

# Travel Insurance arranged by Golfguard Ltd.

## Master policy number RTBGG40116 A&B

This policy was not designed to cover known or publicly announced events, as such except for section B4 there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARS-COV-2 or any pandemic or fear or threat of any of these.

This policy is for residents of the **United Kingdom, Channel Islands or British Forces Posted Overseas** only  
For policies issued from 1st July 2020 to 30th June 2021 with travel commencing prior to 1st December 2022, but within a maximum of 2 years following insurance purchase.

### YOUR IMPORTANT INFORMATION

If you need **emergency medical assistance abroad** or need to **cut short your trip**:

Contact the tifgroup-assistance advice line on:

+44 (0) 203 829 6745

If you need a **claim form**:

You can download the relevant form at [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

Or contact tifgroup-claims on:

0203 829 6761 - Open 8am-8pm Monday to Friday, 9am-1pm Saturday

To make a **claim**

If you need legal advice:

Contact Penningtons Manches LLP on:

+44 (0) 345 241 1875

### CERTIFICATE NUMBER

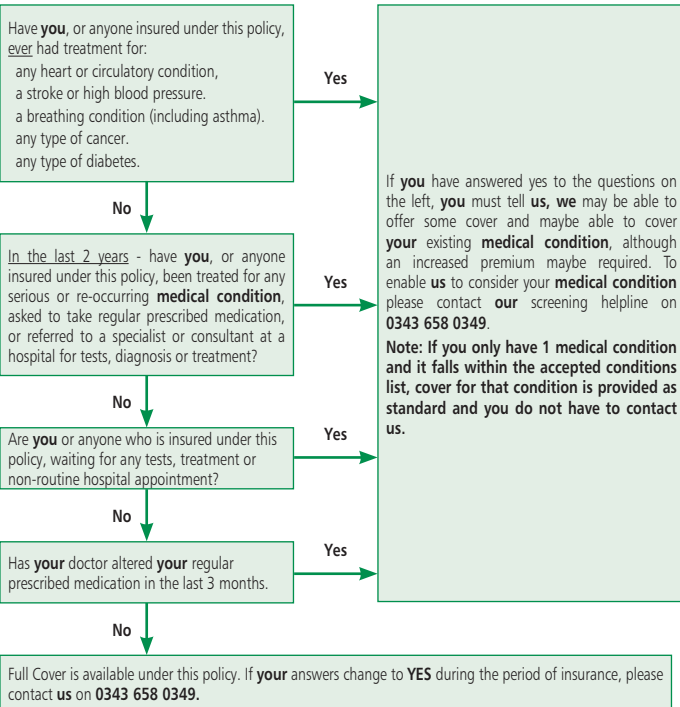
Underwritten by Travel Insurance Facilities Plc and Insured by Union Reiseversicherung AG, UK Branch.

### DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from **your pre-existing medical conditions** so you need to tell us of anything **you** know that is likely to affect **our** acceptance of **your** cover.

We are unable to provide cover for any claim arising from a known **pre-existing medical condition** of a non-travelling **close relative**, the person **you** are intending to stay with, or a close **business associate**, or any recognised complication caused by the existing **medical condition**.

**Pre-existing medical conditions** - so that we can ensure **you** are provided with the best cover we can offer please read the following questions carefully:



**You** need to keep copies of all letters we send **you** for future reference. **Your** failure to disclose any relevant information may mean that **your** policy will not cover **you** and it may invalidate it altogether. We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to **us**.

Should we require any additional premium, and **you** accept our offer, this should be paid to **us** either by credit card or cheque and sent within 14 days of receipt. If **your** existing **medical condition** would require an additional premium to be covered and **you** choose not to declare it, we reserve the right to decline a claim whether related to that condition or not., unless otherwise agreed by **us** in writing. Full confirmation of our terms and conditions will be sent out to **your** address after **your** call. Any additional existing **medical condition** not declared to **us** will not be covered.

Any terms and conditions declared under this policy will also be recorded under **your** travel insurance policy so that **you** do not need to declare these twice.

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

**Provided you only have one (1) condition and it falls within this accepted conditions list, cover for that condition is provided as standard and you do not have to contact us. If you have more than one condition on this list or have another condition that falls within the declaration above, you must contact us to see if we can provide cover for any of these conditions.**

- Accidents which happened more than 5 years ago which are no longer being treated and have no long term effects
- Acute infections such as flu, coughs, colds, sore throats or gastroenteritis which did not require medical intervention
- Appendicitis if **you** were operated on more than 2 weeks ago
- Allergies and hay fever
- Arthritis or rheumatism of any type affecting joints but not the spine, provided **you** have had no hospital admissions in the previous two years and are not waitlisted for surgery
- Asthma which has **not progressed to Chronic Obstructive Pulmonary Disease (COPD), Chronic Obstructive Airways Disease (COAD) or emphysema**, has been diagnosed before age 50, is controlled without oxygen, with no hospitalisation in the previous two years and no shortness of breath on effort
- Back pain which is managed on less than 2 medications with no hospitalisation in the previous 2 years and no limitation of mobility
- Basal Cell Carcinoma provided **you** have had no surgery or radiotherapy in the previous two weeks
- Benign breast lumps of any type provided **you** are at least 2 weeks post op.
- Benign polyps (uterine nasal colon)
- Benign tumours anywhere except the brain, skull or spine provided they have not been treated in the previous 6 weeks
- Bradycardia / slow heart beat provided this is the only cardiac diagnosis
- Caesarean section birth provided **you** are fully recovered and it was more than 6 weeks ago
- Carpel Tunnel Syndrome/ repetitive strain injury
- Cataracts, glaucoma, eye infections or eye surgery as a day patient only
- Chronic Fatigue Syndrome / ME / Post viral syndrome (provided fatigue is the only symptom)
- Chronic renal failure at stage 1 or 2 only and where it is not associated with any other condition
- Coeliac disease
- Congenital physical disabilities provided **you** have no ongoing medical treatment or medication and no heart damage
- Constipation if it is unrelated to an underlying condition
- D&C (dilatation and curettage) & miscarriage
- Depression provided it is has been controlled on one medication for 3 months or longer and **you** have never had any hospital admissions ever
- Developmental delays not associated with any physical diagnosis
- Diabetes - any type provided **you** have had no hospitalisation in the previous two years, it is well controlled with no heart conditions, no kidney failure, no peripheral neuropathy, no ulceration and no cellulitis of the legs or feet
- Ear infections provided **you** are declared fit to fly
- Ectopic heart beats provided **you** have no other cardiac diagnosis
- Elective cosmetic procedures provided they are fully healed
- Enlarged prostate / prostatitis provided **you** have had no hospitalisation in the previous year and **your** PSA is within an acceptable range for **your** age
- Epilepsy provided it is controlled on medication and **you** have had no major seizures and no hospitalisation in the previous year
- Fibroid-Uterine provided **you** have not been operated on in the previous two weeks
- Fibromyalgia which has never been treated in a hospital
- Foot surgery provided it was more than 6 weeks ago
- Fractured limbs provided the fracture was only a single break that occurred more than 6 weeks ago and **you** are no longer immobilized
- Frozen shoulder
- Gout controlled on medication
- Hernias provided surgery was more than 6 weeks ago and **you** are fully recovered
- High blood pressure provided it is stable and well controlled on no more than 2 medications
- Hip replacement provided **you** have had no hospitalisation in the last two years and have no other joints affected by arthritis
- Hypercholesterolaemia provided it is controlled on medication and is currently less than 5.0
- Hysterectomy / oophrectomy provided it was more than 6 weeks ago and was not due to malignancy
- Illnesses occurring in childhood more than 10 years ago which are no longer active or treated and have not affected the heart or lungs
- Incontinence
- Indigestion/dyspepsia / acid reflux / hiatus hernia
- Innocent heart murmur provided
- **you** have no other cardiac diagnosis and have never had any hospitalisation ever
- Insomnia
- Learning difficulties/ aspergers/ autism provided there has been no hospitalisation for the condition
- Lipomas / fatty cysts / ganglions
- Low blood pressure
- Medication which is prescribed purely as a precaution or to prevent side effects of other medications
- Menstrual and fertility problems
- Migraine
- Mini stroke (TIA) provided it was a single event more than two years ago, with no hospitalisation and no other conditions diagnosed
- Minor out-patient surgery provided **you** are fully healed without infection
- Multiple Sclerosis which has been in remission for more than two years with no progressive deterioration and no hospitalisation
- Muscular aches, pains and strains
- Neuralgia/nerve pain
- Nosebleeds which are not associated with high blood pressure
- Osteoporosis provided **you** have never had any fractures
- Pelvic Inflammatory disease / endometriosis/polycystic ovaries
- Psoriasis
- Routine or minor dental treatment
- Sarcoidosis provided it only affects the skin and **you** have no pulmonary symptoms
- Short term infectious diseases such as glandular fever, chicken pox, shingles, mumps provided **you** are fully recovered.
- Sinusitis
- Superficial skin conditions ie cysts/moles/warts/eczema/ scabies/ ringworm
- Tendon / ligament injuries provided **you** have not been operated on within the previous 6 weeks
- Trigeminal Neuralgia / facial pain
- Underactive thyroid
- Urinary tract infections which are unrelated to an underlying condition
- Varicose veins provided they haven't been operated on or were operated on more than 6 weeks ago
- Vasectomy

