

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

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

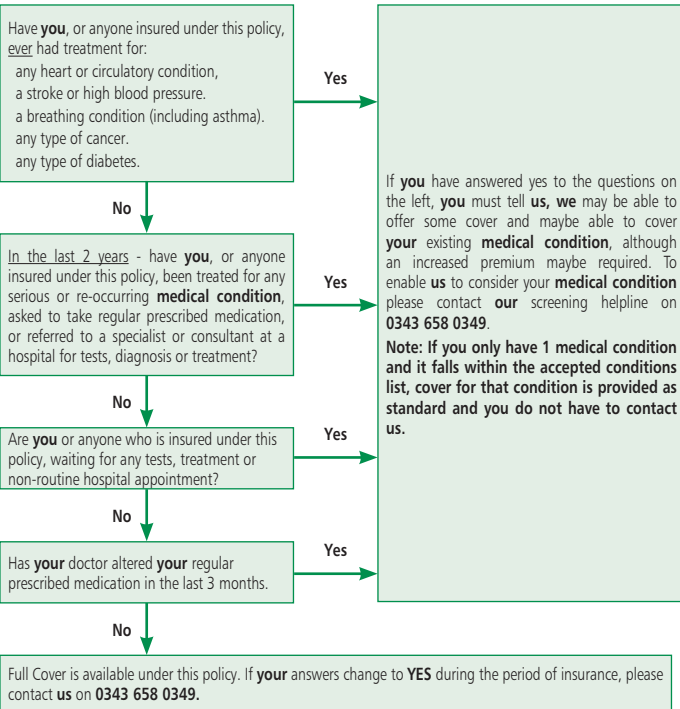
Underwritten by Travel Insurance Facilities Plc and Insured by Union Reiseversicherung AG, UK Branch.

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 single trip policy is 93 days. The maximum permitted trip duration under a Multi-trip policy is 60 or 90 days, dependent upon the option chosen. Cover under the Multi-trip policy is limited to 183 days in total during any 12 month period.

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-parents, step-child, 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.

Winter sports - means piste skiing, mono skiing and snowboarding, off piste skiing (classified as slopes off the actual marked pistes that still end at the bottom of tows or lifts within the resort and which are classified as safe by local resort guides), guided cross country skiing, snowmobiling, snow sledging and ice skating.

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:

- (a) being a **resident of the United Kingdom**, the **Channel Islands** or **British Forces Posted Overseas**.
- (b) taking all possible care to safeguard against accident or injury as if you had no insurance cover.
- (c) producing your insurance certificate confirming you are insured before a claim is admitted.
- (d) 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.
- (e) on Single trip policies you understand that there is no cover for **Cruises**.
- (f) 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).
- (g) accepting that no alterations and/or additions to the printed terms and conditions of your policy be valid unless initialled by us.
- (h) 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.
- (i) not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- (j) not requiring insurance for any **medical condition** where a terminal prognosis has been given by a registered doctor before buying this policy.
- (k) 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.
- (l) disclosing all relevant information as soon as possible after the policy is issued.
- (m) ensuring that all claims are notified within 3 months of the incident occurring.
- (n) travel must take place within 2 years of the start date of your policy.
- (o) there will be no cover under Policy B - your Travel Policy if you claim under Policy A - your Pre-Travel policy.
- (p) 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.
- (q) 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:

- (a) make your policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) 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.
- (c) 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.
- (d) 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.
- (e) 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.
- (f) 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.
- (g) 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.
- (h) 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 **£5,000** if you have purchased Premier cover or up to **£3,000** if you have purchased Standard cover 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:

- (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 temporarily stay,
- (ii) 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.

- (iii) **you**, a friend or close relative who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
- (iv) 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 first **£50** (£10 loss of deposit only) of any loss, charge or expense made on each claim under this section.
 - **you** if **you** are aged 80 and over on an Annual Multi Trip policy or 85 and over on a Single Trip policy.
 - any **trip** of more than 93 days duration if **you** have purchased a single trip policy. Any **trip** of more than 60 or 90 days duration under a Multi-trip policy, dependent upon the option chosen
 - 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.
 - 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 unless **you** have purchased a family Multi-trip policy and the **trip** does not exceed 7 days in duration.
 - 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** unless an additional premium has been paid and the policy endorsed.
 - 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 tifgroup-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 single trip policy is 93 days. The maximum permitted **trip** duration under a Multi-trip policy is 60 or 90 days, dependent upon the option chosen. Cover under the Multi-trip policy is limited to 183 days in total during any 12 month period.

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.

Back Country - Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski climb or skidoo to reach areas of the side country or **back country**.

Beach Swimming - Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.

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, Brecohou 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.

Curtailment - 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.

Gadget - Mobile Phones, iPhones, iPads, Tablets, Smartwatches and Go Pro's.

Golf equipment - means golf clubs, golf bag, golf trolley and golf shoes.

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**.

Inshore - Within 12 nautical miles.

