scheme

Inter Partner Assistance is a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms should they not be able to meet their liabilities and **you** may be entitled to claim compensation in such event. Further information can be obtained from the FSCS.

Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom

Call: 0800 678 1100 or 020 7741 4100,

Website: www.fscs.org.uk

The Endsleigh Group of Companies (“Endsleigh, We, Us”) Privacy Policy

It is Endsleigh’s policy to take all necessary steps to ensure that **Your** personal data held is processed fairly and lawfully in accordance with the Data Protection Act 1998 (“the Act”).

We hold personal data relating to **You** in connection with insurance products and services **You** have asked **Us** to provide. Except to the extent **We** are required or permitted by law, personal data provided to or obtained by **Us** will be used for the purposes of providing **You** with the products and services **You** have requested. It may also be shared within other Endsleigh group companies, (full details of which are available on request), as well as carefully selected third parties who have products and services that **We** think may be of interest to **You**. In the process of gathering **Your** details **We** may collect sensitive information such as about **Your** health or in relation to motoring offences. If **You** purchase products or services from **Us**, **You** will have given **Us** **Your** consent to use this personal data as detailed in this Privacy Policy. **We** may wish to contact **You** from time to time by telephone, e-mail or post about other products and services that may be of interest to **You**. If at any time **You** do not wish to receive this information then please write to Endsleigh’s Group Data Protection Officer at: Endsleigh Insurance Services Limited, Shurdington Road, Cheltenham, Glos GL51 4UE. Under the Act, as a data subject, **You** are granted certain rights. If **You** would like to know what information **We** hold about **You**, **You** can write to **Us** as above. **We** may charge **You** a statutory administration fee to comply with **Your** request.

Should **You** have any other queries in connection with data protection then please contact Endsleigh’s Group Data Protection Officer as above.

Endsleigh will share the personal details **You** provide with AXA Travel Insurance (ATI), a member of the ATI Assistance Group. To administer **Your** policy ATI will hold and use information about **You** supplied by **You** (and by medical providers). ATI may send it in confidence for processing to other companies in the AXA Group (or companies acting on ATI’s instructions) including those located outside the European Economic Area, however, ATI has taken appropriate steps to ensure the same (or equivalent) level of protection for **Your** information in other countries as there is in the EU. Applications for further information should be addressed to the Data Protection Officer at AXA Travel Insurance, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR, United Kingdom.