### POLICY INFORMATION

**Your** insurance is covered under master policy numbers RTBGG40116 A&B specially arranged through **Golfguard Limited** underwritten by Travel Insurance Facilities Plc and insured by Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name is shown on the policy documents issued by **Golfguard Limited** and provided by **ROCK Insurance Group Ltd**. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

**Your** annual multi-trip policy will only cover persons aged 79 or under travelling on **trips** of 60 days or less, where **you** hold a return ticket within that period of travel. Cover can be extended to 90 days per **trip** where this option is chosen and the additional premium is paid. Cover is provided for **trips** within **your home country** of 3 days or more, up to the maximum permitted **trip** duration.

Your single trip policy will only cover persons aged 84 or under travelling on a **trip**, the dates of which will be detailed on your insurance certificate, up to a maximum of 93 days.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy, insurance certificate with your alternative insurance policy to the place where you purchased it within 14 days of purchase for a refund to be considered. Policy cancellations after 14 days will be considered provided no claim has been made and will be subject to a minimum charge.

Your policies do not provide cover on any claim that is due to a **pre-existing medical condition of your travelling companion** if they are not insured with us, or a **close relative**, a person you are intending to stay with or a close **business associate**.

You must be in the **United Kingdom**, the **Channel Islands** or **BFPO** when your policy starts and when your policy ends.

### ACCURATE & RELEVANT INFORMATION

If you are a person buying insurance wholly or mainly for personal purposes unrelated to your employment, you have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If you do not do so, your Insurer may be able to void your policy from inception. An example of this could be the medical history of a **close relative** or other person that may cause you to cancel or cut short your trip. If you are unsure whether or not information is relevant, please do not hesitate to call us on 0800 581 801.

### RELEVANT INFORMATION

If, when you buy this policy, you are aware of anyone or anything that could increase the risk or result in a claim you must tell us. If you do not tell us, your policy may not cover you, and might be invalidated altogether. We reserve the right to charge an increased premium, decline, withdraw cover or increase the policy excess as well as cancel or restrict cover for any person.

### OUR PLEDGE TO YOU

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

## POLICY A – PRE-TRAVEL POLICY

### HOW YOUR PRE-TRAVEL POLICY WORKS

This part of your insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. It is essential that you read it. The policy is a contract between us and you. We will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which you have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay.' Where no letters or numbers are shown it applies to the whole section. You are required to disclose any relevant information otherwise your policy will not cover you and it may invalidate it altogether.

### WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start each trip. The maximum permitted trip duration under a cruise policy is 120 days.

### CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you must advise the medical screening helpline on 0343 658 0349 as soon as possible. We will advise you what cover we are able to provide after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

### DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in bold type and in all cases will have the meanings shown below.

**BFPO** - means British Forces Posted Overseas

**Business associate** - means a business partner, director or employee of yours who has a close working relationship with you.

**Channel Islands** - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou

**Close relative** - Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-children, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

**Excursion** - A short journey or activity undertaken for leisure purposes.

**Flight** - means a service using the same airline or airline flight number.

**Hazardous activity** - Please see the list of hazardous activities on page 9 of this document that are covered for free under this insurance. For those activities which are not free but for which cover is available subject to paying the additional premium for the Hazardous activities extension please also refer to on page 9 of your document where you find details of further activities available at an additional premium.

**Home** - means one of your normal places of residence in the **United Kingdom**, the **Channel Islands** or **BFPO**.

**Home country** - means either the **United Kingdom** or the **Channel Islands**.

**Insured-person/you/your** - means any person named on the insurance certificate.

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

**Medical Condition** - means any disease, illness or injury, including any psychological conditions.

**Pre-existing medical condition** - means any serious or recurring **medical condition** which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

**Principal policyholder** - means the first named **insured-person**.

**Redundancy** - means being an employee where you qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

**Resident** - means a person who has had their main home in the **United Kingdom** or the **Channel Islands** and has not spent more than six months abroad in the year before buying this policy or is classed as **BFPO**.

**Trip(s)** - means a holiday or journey for which you have made a booking, such as a flight or accommodation, that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the **United Kingdom**, the **Channel Islands** or **BFPO**, following your repatriation.

**United Kingdom** - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

**We/our/us** - means Union Reiseversicherung AG.

### GEOGRAPHICAL AREAS

**Area 1** - Europe defined as: Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean Islands, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, **United Kingdom**, Vatican City.