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.

Off Piste - Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and

runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including **back country** or areas marked or prohibited from entry.

On Piste - Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as **'off piste'** and therefore require purchase of an additional activity pack.

Offshore - Over 12 nautical miles.

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.

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.

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**.

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**.

Skiing equipment - Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.

Ski Pack - Ski Pass, Ski lift pass and ski school fees.

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 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.

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.

Winter sports - means piste skiing, mono skiing and snowboarding, off piste skiing (classified as slopes off the actual marked pistes that still end at the bottom of tows or lifts within the resort and which are classified as safe by local resort guides), guided cross country skiing, snowmobiling, snow sledging and ice skating.

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.

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, B3, personal money, and B10, winter sports, 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.
- pay a maximum of £80 for medical records/completion of a medical certificate.

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 B10, winter sports, 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 93 days duration if **you** have purchased a single trip policy. Any **trip** of more than 60 or 90 days duration under a Multi-trip policy, dependent upon the option chosen
- 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.
- 5. any **trip** within **your home country** that is shorter than 3 days.
- 6. a one-way **trip**.
- 7. 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.
- 8. you if **you** are aged 80 and over on an Annual Multi Trip policy or 85 and over on a Single Trip policy.
- 9. 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.
- 10. 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:

1. **you £30** 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 **£10** for each complete period of 12 hours up to a maximum of **£250**.
2. up to **£5,000** if **you** have purchased Premier cover or up to **£3,000** if **you** have purchased Standard cover 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**.
3. 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:
 - (a) 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
 - (b) **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 unless **you** have paid the appropriate additional premium for the Travel Disruption upgrade.
- 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 first **£50** of any claim made by **you**
- 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.
 - 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.
- 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 **£1,500** 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 first **£50** of each and every incident giving rise to a claim.
 - more than **£300** for any one article, pair or set of any kind, whether they are solely or jointly owned.
 - more than **£400** 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 call 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 **£500** 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 first **£50** of each and every incident giving rise to a claim.
 - 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** passport.
 - 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 tiffgroup-assistance as soon as you are able. If you are admitted to a hospital this must be reported to tiffgroup-assistance as soon as it is practically possible and at the latest within 24 hours and you must call tiffgroup-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 £10,000,000 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 £200 to cover emergency dental treatment only to cure sudden pain.

(c) £15 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 first £50 of each and every incident giving rise to a claim 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 tiffgroup-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. 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 £200.

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 tiffgroup-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 TIFFGROUP-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 £5,000 if you have purchased Premier cover or up to £3,000 if you have purchased Standard cover 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 you 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 first £50 of any loss, charge or expense made on each claim under this section.
- 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 tiffgroup-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	£15,000
(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	£30,000
(c) permanent and total disablement from engaging in paid employments or paid occupations of any and every kind all occurring within 12 months of the event happening.	£30,000*

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 £25,000 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.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.
- any claims for legal proceedings through the contingency fee system in the USA or Canada.

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 – DOMESTIC PETS

For each insured person this insurance will pay:

£20 for each full 24 hour period towards additional kennel and/or cattery fees incurred in the event of a delay of more than 24 hours to your final planned inbound flight, rail or sea trip to the United Kingdom, Channel Islands or BFPO. The delay must be as a result of a covered peril under section B1, departure delay.

For each insured-person this insurance will not cover:

- more than £300 in total;
- claims not substantiated by a written report from the carrier stating the length and exact nature of the delay
- claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased;
- claims not substantiated by written confirmation from the kennel/cattery confirming the extra charges;
- any costs relating to pets other than cats and dogs that you own.

SECTION B10 – WINTER SPORTS

Cover only available if you have purchased the wintersports option and paid the additional premium applicable. Cover on your Multi-trip policy is limited to 17 days in any one policy year.

For each insured-person this insurance will pay:

- (a) up to a total of £500 for skiing equipment 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 £500 for hired ski equipment 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.

- (c) up to £15 per 24 hour period to cover the cost of hiring replacement skiing equipment if your skiing equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 24 hours from the time you arrived at your trip destination.

- (d) up to £250 for the loss of use of your ski pack following your injury or illness during your trip.

- (e) up to £10 towards additional expenses each 24 hour period to travel to another resort to ski or £20 for each full day you are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort where you are booked to ski in the north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.

- (f) up to £150 to cover the cost of additional transport and/or accommodation if because of the prevention of access due to an avalanche you are unable to:

- either (a) reach your pre-booked resort,
- or (b) leave your pre-booked resort

For each insured-person this insurance will not cover:

- (a) & (b) - the first £50 of each and every claim.
- more than £300 for any one article, pair or set of any kind, whether they are solely or jointly owned.
 - more than 60% of the original purchase price for skis over six months old and less than one year old.
 - more than 50% of the original purchase price for skis over one year old and less than two years old.
 - more than 40% of the original purchase price for skis over two years old and less than three years old.
 - more than 25% of the original purchase price for skis over three years old and less than five years old.
 - skis over five years old.
 - skiing equipment left unattended away from your personal holiday or trip accommodation except skiing equipment 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.
 - any claim where you are able unable to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items.
 - 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.

- (c) - more than £300 in total.

- (d) - any claim where a valid claim has not been made for emergency medical expenses.

- (e) - more than £200 in total.

- any compensation if your trip is to Bulgaria.
- any compensation where your tour operator provides a payment or provides travel to an alternative resort.
- any compensation for the first full day in your resort.
- any compensation where your trip was booked within 14 days of travel.
- any compensation where you fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.
- failure to ski due to the breakdown or damage to the ski lift.
- failure to ski due to severe weather conditions.

- (f) any costs where your tour operator, transport provider or accommodation provider arranges alternative transport and/or accommodation.

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 your skiing equipment is delayed longer than 12 hours on your outward journey, you may need to hire replacements, 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 other losses of 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, hotel/apartment manager or ski slope operator, wherever appropriate.

For piste closure and avalanche closure claims you will need to obtain a letter from your tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it reopened. No cover is in place for any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

SECTION B11 - GOLF COVER

For each insured person this insurance will pay:

- (a) up to a total £1,000 for your own golf equipment to cover:

- either (i) the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear, or
- (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on your trip.

- (b) up to a total of £1,000 for hired golf equipment to cover:

- either (i) the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear, or
- (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on your trip.

- (c) up to £30 per 24 hour period to cover the cost of hired golf equipment if your own golf equipment is lost, stolen, or delayed on your outward journey for over 24 hours from the time you arrived at your trip destination. You must keep all receipts for this hire and send them in to us with your claim.

- (d) up to £75 per 24 hour period for the loss of Green Fees should the pre-booked Course become unplayable due to adverse weather conditions

- (e) up to £100 for costs incurred at the golf club bar following you achieving a hole in one. You must keep all receipts for these items and send them in to us with your claim.

For each insured-person this insurance will not cover:

- (a) & (b) - the first £50 of each and every incident giving rise to a claim
- more than £300 for any one item of golf equipment.
 - loss or damage due to atmospheric or climactic conditions, age, wear and tear, moth or vermin.
 - any items more specifically insured elsewhere such as on your all risks household insurance policy

- **golf equipment** left **unattended** away from **your** personal holiday or **trip** accommodation except **golf equipment** left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

- (c) - more than **£1,000** in total.
- (d) - more than **£250** in total.
 - your disinclination to play.
- (e) - any claim which is not confirmed in writing by the Club Secretary and **your** playing partner.

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 **your golf equipment** is delayed longer than 12 hours on **your** outward journey, **you** may need to hire replacements, **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 other 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, hotel/apartment manager or golf operator, wherever appropriate. For loss of green fees claims **you** will need to obtain a letter from **your** golf course operator stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened. For hole in one claims **you** will need a letter of confirmation from the Club Secretary and **your** playing partner. No cover is in place for any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.

SECTION B12 – CATASTROPHE

Cover only available if you have purchased the Travel Disruption option and paid the additional premium applicable

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 B13 – MISSED CONNECTIONS

Cover only available if you have purchased the Travel Disruption option and paid the additional premium applicable

For each insured person this insurance will pay:

- Up to **£1,000** in respect of reasonable additional travel expenses incurred to reach the overseas destination due to:
 - The outward or inward flight/sailing being delayed causing **you** to miss a **connecting flight**
 - Scheduled public transport services failing to get **you** to **your International departure point** in time, due to adverse weather

For each insured person this insurance will not pay:

- Any delay due to industrial action, mechanical failure or structural defect of the aircraft or public transport.
- Any compensation where the airline or their agents provide alternative transport which departs within 12 hours of the scheduled departure time;
- Any compensation where **you** have not obtained written confirmation from the airline or their handling agents stating the schedule departure time, the actual departure time of flight/sailing and the reason for the delay
- Your** failure to allow sufficient time to get to the departure point.

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 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.

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

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**.

We have categorised the activities that are not covered as standard into seven further bands. If **you** do not see **your** chosen activity, do not worry, **we** may cover it, but **you** must contact us so **we** can discuss the activity and what, if any, additional premium is necessary.

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. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If **you** are unsure please do not hesitate to contact us 0800 581 801 and **we** can discuss your individual requirements. **We** consider 'professional or competitive' to be activities/sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of **£200**.

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, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK booked), Camping, Canoeing/Kayaking (White Water Grades 1-3)*, Caravaning, 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, 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, Trampolining, 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).

Activity Pack 3 - Additional Premium required (in addition to the activities listed under Packs 1 & 2) Included upon payment of winter sports premium.