**Area 2** - Worldwide excluding the United States of America, Canada and the Caribbean.

**Area 3** - Worldwide including the United States of America, Canada and the Caribbean.

### CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

At all times we will act in good faith in our dealings with you. The payments for all claims following events that occur in your selected geographical area during the period of cover are dependent on you:

#### 1. OBSERVING THE FOLLOWING:

- being a **resident of the United Kingdom**, the **Channel Islands** or **British Forces Posted Overseas**.
- taking all possible care to safeguard against accident or injury as if you had no insurance cover.
- producing your insurance certificate confirming you are insured before a claim is admitted.
- giving us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- on Single trip policies you understand that there is no cover for **Cruises**.
- providing all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- accepting that no alterations and/or additions to the printed terms and conditions of your policy be valid unless initialled by us.
- checking with your doctor on the advisability of making the trip if you have any existing **medical condition**, taking into account your chosen destination, the climatic conditions, the stability of your condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of your doctor or a medical professional such as your dentist.
- not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- not requiring insurance for any **medical condition** where a terminal prognosis has been given by a registered doctor before buying this policy.
- not requiring insurance for any **medical condition** that is being investigated or for which you, your travelling companion, a close relative or a business associate are awaiting or receiving treatment in hospital at the time of buying this policy.
- disclosing all relevant information as soon as possible after the policy is issued.
- ensuring that all claims are notified within 3 months of the incident occurring.
- travel must take place within 2 years of the start date of your policy.
- there will be no cover under Policy B - your Travel Policy if you claim under Policy A - your Pre-Travel policy.
- there is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2.
- there is no cover if you travel to an area that is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign and Commonwealth Office.

#### 2. RECOGNISING OUR RIGHTS TO:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- give 7 days notice of cancellation of this policy by recorded delivery to you at your last known address. In this case we will refund to you the pro-rata proportion of any unexpired premium you have paid.
- obtain information from your medical records (with your permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- not to refund the policy premium after the policy has been issued, unless after receipt of the document you find that the terms and conditions do not meet your requirements, in which case policy documents and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the Law of the country that you live in within the **United Kingdom** or the **Channel Islands** unless we agree otherwise with you.
- maintain your personal details in connection with an anti-fraud claims checking system.

### POLICY EXCESSES - IN RESPECT OF SECTION A1, CANCELLATION ONLY

An excess is the amount you have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim.

### SECTION A1 - CANCELLATION CHARGES

For each insured-person this insurance will pay:

up to the amount shown on your schedule for your proportion of (i) transport charges, (ii) loss of accommodation (iii) foreign car hire (iv) pre-paid excursions booked before you go on your trip and (v) additional travel expenses that you have paid or agreed to pay and that you cannot recover from any other source following your necessary cancellation after you bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of your trip through your inability to commence travel due to:

- the death, injury or illness of:
  - you or a friend with whom you are travelling.
  - a close relative who lives in your home country.
  - a close business associate who lives in your home country.
  - a friend who lives abroad and with whom you were intending to temporarily stay,
- you, a friend, close relative or business associate who is travelling with you and included on your booking being required in either the **United Kingdom** or the **Channel Islands** for jury service or as a witness in a Court of Law.
- you, a friend or close relative who is travelling with you and included on your booking being given notice of redundancy.
- the requirements of H. M. Forces.

For each insured-person this insurance will not cover:

- cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus,

COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2.

- travel to an area that is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign and Commonwealth Office.
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- the policy excess.
- any **trip** where the ticketed return journey exceeds the maximum permitted duration from the outward journey or where the ticket has no fixed return date.
- any **trip** within **your home country** that is shorter than 3 days.
- any **trip** of more than 120 days duration.
- a one-way **trip**.
- any **trip** made by the children under 18 of the **principal policyholder** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse.
- any payment or part payment made using frequent flyer vouchers, Avios vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
  - **your** failure to obtain the required passport, visa, ESTA, vaccinations or inoculations in time.
  - **your** carriers refusal to allow **you** to travel for whatever reason.
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
  - the cancellation of **your trip** by the tour operator.
  - the failure of **your** travel agent or tour operator.
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
  - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
  - **your** disinclination to travel.
  - **you** travelling in an aircraft (other than as a passenger in an aircraft where the pilot is fully licensed to fly passenger carrying aircraft).
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
  - death or illness of any pets or animals.
  - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** that is not shown as covered for free on page 7 of this document.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges.
- cancellation for any claim arising from a known **pre-existing medical condition** of a **close relative**, a **travelling companion** not insured with **us**, a person **you** are intending to stay with or a **close business associate** or any recognised complication caused by the **pre existing medical condition**.
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
  - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
  - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last 2 years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover **in writing** and any additional premium has been paid.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed **in writing**.
- cancellation of **your trip** due to a **medical condition** of a person travelling with **you** that is insured with **us** where the risk attaching to that medical condition has not been accepted by **us** in writing or cancellation of **your trip** due to an existing **medical condition** of either i) a person travelling with **you** and included on **your** booking that is not insured with **us**; or ii) a non travelling **close relative**; or iii) person **you** are intending to stay with.
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- **you** or **your close relative, travelling companion** or **business associate** being under the influence of alcohol with a blood alcohol level that exceeds 0.19% - approximately four pints of beer or four 175ml glasses of wine, or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed **in writing** any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- cancellation of **your trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- the usage of **Drones**.
- any claim not supported by the correct documentation as laid out in the individual section.
- any loss unless it is specified in the policy
- (iv) - any claim where **you** have not obtained prior authority to take leave.
  - any claim where leave has been cancelled on disciplinary grounds.
  - any claim where **you** are unable to provide proof of **your** termination of employment due to **redundancy**.

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

Notify the travel agent/tour operator **immediately**, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet, and get **your** registered general practitioner to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office. If **your** cancellation is due to the health of a non-travelling **close relative you** will need to obtain a medical report from the patients General Practitioner (Medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

## POLICY B – TRAVEL POLICY

### HOW YOUR TRAVEL POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

**Your** travel insurance policy is not intended to cover items of high value, such as smart phones, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is **not** 'new for old' and an amount for age, wear and tear will be deducted.

**Your** policy covers treatment of **medical conditions** in an emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by tfgroup-assistance, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**.

All numbers and letters shown under 'For each insured-person this insurance will not cover.' refer to the same numbers and letters under 'For each insured-person this insurance will pay.' Where no letters or numbers are shown it applies to the whole section.

### WHEN YOUR TRAVEL POLICY STARTS AND ENDS

The cover under all sections starts when **you** commence **your trip** and ends when **you** complete **your trip**; alternatively cover will cease upon expiration of **your policy**, whichever is the first. The maximum permitted **trip** duration under a **cruise** policy is 120 days.

### EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

### CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise the medical screening helpline on **0343 658 0349** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

### DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

**BFPO** - means British Forces Posted Overseas

**Business associate** - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

**Channel Islands** - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou

**Close relative** - Spouse or partner who **you** are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

**Connecting Flight** - A **connecting flight** which departs any **international departure point** shown on **your** pre-booked itinerary within 24 hours of **your** preceding flight arrival.

**Cruise(s)** - A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.

**Curtilage** - means the cutting short of **your trip** by **your** early return **home** or your repatriation to a hospital or nursing home in **your home country**. Payment will be made on the number of full days of **your trip** that are lost from the day **you** are repatriated.

**Domestic Flight** - A flight where the departure and arrival take place within the **United Kingdom** or the **Channel Islands**.

**Drones** - Un-manned aerial vehicle.

**Essential items** - means underwear, socks, toiletries and a change of clothing.

**Excursion** - A short journey or activity undertaken for leisure purposes.

**Flight** - means a service using the same airline or airline flight number.

**Hazardous activity** - Please see the list of hazardous activities on page 9 of this document that are covered for free under this insurance. For those activities which are not free but for which cover is available subject to paying the additional premium for the Hazardous activities extension please also refer to on page 9 of **your** document where **you** find details of further activities available at an additional premium.

**Home** - means one of **your** normal places of residence in the **United Kingdom, Channel Islands** or **BFPO**.

**Home country** - means either the **United Kingdom** or the **Channel Islands**.

**Insured-person/you/your** - means any person named on the insurance certificate.

**International departure point** - means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from the **United Kingdom, Channel Islands** or **BFPO** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom, Channel Islands** or **BFPO**.

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

**Medical Condition** - means any disease, illness or injury, including any psychological conditions.

**Pair or set** - means two or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

**Personal money** - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, **your** passport, **your** travel tickets, **your** driving licence and **your** ski pass, all of which are for **your** private use.

**Personal possessions** - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

**Pre-existing medical condition** - means any serious or recurring **medical condition** which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

**Principal policyholder** - means the first named **insured-person**.

**Public transport** - means buses, coaches, **domestic flights** or trains that run to a published scheduled timetable.

**Repatriations** - means the return of someone named on the policy to their **home**, a hospital, nursing homes or funeral director in the **United Kingdom** or the **Channel Islands** as arranged by the emergency medical assistance team, unless otherwise agreed by **us**.

**Redundancy** - means being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

**Resident** - means a person who has had their main **home** in the **United Kingdom, Channel Islands** and has not spent more than six months abroad in the year before buying this policy or is classed as **BFPO**.

**Travel documents** – means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form E112.

**Travelling Companion** - A person with whom **you** are travelling with and on the same booking, or with whom **you** have arranged to meet at **your trip** destination with the intention of spending a proportion of **your trip** with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

**Trip(s)** - means a holiday or journey, that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.

**Unattended** - means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

**United Kingdom** - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

**Valuables** - means cameras, **drones**, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment ,laptops, mac or web books, personal computers, computer equipment/accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smart watch), furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

**We/our/us** - means Union Reiseversicherung AG.

## GEOGRAPHICAL AREAS

**Area 1** - Europe defined as: Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean Islands, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, **United Kingdom**, Vatican City.

**Area 2** - Worldwide *excluding* the United States of America, Canada and the Caribbean.

**Area 3** - Worldwide *including* the United States of America, Canada and the Caribbean.

## CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

### 1. OBSERVING THE FOLLOWING:

**In respect of all sections of the policy**

- being a **resident** of the **United Kingdom, Channel Islands** or **BFPO**.
- taking all possible care to safeguard against accident, injury, loss or damage as if **you had no insurance cover**.
- producing **your** policy documents confirming **you** are insured before a claim is admitted
- giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- not admitting liability for any event or offering to make any payment without **our** prior written consent.
- accepting that **your** policy cannot be extended once it has expired.
- accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialised by **us**.
- ensuring that all claims are notified within 3 months of the incident occurring.
- pay a maximum of £80 for medical records/completion of a medical certificate.

**In respect of sections, B4, emergency medical expenses and B5, curtailment, only.**

- checking with **your** doctor on the advisability of making the **trip** if **you** have any existing **medical condition**, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor or a medical professional such as **your** dentist.
- not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- not requiring insurance for any **medical condition** where a terminal prognosis has been given by a registered doctor before buying this policy.
- not requiring insurance for any **medical condition** that is being investigated or for which **you**, **your travelling companion**, a **close relative** or **business associate** are awaiting or receiving treatment in hospital at the time of buying this policy.
- disclosing all relevant information as soon as possible after the policy is issued.
- obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

**In respect of sections B2, personal possessions, and B3, personal money only.**

- providing full details of any House Contents and All Risks insurance policies **you** may have.
- retaining **your** tickets and luggage tags and notifying the Police within 24 hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within 24 hours and enclose this with **your** claim form.
- complying with the carrier's conditions of carriage.
- not abandoning any property to **us** or the claims office.

### 2. RECOGNISING OUR RIGHTS TO:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**.
- not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- not make any payment under sections **B6** and **B7** for any event that is covered by another insurance policy.

- only pay a proportionate amount of the claim under sections **B1, B2, B3, B4, B5, and B8** where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- maintain **your** personal details in connection with an anti-fraud claims checking system.

**Policy excesses** - in respect of sections **B1, departure delay, B2, personal possessions, B3, personal money, B4, emergency medical expenses, B5, curtailment, B6, personal liability, B8 legal advice and expenses and B11, Catastrophe only.**

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by **each insured-person**, for each incident giving rise to a separate claim.

## EXCLUSIONS APPLYING TO ALL SECTIONS OF YOUR TRAVEL POLICY

**A. This insurance will not pay for:**

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by :

- participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- any known **pre-existing medical condition** or any recognised complication caused by the **pre existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover *in writing* and any additional premium has been paid.
- any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed *in writing*.
- curtailment of your trip** due to a **medical condition** of a person travelling with **you** that is insured with **us** where the risk attaching to that **medical condition** has not been accepted by **us** in writing or **curtailment of your trip** is due to an existing **medical condition** of either i) a person travelling with **you** and included on **your** booking that is not insured with **us**; or ii) a non travelling **close relative**; or iii) person **you** are intending to stay with.
- you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed *in writing* any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- manual labour**.
- you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office.
- In respect of all sections other than, B4, emergency medical expenses** war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom** or the **Channel Islands** (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). **You can visit the following link to the UK Government site for more information on appropriate licenses:** <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>. If **you** are riding pillion, the rider in control of the motorbike must hold the appropriate licence in the country that **you** are riding pillion in.
- You** travelling to an area that is classified as 'Advise against all travel' or Advise against all but essential travel' by the Foreign and Commonwealth Office at the time of **your** departure.