Adventure Racing (up to 12 hours), American Football Amateur Match - (Organised & with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Canoeing/Kayaking (White Water Grade 4)*, Canyoning, Cat Skiing*, Equestrian, Flying (Crew/Pilot)*, Flying Helicopter (Pilot)*, Gaelic Football (Amateur Match), Glacier Walking, Gliding (non-competitive)*, Go Karting*, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Kick Sledding, Land Skiing, Langlauf, Modern Pentathlon, Mono-Skiing, Mountain Boarding, Octopus, Off Road Motorcycling (up to 250cc)*, Off-piste skiing/snowboarding (with guide), Passenger Sledge, Power Boating (inshore)*, Power lifting, Quad Bikes (Providing you wear a helmet)*, Rafting (White Water Grade 4)*, River Tubing*, Rodeo, Roller Derby (Safety equipment must be worn), Roller Hockey, Rugby (Amateur Match), Sand Boarding, Sand Dune Surfing/Skiing*, Ski Boarding, Ski Bobbing, Ski Dooring, Skiing, Skiing – Nordic/Cross Country, Sledding/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and / or without lifeguard present, Snow Biking, Snow Mobile/Ski Doos*, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowcat Driving*, Speed Sailing (in shore)*, Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (outside marked areas and / or without lifeguard present), Swimming off a boat (Unsupervised and / or no lifeguard), Swimming with Dolphins – outside marked areas and / or without lifeguard present, Telemarking, Tree Top Canopy Walking, Under 17 Driving (not public roads)*, Zip Lining / Zip Trekking (booked during trip – requires appropriate trekking altitude pack), Zorb Football.

Activity Pack 4 - Additional Premium required (in addition to the activities listed under Packs 1-3)

Blowcarting/Land Yachting/Kite Buggy, Boxing Training (Head Guard must be worn), Devil Karting*, Dirt Boarding, Fell Running (up to 3,000m), Gorge Walking (no ropes), High Diving, Jousting, Kite-Boarding/Surfing, Motorised Buggyng*, Mountain Biking (up to 3,000m), Paragliding*, Paramotoring*, Parascending (over land)*, Roller Skating (24 hour relay)*, Ski Biking, Ski Blading/Snow Blading, Skiing - Snowcat, Snow Karting*, Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3,000m) Wake Boarding, Water Skiing (Jumping)*.

Activity Pack 5 - Additional Premium required (in addition to the activities listed under Packs 1-4)

Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (Rock & Ice - Harnessed up to 4,000m), Fell Running (up to 4,000m), Heli-skiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4,000m), Polo, Polo cross, Rap Running/Jumping (Outdoor above 25m), River Buggyng*, Skeleton, Ski Mountaineering (up to 4,000m), Ski Randonnee, Ski Run / Walking (up to 4,000m), Ski Touring (up to 4,000m), Ski Joering, Skiing - Freestyle, Skiing - Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 4,000m), Via Ferratta, Wind Tunnel Flying/Indoor Sky Diving*, Zorbing/Sphering.

Activity Pack 6 - Additional Premium required (in addition to the activities listed under Packs 1-5)

Adventure Racing (up to 24 hours), Assault Courses including High Ropes and Harnessed, Black Water Rafting*, Bull Riding, Canoeing/Kayaking (White Water Grade 5)*, Cave Diving, Cave Tubing, Cycling Racing, Cyclo Cross, Freestyle Skateboarding, Gliding (competition)*, Hang Gliding, Micro Lighting*, Motocross*, Motor Racing/Rallies/Competitions (amateur)*, Off-Piste Skiing/Snowboarding (Without a Guide), Parapenting/Paraponting*, Power Boating (off shore)*, Power Gliding*, Power Kiting, Rafting (White Water Grade 5)*, Scuba Diving (not solo - to 40m)*, Ski Flying*, Slack-Lining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Wicker Basket Tobogganing.

Activity Pack 7 - Additional Premium required (in addition to the activities listed under Packs 1-6)

Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Climbing (Rock & Ice – Harnessed up to 5,000m), Downhill Mountain Biking, Fell Running (up to 5,000m), Kloofing, Mountain Biking (up to 5,000m), Scuba Diving (Solo) – up to 40m, Ski Mountaineering (up to 5,000m), Ski Run / Walking (up to 5,000m), Ski Touring (up to 5,000m), Solo Climbing/Mountaineering (up to 5,000m), Tandem Skydive (up to 2 jumps maximum)*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5,000m).

Activity Pack 8 - Additional Premium required (in addition to the activities listed under Packs 1-7)

Adventure Racing (up to 48 hours), Airboarding*, Alligator Wrestling, Bobsleigh, Bouldering, Boxing – Amateur Fight (Head Guard must be worn), Bull Running, Climbing (Rock & Ice – Harnessed up to 6,000m), Coaststeering, Drag Racing*, Fell Running (up to 6,000m), Free Diving, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway*, Judo (competition), Karate (competition), Kendo (competition), Luge/Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6,000m), Parachuting*, Rowing (Off-shore Recreational)*, Sailing/Yachting (Off-shore recreational)*, Ski Acrobatics, Ski Jumping, Ski Mountaineering (up to 6,000m), Ski Racing, Ski Run / Walking (up to 6,000m), Ski Stunting, Ski Touring (up to 6,000m), Skiing – Para, Solo Skydive (maximum of 1 jump per trip)*, Sky Jumping*, Sky Surfing*, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 6,000m), Wrestling (Amateur competition), Yachting (racing/crewing) - outside territorial waters (offshore)*.

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 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

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 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/

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 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.

travel insurance facilities
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

POLICY C – OPTIONAL GADGET COVER UPGRADE

You can only purchase this upgrade if you are resident in the United Kingdom. If you have purchased a Single Trip policy, Gadget cover is included if you have paid the appropriate additional premium for the period of insurance up to a maximum of 90 days.

If you have purchased an Annual Multi-trip policy, you are covered when taking part in a holiday for up to 31 days during the period of insurance when you have paid the appropriate additional premium. Please note that the Excess Waiver upgrade ONLY relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

This Gadget Upgrade is arranged by Rock Insurance Services Limited with UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinnstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

The administrator is Rock Insurance Services Limited. They will help you with any questions you may have and help you with any changes you need to make to your insurance. Please also contact them if any details in your certificate of insurance are incorrect and they will arrange for a corrected insurance certificate to be issued to you. You can contact them at: Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, admin@gadgetbuddy.com.

CERTIFICATION OF COVER

Your policy combined with your certificate of insurance certifies that insurance has been effected between you and us. In return for payment of the premium we agree to insure you in accordance with the terms and conditions contained in and endorsed on these documents.

INTRODUCTION

You purchased this optional Gadget cover at the same time you purchased your Travel Insurance Policy. Optional Gadget cover provides cover for your electronic equipment against theft, accidental damage and breakdown when you are on a holiday that is covered by your Travel Insurance Policy.

When you purchased your Gadget Insurance you selected the level of cover suitable for you. Your level of cover will be confirmed in your insurance certificate. Please ensure you keep your insurance certificate together with this policy in a safe place.

WHERE AND WHEN COVER APPLIES

Period of this Policy

The period of this Policy will be the same as the period of your Travel Insurance Policy and is shown in your insurance certificate.

Operative time and geographical area

The protection under your Gadget Insurance starts and ends at the same time and applies in the same geographical areas as your Travel Insurance Policy and only when you are on a holiday.

DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold:

Accessories: Chargers, carrying cases, headphones and hands-free mounting kits, USB cables but excluding a SIM Card that were supplied with your electronic equipment.

Accidental Damage: The unintentional and unforeseen failure, breakage or destruction of your electronic equipment, with visible evidence of an external force being applied and which results in the electronic equipment being unusable.

Breakdown: The failure of any electrical or mechanical component in your electronic equipment due to a sudden and unforeseen fault, which causes your electronic equipment to stop working in the way the manufacturer intended and which requires repair or replacement before the electronic equipment can be used again.

Commencement Date: The date your cover begins with us, as detailed in your insurance certificate.

Computer Virus: Means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

Cosmetic Damage: Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the electronic equipment.

Electronic Data: Means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Electronic Equipment: The item or items purchased and owned by you, as new and in full working order, from a UK VAT registered company and for which you hold proof of purchase, and that is insured by us as detailed in your insurance certificate.

End date: The date that all cover under your policy will cease being the date on your insurance certificate. or the date you return home.

Excess: The amount you will be required to pay towards each claim you make under this policy.

Holiday: A journey which commences when you leave your home for an overseas destination and ends when you return home. This must not exceed the maximum duration for an individual trip as shown on your insurance certificate.

Home: Your usual place of residence in the UK, Channel Islands or Isle of Man.

Immediate Family: Your husband, wife, civil partner, partner, children or parents, who permanently live in your home.

Period of Insurance: The period of time between the commencement date and the end date which is shown on your insurance certificate and that the policy will be in force for. Cover under this policy only applies when you are on your holiday.

Proof of Purchase: An original receipt and any other documentation required to prove your electronic equipment was purchased from a UK VAT registered company and that it is owned by you - including the date of purchase, make, model, serial and IMEI number of your electronic equipment, where applicable.

Replacement Item(s): An identical item of electronic equipment of the same age and condition, or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of electronic equipment. Replacement items will only be delivered to a UK address of your choice you will need to arrange onward shipment to your destination choice.

Terrorism: Any act including but not limited to the use, or threat, of violence or force by any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

Theft: The unauthorised dishonest appropriation or attempted appropriation of the insured electronic equipment, by another person with the intention of permanently depriving you of it.

UK: England, Scotland, Wales and Northern Ireland.

Unattended: Not visible to you and not within your arms' length reach. We will not pay any claims for property

left unattended in publicly accessible places. you must act as though you are not insured.

Unauthorised Calls, Texts or Data Use: Any calls, texts or data use made from your electronic equipment after the time that it was stolen, to the time that it was blacklisted by your airline provider.