**B. This insurance will not cover:**

- loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- any loss due to currency exchanges of any and every description.
- any **trip** of more than 120 days duration.
- any **trip** where the ticketed return journey exceeds the maximum permitted duration from the outward journey or where the ticket has no fixed return date.
- a one-way **trip**.
- any **trip** made by children under 18 of the **principal policyholder**, residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse unless **you** have purchased a family Multi-trip policy and the **trip** does not exceed 7 days in duration.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises **you** not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2.
- There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARS-COV-2 or any pandemic or fear or threat of any the above. Except for Section B4 Emergency Medical Expenses. This will only apply if **you** did not travel against the published advice of the FCO, any local government, local authority or WHO.

## SECTION B1 - DEPARTURE DELAY (APPLICABLE ONLY TO TRIPS OUTSIDE YOUR HOME COUNTRY)

**For each insured-person this insurance will pay:**

- you** £25 compensation if the departure of **your** international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of £25 for each complete period of 12 hours up to a maximum of £300.
- up to the amount shown on **your** schedule for the cancellation of **your trip** if **your** possessions have been checked in and after 24 hours delay on **your** outbound journey from the **United Kingdom, Channel Islands** or **BFPO**, **you** wish to abandon the **trip**.
- up to £1,000 for alternative transport to get **you** to **your** destination on **your** outward journey from the **United Kingdom, Channel Islands** or **BFPO**:
  - if the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or
  - your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in. **You** will need to obtain independent confirmation of the circumstances.

**For each insured-person this insurance will not cover:**

- cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises **you** not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
  - the cost of any accommodation, food, drink, telephone calls or faxes.
  - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1 & 2**
- any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
  - any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.
  - any compensation when **your** tour operator has rescheduled **your flight** itinerary.
  - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
  - any delay due to the diversion of aircraft after it has departed.
- 1.**
- missed connections outside the **United Kingdom, Channel Islands** or **BFPO**.
- 2.**
- abandonment where the **trip** is of 2 days duration or less, or is a one-way **trip**.
  - any claim on **your** return journey.
- 2 & 3**
- the policy excess
- 3.**
- any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
  - any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
  - any delay due to industrial action, mechanical failure or structural defect of the aircraft, sea vessel or **public transport**.
  - any compensation where the airline, shipping line or **public transport** provider offers alternative transport to get **you** to **your** destination, that departs within 12 hours of the original booked departure time.
  - any compensation unless **you** have obtained written confirmation from the airline, shipping line or **public transport** provider that shows the reason for the delay, the scheduled departure time and the actual departure time.
- 1, 2 & 3**
- any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

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

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

**SECTION B2 - PERSONAL POSSESSIONS**

**For each insured-person this insurance will pay:**

- (a)** up to a total of **£2,000** for **your personal possessions** to cover:
- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
  - or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b)** up to a total of **£150** to cover the purchase of **essential items** if **your personal possessions** are delayed due to being misplaced, lost or stolen on **your** outward journey from **your home country** for over 12 hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

**For each insured-person this insurance will not cover:**

- (a)** - the policy excess.
- more than **£250** for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
  - more than **£350** in total for **valuables** whether solely or jointly owned.
  - more than **£100** in respect of sunglasses, spectacles or prescription glasses.
  - more than **£100** for items lost or stolen from a beach or lido.
  - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone card charges or mobile telephone accessories.
  - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
  - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£100**.
  - loss of, or damage to, property that does not belong to **you** or any member of **your** family.
  - any claim that is the result of a domestic dispute.
  - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
  - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
  - the cost of replacing or repairing dentures.
- (b)** - shoes, boots, trainers and the like.
- (a) & (b)** - the loss, theft or damage to:
- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
  - duty free items such as tobacco products, alcohol and perfumes.
  - perishable goods, bottles, cartons and any damage caused by them or their contents.
  - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
  - sports equipment whilst in use.
  - car keys.
  - any items more specifically insured elsewhere.
  - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
  - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your** locked personal holiday or **trip** accommodation.
  - contact or corneal lenses or artificial limbs.
- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.
  - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

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

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. If, luggage is delayed longer than 12 hours on **your** outward journey, **you** may need to buy some **essential** items, **you** must keep all the receipts to prove **your** claim. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all losses **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate. No cover is in place for any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.

**SECTION B3 - PERSONAL MONEY AND TRAVEL DOCUMENTS**

**For each insured-person this insurance will pay:**

- (a)** up to **£750** for the loss or theft of **your personal money** during **your trip**
- (b)** up to **£300** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

**For each insured-person this insurance will not cover:**

- (a)** - the policy excess.
- more than **£250** in total in cash or currency, whether solely or jointly owned (limited to **£50** if **you** are under 18)
  - loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission.
  - loss or theft of travellers' cheques where the bank provides a replacement service.
  - more than the unused portion of **your** debit.
  - any financial loss suffered as a result of your debit/credit card being lost or stolen.
- (a)&(b)** - loss or theft of **personal money** or **travel documents** that are not:
- on **your** person.
  - held in a safe or safety deposit box where one is available.
  - left **out of sight** in **your** locked personal **trip** accommodation.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- the cost of a new passport upon **your** return to the **United Kingdom, Channel Islands** or **BFPO**.
- (b)** - the cost of the replacement **travel documents**.
- any costs incurred before departure or after **you** return **home**.
  - any costs which are due to any errors or omissions on **your travel documents**.
  - **your** failure to obtain the required passport, visa or ESTA.
  - any expenses for food or drink.
  - any expenses for missed flights or alternative transport to return **home** due to the loss or theft of **your travel documents**

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

For all losses **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate. For loss of money **we** will also require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession. For lost or stolen travel documents **you** will also need written documentation from the Consulate, airline or travel provider where **you** obtained a replacement confirming that the loss or theft occurred during the **trip** and keep all the receipts for **your** travel and accommodation expenses. No cover is in place for any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.

**SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES**

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

**If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In case of extreme urgency please call the local ambulance service and notify tifgroup-assistance as soon as you are able. If you are admitted to a hospital this must be reported to tifgroup-assistance as soon as it is practically possible and at the latest within 24 hours and you must call tifgroup-assistance within 24 hours if your medical bill is likely to exceed £500.**

**For each insured-person this insurance will pay:**

to **you** or **your** legal representatives the following **necessary and emergency** expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness

**1. Trips outside your home country:**

- (a)** up to **£5,000,000** for customary and reasonable:
- (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.
  - (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.
  - (iii) cost of returning **your** body or ashes to **your** home when arranged by **us**.
  - (iv) up to **£1,000** to cover charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs.
- (b)** up to **£100** to cover emergency dental treatment only to cure sudden pain.
- (c)** **£25** for each full 24 hour period that **you** are in a state hospital abroad as an in-patient during the period of the **trip** in addition to the fees and charges paid under **1 (a)** above.