We, Us, Our, Insurer: UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

You, Your: The insured person, who owns the specified electronic equipment as stated on your insurance certificate.

What is covered:

In return for your premium payment we will insure your electronic equipment for the period of insurance as stated on your insurance certificate, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by us. Please read your policy carefully to ensure you understand the cover we are providing you and that you comply with our terms and conditions.

BASIS OF COVER

A. Accidental Damage

We will pay up to the amount shown in the Summary of Cover table for the costs of repairing your electronic equipment as a result of accidental damage. If we are unable to economically repair your electronic equipment then, at our discretion, a Replacement Item will be provided by us.

In addition to claims excluded under the "What is Not Covered" section, we will not pay for accidental damage caused by:

1. deliberate damage or neglect of the electronic equipment;
2. failure on your part to follow the manufacturer's instructions;
3. inspection, maintenance, routine servicing or cleaning.

B. Theft

We will pay up to the amount shown in the Summary of Cover table to replace your electronic equipment with a Replacement Item if it is stolen. Where only part or parts of your electronic equipment have been stolen, we will only replace for that part or parts.

In addition to claims excluded under the "What is Not Covered" section, we will not pay for theft:

1. where the theft has occurred from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the electronic equipment has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
2. from any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. where the electronic equipment has been removed from your control or the control of a member of your immediate family unless it was not left unattended;
4. where the electronic equipment has been left unattended when it is away from your home;
5. where all precautions have not been taken.
6. If you do not report the theft of your electronic equipment to the Police within 48 hours of discovering it and do not obtain a written police report.

C. Breakdown

If a breakdown of your electronic equipment occurs outside of the manufacturer's guarantee or warranty period we will pay up to the amount shown in the Summary of Cover table for the repair costs. If we are unable to economically repair your electronic equipment then, at our discretion, a Replacement Item will be provided by us.

We will not pay for any breakdown claims excluded under the "What is Not Covered" section.

D. Liquid Damage

We will pay up to the amount shown in the Summary of Cover table to repair or provide a Replacement Item for your electronic equipment if it is damaged as a result of accidentally coming into contact with any liquid.

We will not pay for any liquid damage claims excluded under the "What is Not Covered" section.

E. Unauthorised Calls, Texts or Data Use

Where your item of electronic equipment is a device where you are charged for Unauthorised Calls, Texts or Data Use and it is lost or stolen, we will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by your airline provider. This is subject to you providing an itemised bill. The maximum we will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, we will not pay for:

1. any Unauthorised Calls, Texts or Data Use where the theft has not been reported to your airline provider within 12 hours of the theft occurring.

REPLACEMENT CONDITION

Where we are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per period of insurance per item, up to the amount specified in your insurance certificate. If your electronic equipment cannot be replaced with an identical item of electronic equipment of the same age and condition, we will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item of electronic equipment subject to the following depreciation scale:

- 10% over two years old and less than three years old
- 20% over three years old and less than four years old
- 30% over four years old and less than five years old
- 40% over five years old and less than six years old.

What is not covered:

1. Repairs or any other costs for:
 - (a) cleaning, inspection, routine servicing or maintenance;
 - (b) Loss or damage arising from a manufacturer's defect or recall of the electronic equipment;
 - (c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - (d) any repairs carried out without prior authorisation from us;
 - (e) wear and tear to the electronic equipment and/or gradual deterioration of performance;
 - (f) Cosmetic damage.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the commencement date of the period of insurance.
4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of your policy, or since it was added to your policy, as verified by your airline provider.
5. Any claim arising whilst you are not on holiday.
6. Any repair or replacement if a SIM card registered to you was not in the insured mobile phone or electronic equipment at the time of the accidental damage, theft, breakdown, or liquid damage.
7. Any expense incurred arising from not being able to use the electronic equipment, or any costs other than the repair or replacement costs of the electronic equipment.
8. Accidental damage, theft, breakdown or liquid damage to accessories of any kind.
9. Any breakdown arising from the failure of any electrical or computer equipment, software, micro-controller,

- microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time.
- Reconnection costs or subscription fees of any kind.
 - Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
 - Items purchased from an on-line auction site unless from a UK VAT registered company.
 - Any costs for loss or damage to information or data or software contained in or stored on the **electronic equipment** whether arising as a result of a claim paid by this insurance or otherwise.
 - Any other costs that arise directly or indirectly from the event which led to **your** claim unless specifically stated in this policy.
 - Liability of whatsoever nature arising from ownership or use of the **electronic equipment**, including any illness or injury resulting from it.
 - Value Added Tax (VAT) where **you** are registered with HM Revenue & Customs for VAT.
 - Claims arising from **terrorism**, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
 - Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
 - Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
 - Claims for any **electronic equipment** used in connection with **your** profession or trade.
 - Any **electronic equipment** more specifically insured elsewhere.
 - Any claim if **you** are travelling to a country where the Foreign and Commonwealth Office (FCO) have advised against all but essential travel. **You** can check the FCO travel advice at www.fco.gov.uk.
 - This policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of **electronic data** from any cause whatsoever (including but not limited to **computer virus**) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - However, in the event that a peril listed below results from any of the matters described in paragraph (23) above, this policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the policy period to property insured by this policy directly caused by such listed peril. Listed Perils - Fire, Explosion.