**For each insured-person this insurance will not cover:**

- 1. (a) & (b)** - the policy excess except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to NIL.
- any elective or pre-arranged treatment.
  - any routine non-emergency tests or treatment.
  - any treatment or hospitalisation which can be reasonably expected.
  - the cost of private treatment where adequate state facilities are available.
- 1.(a)**
- the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**.
  - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.

- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by tigroup-assistance.

1 & 2. - any claim that is caused by:

- **you** travelling in an aircraft (other than as a passenger in an aircraft where the pilot is fully licensed to fly passenger carrying aircraft).
- **You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom** or the **Channel Islands** (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). **You can visit the following link to the UK Government site for more information on appropriate licenses: [www.gov.uk/driving-licence-categories](http://www.gov.uk/driving-licence-categories)**. If **you** are riding pillion, the rider in control of the motorbike must hold the appropriate licence in the country that **you** are riding pillion in.
- **you** riding on a motorised vehicle without wearing a crash helmet, whether legally required locally or not.
- **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
- **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- the cost associated with the diversion of an aircraft due to **your** death injury or illness
- repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service.

1.(a)(i) - any services or treatment received by **you** within **your home country**.

- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**.

- any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.

- repairs to or for the provision of artificial limbs or hearing aids.
- work involving the use of precious metals in any dental treatment.
- the provision of dentures, crowns or veneers.

- in-patient treatment that has not been notified to and agreed by the emergency assistance service.

- any extra costs for single or private accommodation in a hospital or nursing home.

- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

1.(a)(iii) - **your** burial or cremation in **your home country**.

1.(b) - emergency dental work costing more than **£100**.

1.(c) - any payment when **you** are in a private hospital or clinic.

- more than **£600** in total for state hospital in-patient benefit.

**Please note:**

1. If travelling within Europe **you** should carry a European Health Insurance Card (EHIC) and use this at state registered doctors and state hospitals to save costs.

2. If travelling to Australia **you** should register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

3. additional accommodation which exceeds the standard of that originally booked or any costs for food or drink (where **our** tigroup-assistance colleagues are arranging the booking it will be 3\* standard where available).

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT CONTACT THE 24 HOUR TIGROUP-ASSISTANCE ON +44 (0) 203 829 6745**

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

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates.

## SECTION B5 – CURTAILMENT (CUTTING SHORT YOUR TRIP)

**For each insured-person this insurance will pay:**

up to the amount shown on **your** schedule for **your** unused proportion of (i) pre-paid excursions booked before **you** go on **your trip**, (ii) loss of accommodation, (iii) foreign car hire, and (iv) either **your** pre-booked return travel costs, or the cost of **your curtailment** travel costs, whichever is the greater:

(a) the **trip** being cut short by **your** early return **home** because of:

(i) the death, injury or illness of:

- **you** or a friend with whom **you** are travelling .
- a **close relative** who lives in **your home country**.
- a close **business associate** who lives in **your home country**.
- a friend who lives abroad and with whom **you** were intending to stay,

(ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or

(iii) **you**, a friend, a **close relative** or **travelling companion** who is travelling with **you** being called back by the Police after **your home**, or the **home** in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

**your** unused proportion of **trip** costs will be calculated in full days lost from the date of **your flight home**.

**your curtailment** travel costs must be to the same standard as that of **your** pre-booked return travel costs booked as part of **your** original **trip**.

**For each insured-person this insurance will not cover:**

- the policy excess.
- any payment or part payment made using frequent flyer vouchers, Avios vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
  - **your** failure to obtain the required passport, visa or ESTA.
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
  - the **curtailment of your trip** by the tour operator.
  - the failure of **your** travel agent or tour operator.
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
  - financial circumstances.
  - **your** loss of enjoyment of the **trip** however caused.
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
  - **death** or illness of any pets or animals.
  - **curtailment** for any claim arising from a known **pre-existing medical condition** of a **close relative** or a **close business associate** or any recognised complication caused by the **pre existing medical condition**.
  - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid

and the policy endorsed.

- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- **curtailment** due to the fear of an epidemic or pandemic.
- **curtailment** cover where the **trip** is of 2 days duration or less or is a one-way **trip**.
- **curtailment** due to any event caused by:
  - **You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom** or the **Channel Islands** (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). If **you** are riding pillion, the rider in control of the motorbike must also hold the appropriate licence in the country that **you** are riding pillion in.
  - **you** riding on a motorised vehicle without wearing a crash helmet, whether legally required locally or not.
- any resumption of **your trip** once it has been curtailed. There is no further cover once **you** have returned to **your home country**.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises **you** not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

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

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with tigroup-assistance team. **Curtailment** claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

## SECTION B6 - PERSONAL LIABILITY

**For each insured-person and per policy in total this insurance will pay:**

up to **£2,000,000** per policy plus costs agreed between **us** in writing, for an amount incurred due to any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

(a) accidental bodily injury.

(b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.

(c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

**For each insured-person this insurance will not cover:**

- any liability for loss of or damage to property or accidental bodily injury:

- where an indemnity is provided under any other insurance.
- that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family or **travelling companion** and is caused by the work **you** or any member of **your** family or **travelling companion** employ them to do.
- that is caused by any deliberate act or omission by **you**.
- that is caused by **your** own employment, profession or business or any member of **your** family.
- that is caused by **your** ownership, care, custody or control of any animal.
- that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for accidental bodily injury suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
  - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
  - mechanically propelled vehicles and any trailers attached to them except golf buggies when being used on a golf course.
  - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
  - firearms or incendiary devices.

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

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

## SECTION B7 – ACCIDENTAL DEATH & DISABILITY BENEFIT

**For each insured-person this insurance will pay:**

A single payment for **your** accidental bodily injury whilst on **your trip**, that independently of any other cause, results in **your**:

	amount of payment
(a) accidental death	<b>£15,000</b>
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	<b>£15,000</b>
(c) permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening.	<b>£15,000*</b>

**For each insured-person this insurance will not cover:**

- any event that is due to:
  - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
  - **You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom** or the **Channel Islands** (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). If **you** are riding pillion, the rider in control of the motorbike must also hold the appropriate licence in the country that **you** are riding pillion in.
  - **you** riding on a motorised vehicle without wearing a crash helmet, whether legally required locally or not.
  - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
  - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- more than one of the benefits that is a result of the same injury.
- (a) - more than **£1,000** death payment when **your** age is under eighteen (18) years or is seventy (70) years or over at the time of the incident.
- (c) - more than **£1,000** payment when **your** age is under eighteen (18) years or is seventy (70) years or over at the time of the incident.

**\*Please note:**

Where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

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

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

## SECTION B8 – LEGAL ADVICE AND EXPENSES

For each insured-person and per policy in total this insurance will pay:

up to **£50,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- any costs to pursue a claim against a travel agent, tour operator, tour organiser, carrier, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** who is a member of **your** family.
- any claim for damage to a motor vehicle.

Please note:

**We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.

If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

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

If **you** have an accident abroad and require legal advice **you** should telephone:

**0345 241 1875 Penningtons Manches LLP, 31 Chertsey Street, Guildford, Surrey, GU1 4HD.** They will arrange for up to thirty minutes of free advice to be given to **you** by a lawyer.

## SECTION B9 – MUGGING

For each insured person this insurance will pay:

Up to **£25** for each full 24 hour period **you** are hospitalised following a mugging attack.

For each insured-person this insurance will not cover:

- more than **£500** in total;
- any claim where a claim has not been reported under section B4, Emergency medical and associated expenses and sections B2, personal possessions and/or B3, personal money;
- any claim which is not supported by a written report from the appropriate authorities.

What to do in the event of a claim:

Obtain a written report from the appropriate authorities stating the time and circumstances of the event.

## SECTION B10 – HIJACKING

For each insured person this insurance will pay:

**£50** for each full 24 hour period **you** are confined as a result of hijack.

For each insured-person this insurance will not cover:

- more than **£500** in total;
- any compensation unless **you** have obtained confirmation from the airline, carrier or their handling agents confirming period of delay;

What to do in the event of a claim:

Obtain a written report from the airline, carrier or their handling agents confirming period of delay along with any supporting documentation such as press cuttings.

## SECTION B11 – CATASTROPHE

For each insured-person this insurance will pay:

up to **£1,000** to cover reasonable additional costs of travel and accommodation within a 20 mile radius to the same standard as those on **your** booking to enable **you** to continue **your trip** in a close location to that booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion or hurricane.

For each insured-person this insurance will not cover:

- any claim for a **trip** within **your** home country in the **United Kingdom** or if **your home** is in the **Channel Islands** any claim for a **trip** within **your** home country in the **Channel Islands**.
- any claim for travel or accommodation where the **trip** formed part of a tour operator's package holiday.
- any claim where the fire, flood, earthquake, storm, lightning, explosion or hurricane had taken place before **you** left **home**.
- any amounts that are recoverable from any other source.
- the first **£50** of each and every claim.
- any claim where **you** are unable to provide evidence of the necessity to make alternative travel arrangements.
- any claim where the alternative accommodation is more than 20 miles from that originally booked unless agreed by **us** in writing.
- there is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises **you** not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARS-COV-2.

What to do in the event of a claim

**You** will need to provide written evidence from the appropriate official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. **You** will need to submit this to **our** claims office along with **your** original booking confirmation and receipts for all expenses made.

## SECTION B12 – CRUISE CABIN CONFINEMENT

For each insured-person this insurance will pay:

to **you** in respect of trips outside **your home country**, **£25** for each full day that **you** are confined to **your** cabin during the period of the **cruise**, up to a maximum of **£600**.

For each insured-person this insurance will not cover:

- anything that is excluded under Section B4 – Emergency Medical and Associated Expenses, that relates to the cover provided under section 1(c) of that section.
- any claim that is not as a result of a valid claim that has been accepted under Section B4 -Emergency Medical and Associated Expenses of this policy.

## SECTION B13 – UNUSED CRUISE EXCURSIONS

For each insured-person this insurance will pay:

up to **£500** for the loss of **excursions** that **you** pre-booked and pre-paid for in **your home country** and are unable to participate in due to **your** necessary cancellation of the **trip** or **your** confinement to bed either in a hospital or in **your trip** accommodation, and on which **you** are unable to obtain a refund.

For each insured-person this insurance will not cover:

- the first **£75** of each and every claim
- anything that is excluded under Section A1– Cancellation Charges and Section B5 – Curtailment (cutting short **your trip**).

## SECTION B14 – CRUISE ITINERARY CHANGE

For each insured-person this insurance will pay:

**£100** for each scheduled port, up to a maximum of **£500**, that is missed if the **cruise** ship **you** are booked on is unable to make a scheduled stop due to bad weather or timetable restrictions.

For each insured-person this insurance will not cover:

- any claim where **you** have received financial compensation from any other source (including on-board credit).
- any claim where **you** are unable to provide a letter from the **cruise** operator confirming when and why the **cruise** ship was unable to dock and that **you** received no other financial compensation (including on-board credit)
- any timetable restrictions caused by a riot, strike or industrial action which had begun or had been announced before **you** bought this policy or booked **your cruise**, whichever is later.

## IN CASE OF A SERIOUS EMERGENCY

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

**IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999**

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

**YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745**

Whilst the actual medical care **you** receive is in the hands of the local doctors treating **you**, **we** can obtain the medical information **we** need from them to establish what is wrong, as well as their treatment and discharge plans.

**We** can support **you** in the event **you** are admitted to a facility that may not be suitable for **your** clinical needs or where there are concerns over practice.

**We** will then advise on, and can put in place, suitable repatriation plans to get **you home** as soon as it is medically safe to do so. **We** will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to **your** individual needs and **your** recovery.

It is important that **you** are aware of the following:

**Medical Treatment**

- There is no cover for:
  - routine, non-emergency or elective treatment
  - or treatment that can wait until **you** return **home**.
- Our doctors are not treating **you**; they are not responsible or in control of the clinical care **you** are receiving in a medical facility.
- In some instances, **you** may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible **you** may have to wait as **you** would in **your** local NHS hospital unless **you** require critical care.
- Once **you** are discharged from hospital this does not always mean **you** are fit to fly **home** – For example, if **you** were in the **UK** and suffered the same injury/illness, then **you** would not consider flying out on holiday so soon after surgery/treatment/incident.

**Repatriation (bringing you home)**

- Coming **home** straight away is not always an option even if **you** are considered 'fit to fly' by the treating doctor.
- **We** have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to **your** individual needs and **your** recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if **your** health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the **UK**, if treatment is not possible where they are.

**OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS**

**FOR A NON-URGENT MEDICAL SITUATION**

That is something **you** would normally see **your** GP or minor injuries unit for, so **you** don't need to attend hospital but **you** do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on **your** foot? **We** have teamed up with Medical Solutions UK Ltd, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe globally. This means **you** can quickly access support with minor ailments without disrupting **your** trip too much.

**You** can access this facility free of charge by calling +44 161 468 3793.

**YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999**

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

**OPTIMAL CARE**

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but **we** have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment **you** are unlikely to find occurring in state facilities.

If **you** would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website <https://philosophies.tifgroup.co.uk/>

**IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING**

**In European Union Countries** - if **you** present yourself at a public facility **you** should show **your** EHIC.

**In Australia** - **you** should enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and **your** standard policy excess will be waived from any claim **you** may make. If **you** are unable to use the EHIC, **you** will have to pay the medical facility and submit a claim when **you** get **home**, the policy excess will then be applied.