POLICY CONDITIONS AND LIMITATIONS

- Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single **period of insurance**. Cover is limited to one replacement per **period of insurance** per item, up to the amount specified in the Summary of Cover table.
- Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.
- This insurance only covers **electronic equipment** purchased in the **UK**, the Isle of Man and the Channel Islands. Cover includes the use of the **electronic equipment** for the period and destination shown on **your** insurance certificate. Any repairs or replacements must be carried out in the **UK** by repairers or retailers approved by **us**.
- The **electronic equipment** must be less than 6 years old (except for laptops which must be less than 15 months old) at the **commencement date** of the insurance, with valid **proof of purchase**. All items must have been purchased as new from a VAT registered company and must be in full working order at the **commencement date** of this policy.
- You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions **we** or Rock Insurance Services may ask as part of **your** application for cover under the policy; to make sure that all information supplied as part of **your** application for cover is true and correct and; to tell **us** of any changes to the answers **you** have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- You** must provide **us** with any receipts, **proof of purchase** or documents to support **your** claim as requested. All **proof of purchase** must include the make and model of the **electronic equipment** and must be in **your** name. If **we** do not receive the documents **we** have requested from **you** or if any documents submitted by **you** are not acceptable to **us**, it may delay **your** claim or **we** may decline to pay **your** claim.
- You** must take all precautions to prevent any damage to **your electronic equipment**.
- If **electronic equipment** is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company, etc), **you** must notify such carrier immediately and obtain a copy of their report.
- We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. Please note that it may be necessary for **us** to contact **your** Airtime Provider in order to validate **your** claim.
- This cover is limited to one replacement per insured item per **period of insurance**.
- Cover for **your electronic equipment** applies to **you** as the person who purchased the policy and **your immediate family**.
- The benefits of this policy cannot be transferred to someone else or to any other **electronic equipment** without **our** written permission.

HOW TO CLAIM

You must:

- Notify Trent - Services (Administration) Ltd as soon as possible after any incident likely to result in a claim under this insurance
 Trent - Services (Administration) Ltd,
 Trent House,
 Love Lane,
 Cirencester,
 Gloucestershire GL7 1XD
 Telephone: 01285 626020
 Email: claims@trent-services.co.uk
 Fax: 01285 626031
- Report the **theft of your** mobile phone within 12 hours of discovery of the occurrence of the **theft**, to **your** airtime provider and instruct them to blacklist **your** handset;
- Report the **theft of your electronic equipment** to the police within 24 hours of discovery and obtain a crime reference number in relation to the **theft** of the item.
- If **we** replace **your electronic equipment** the ownership of the damaged or lost item is transferred to **us** once **you** have received the Replacement Item **we** have supplied. If the **electronic equipment you** have claimed for is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to do so.

Before **your** claim can be approved, **you** must pay the **excess**. The **excess** for a laptop, iPhone, smart phone or tablet is £50; for all other items, please refer to the **excess** in the Summary of Cover table.

If the above terms are not adhered to, then **your** claim may not be paid or paid in full.

UK General Insurance Ltd is an agent of Great Lakes.

CANCELLATION

This insurance is designed to cover most circumstances but **you** should be aware that not all eventualities are insured. Please read this document carefully. If **you** find the insurance does not meet **your** requirements, please return this policy and proof of premium to the selling agent within 14 days of receipt but before the **holiday** departure date. Provided no claim has been made, **your** premium will be refunded in full.

Thereafter **you** may cancel the insurance cover at any time by informing Rock Insurance Services Limited however no refund of premium will be payable.

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

- Fraud
 - Non-payment of premium
 - Threatening and abusive behaviour
 - Non-compliance with policy terms and conditions
 - You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask
- Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover, unless the reason for cancellation is fraud and/or **we** are entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

MAKING YOURSELF HEARD

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

Complaints regarding the sale of the policy:

Please contact Rock Insurance Services Limited:

Griffin House,
 135 High Street,
 Crawley
 West Sussex
 RH10 1DQ
 Telephone: 0800 091 2832
 Email: Admin@gadgetbuddy.com

If **your** complaint about the sale of **your** policy cannot be resolved by the end of the third working day, Rock Insurance Service will pass it to:

Customer Relations Department,
 UK General Insurance Limited,
 Cast House,
 Old Mill Business Park,
 Gibraltar Island Road,
 Leeds
 LS10 1RJ
 Telephone: 0345 218 2685
 Email: customerrelations@ukgeneral.co.uk

Complaints regarding claims:

Trent - Services (Administration) Ltd,
 Trent House,
 Love Lane,
 Cirencester,
 Gloucestershire
 GL7 1XD
 Telephone: 01285 626020
 Email: claims@trent-services.co.uk
 Fax: 01285 626031

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 06534A.