**In Turkey, Cyprus, Egypt and Bulgaria** - **we** utilise the services of ChargeCare International who can arrange for the bill to be paid directly. **You** simply fill in a ChargeCare form in the medical facility to confirm the nature of the treatment received and pay **your** policy excess to the facility. They will then send the remaining bill directly to ChargeCare for payment. More information can be found here [www.chargecare.net](http://www.chargecare.net)



**Everywhere else in the World** - if there is not suitable public facility that will treat **you** free of charge, **you** can pay the medical facility and retain all receipts so that **you** can make a claim when **you** get home.

**PLEASE NOTE:** If the costs are likely to exceed £500 or **you** are admitted to hospital, **you** should call us on **+44 (0) 203 829 6745**.

### ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

**Unlike other policies we cover many sports and activities as standard, no additional premium is required for activities listed in Activity Pack 1 and 2.**

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy.

**If you are unsure please do not hesitate to contact us and we can discuss your individual requirements. Please note those activities marked with an asterisk (\*) do not have Personal Accident or Personal Liability cover.**

#### Activity Pack 1 – Covered as standard

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bows, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK booked), Camping, Canoeing/Kayaking (White Water Grades 1-3)\*, Caravanning, Catamaran Sailing (In-shore)\*, Clay Pigeon Shooting\*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fencing, Fives, Flag Football, Flying as passenger (private/small aircraft/helicopter)\*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Handball - Practice and Training, Highland games, Horse Riding (No Jumping), Hot Air Ballooning\*, Indoor Skating (not ice), Jet Boating\*, Jet Skiing\*, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, Rafting (White Water Grades 1-3)\*, Re-Enactment, Rifle Range\*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, Rowing (inshore -recreational)\*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), Scuba Diving (not solo, up to maximum 30m)\*, Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, Tubing\*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga.

#### Activity Pack 2 – Additional Premium required (in addition to the activities listed under Pack 1)

Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 6 hours), Airsoft, American Football - Training (Organised and with Safety Equipment), Angling/Fishing (Sea), Assault Courses (No High Ropes), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/Outdoor climbing wall up to 25m), Diving (Indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m), Fly boarding, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football (Training), Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Hockey (Field – Organised Amateur Match), Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2,000m), Paint Balling\*, Parasailing\*, Parascending (Over water)\*, Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, Sea Canoeing/Kayaking (inshore)\*, Shark Diving/Swimming (Cage)\*, Shinty, Street Hockey, Surf life-saving (organised competition), Surfing\*, Tough Mudder, Trampoline, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, War Games/Paint Balling, Water Polo, Water Skiing (No Jumping)\*, Weight Lifting, Windsurfing/Boardsailing/Sailboarding\*, Wrestling (Organised Training), Zip Lining / Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).

### APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

#### DATA PROTECTION

**You** should understand that any information **you** have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent and any of their providers who are contracted to provide any service related to the insurance offering, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about **you** to countries outside the European Economic Area (EEA). **You** have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about **you**. If **you** would like to exercise either of these rights **you** should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.

Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of **your** personal data. For **our** full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

#### WHERE TO OBTAIN A CLAIM FORM

We have appointed **tifgroup-claims** to look after **your** claim. If **you** require a claim form please obtain a form from the internet at:

[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

Alternatively please advise the section of the insurance on which **you** want to claim and scheme reference to:

**tifgroup-claims**,  
1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY  
(open 8am-8pm Monday to Friday, 9am-1pm Saturday)  
Telephone: 0203 829 6761  
Fax: 0870 620 5001

#### YOUR RIGHT TO COMPLAIN

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

us in writing, explaining why **you** do not think **our** decision is correct.

**If your complaint is regarding the selling of your policies:**

Contact Golfguard on **0800 581 801**

**Sometimes mistakes do happen in the assessment of claims and if you feel that the assessment of your claim has been incorrect, or there is additional information that would change the decision made then please write to:**

Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call 0203 829 6604 or email [complaints@tifgroup.co.uk](mailto:complaints@tifgroup.co.uk) who will review the claims office decision.

**If we are unable to do this to your satisfaction, disputes may then be referred to the Financial Ombudsman Service for review:**

Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit [www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/)

You are also able to use the EC On-Line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.



URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland

Registered in England & Wales. Company No. FC024381 Branch No. BR006943

A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.



Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

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

Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY  
Registered in England Registered Number: 3220410

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

tifgroup-sales, tifgroup-assistance and tifgroup-claims are trading names of Travel Insurance Facilities Plc



## SUMMARY OF COVER

Policy cover	Cover provided up to	Excess if applicable
<b>POLICY A – PRE-TRAVEL POLICY</b>		
A1 cancelling your trip (see note 1 and 2)	As purchased up to £19,999	£75
<b>POLICY B – TRAVEL POLICY</b>		
B1 delayed travel first 12 hours	£25	nil
delayed travel each further 12 hours	£25	nil
delayed travel total	£300	nil
missing your departure	£1,000	£75
abandoning your trip after 24 hours	As purchased up to £19,999	£50
B2 your personal possessions	£2,000	£75
valuable limit	£350	
single article limit	£250	
personal possessions delayed in transit for more than 12 hours	£150	nil
B3 your personal money	£750	£75
cash limit	£250	
cash limit if under 18	£50	
your travel documents	£300	£75
B4 emergency medical expenses outside home country (see note 2)	£5,000,000	£75
emergency dental treatment	£100	nil
state hospital stay benefit abroad per 24 hours	£25	nil
state hospital stay benefit abroad total	£600	nil
B5 cutting short your trip (see note 2)	As purchased up to £19,999	£75
B6 your personal liability	£2,000,000 per policy	nil
B7 accidental death benefit (see note 3)	£15,000	nil
disability benefit - permanent loss of sight or limb	£15,000	nil
disability benefit - permanent total disablement (see note 3)	£15,000	nil
B8 legal advice and costs	£50,000 per policy	nil
B9 mugging	£25 per day up to £500	nil
B10 hijack	£50 per day up to £500	nil
B11 catastrophe	£1,000	£75
B12 cruise cabin confinement	£25 per day up to £600	nil
B13 unused cruise excursions	Up to £500	£75
B14 cruise itinerary change	£100 per port up to £500	nil

\* If you are 70 and over, all £75 excesses are increased to £150

### Pre-travel policy applicable to A1.

**Note 1.** Your policy does not provide cover for re-occurring or pre-existing medical conditions. If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone the medical screening helpline on 0343 658 0349 to see if cover is available. We will confirm any special terms in writing.

### Pre-travel and travel policy applicable to A1, B4, B5.

**Note 2.** Your policy does not provide cover for re-occurring or pre-existing medical conditions. You must also tell us if your health or medication changes between buying this policy and travelling and if you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone the medical screening helpline on 0343 658 0349 to see if cover is available. We will confirm any special terms in writing.

### Travel policy applicable to B7.

**Note 3.** Cover for accidental death and permanent total disablement is reduced to £1,000 if you are under 18 or over 69 years of age.