If **your** complaint about **your** claim cannot be resolved by the end of the third working day, Trent - Services (Administration) Ltd will pass it to:

Customer Relations Department,
 UK General Insurance Limited,
 Cast House,
 Old Mill Business Park,
 Gibraltar Island Road,
 Leeds
 LS10 1RJ
 Telephone: 0345 218 2685
 Email: customerrelations@ukgeneral.co.uk

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **you** are insured in a business capacity and have an annual turnover of less than € million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
 Exchange Tower,
 London
 E14 9SR
 Telephone: 0300 123 9 123
 Email: complaint.info@financial-ombudsman.org.uk

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

COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

IMPORTANT NOTICE TO CUSTOMERS

If **you** or anyone acting on **your** behalf makes a false or fraudulent claim or supports a claim by way of false or fraudulent document(s), device or statement, then this policy shall be void and **you** will forfeit all rights under the

policy. In these circumstances, we reserve the right to retain the premium you have paid and to recover any sums we have paid by way of benefit under the policy. We may also pass your details to the police. The terms and conditions of this insurance policy do not affect your statutory rights relating to faulty or mis-described goods. For further information about your statutory rights, please contact your local authority Trading Standards Department or the Citizens Advice Bureau.

DATA PROTECTION

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

SUMMARY OF COVER

Policy cover	Cover provided up to		Excess if applicable
	Standard Cover	Premier Cover	
POLICY A – PRE-TRAVEL POLICY			
A1 cancelling your trip (see note 1 and 2)	£3,000	£5,000	£50 (£10 loss of deposit)
POLICY B – TRAVEL POLICY			
B1 delayed travel first 12 hours	£30	£30	nil
delayed travel each further 12 hours	£10	£10	nil
delayed travel total	£250	£250	nil
missing your departure	£1,000	£1,000	£50
abandoning your trip after 24 hours	£3,000	£5,000	£50
B2 your personal possessions	£1,500	£1,500	£50
valuable limit	£400	£400	£50
single article limit	£300	£300	
personal possessions delayed in transit for more than 12 hours	£150	£150	nil
B3 your personal money	£500	£500	£50
cash limit	£250	£250	
cash limit if under 18	£50	£50	
your travel documents	£300	£300	£50
B4 emergency medical expenses outside home country (see note 2)	£10,000,000	£10,000,000	£50
emergency dental treatment	£200	£200	nil
state hospital stay benefit abroad per 24 hours	£15	£15	nil
state hospital stay benefit abroad total	£600	£600	nil
B5 cutting short your trip (see note 2)	£3,000	£5,000	£50
B6 your personal liability	£2,000,000 per policy	£2,000,000 per policy	nil
B7 accidental death benefit (see note 3)	£15,000	£15,000	nil
disability benefit - permanent loss of sight or limb	£30,000	£30,000	nil
disability benefit - permanent total disablement (see note 3)	£30,000	£30,000	nil
B8 legal advice and costs	£25,000 per policy	£25,000 per policy	nil
B9 domestic pets	£20 per 24hrs up to £300	£20 per 24hrs up to £300	nil
Winter Sports only applicable upon purchase of a Winter Single Trip Policy to cover the duration of your single trip, or upon purchase of a Multi Trip Winter to include 17 days Winter sports in any one year, please refer to page 8 of this policy wording for included activities.			
B10 your winter sports equipment	£500	£500	£50
single article limit	£300	£300	
delayed ski equipment per 24 hours	£15	£15	nil
delayed ski equipment total	£300	£300	nil
loss of ski pass, ski lift pass and ski school fees total	£250	£250	nil
piste closure per 24 hours (lost skiing)	£20	£20	nil
piste closure per 24 hours (additional travel expenses)	£10	£10	nil
piste closure total	£200	£200	nil
avalanche closure	£150	£150	nil
B11 your golf equipment	£1,000	£1,000	
single article limit	£300	£300	£50
hired golf equipment	£30 per per day up to £1,000	£30 per per day up to £1,000	nil
loss of pre booked green fees	£75 per per day up to £250	£75 per per day up to £250	nil
hole in one	£100	£100	nil
Travel Disruption only applicable upon purchase of the optional upgrade for this cover			
B12 catastrophe	£1,000	£1,000	£50
B13 missed connection	£1,000	£1,000	nil

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.

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess if applicable
POLICY C – OPTIONAL GADGET UPGRADE			
Level 1	3 gadgets	£1,000	
	Single Article Limit	£1,000	Up to £50
	Single Article Limit for Laptop	£1,000	
Level 2	5 gadgets	£2,000	
	Single Article Limit	£1,000	Up to £50
Level 3	Single Article Limit for Laptop	£2,000	
	7 gadgets	£3,000	
	Single Article Limit	£1,000	Up to £50
	Single Article Limit for Laptop	£2,000	