

# Freetime

# 2008

*Holiday & Travel Insurance Policy*

*Single Trip Holiday & Travel Insurance*

*FTI Standard Policies*

*If you need emergency medical assistance abroad or need to cut your trip short:  
Contact Emergency Assistance Facilities 24 Hour Emergency Assistance on +44 (0)845 260 3 260*

*Where to obtain a claim form:  
Contact Travel Claims Facilities on 08453 707 133 or from the internet on: [www.travel-claims.net](http://www.travel-claims.net)*

*If you need legal advice:  
Contact Pannone LLP on 0161 228 3851*

This cover is for residents of the United Kingdom only  
Master policy numbers RTMAB40062-01 A & B  
Underwritten by Union Reiseversicherung AG UK Branch  
For policies issued from 31st October 2007 to 31st October 2008 with travel before 31st October 2009

*Arranged through:*

**A T BELL**  
**INSURANCE BROKERS LTD**

# SUMMARY OF POLICY COVERS

## PRE-TRAVEL POLICY

Policy Section	Cover Provided	First Amount you have to pay
A. Cancellation charges	up to £1,000 (See note 1)	£100 Deposit only claims: £40

## TRAVEL POLICY

Policy Section	Cover Provided	First Amount you have to pay
B1. Missed departure Abandonment after 24 hours	up to £300  up to £1,000  (See note 1)	  Nil Nil £100
B2. Personal Possessions	up to £100 for each individual item up to an overall total of £150 for valuables up to a maximum of £750 in total	£100
B3. Personal Money	up to £100 in cash on your person up to £200 in total	£100
B4. Emergency Medical Expenses State hospital benefit	up to 1,000,000 outside the United Kingdom up to £1,500 within the United Kingdom up to £20 for each full day you are confined to a hospital bed in a state hospital up to a maximum of £400 (See note 1)	
B5. Curtailment (cutting short your trip)	unused proportion of costs up to £1,000 (See note 2)	£100
B6. Personal liability	up to £1,000,000	rented property damage: £250 other claims: £100
B8. Legal advice and expenses	up to £10,000	£100

## OPTIONAL COVERS (these sections are only applicable if you have paid the additional premium)

S1. Winter Sports	Ski equipment up to £150 for each individual item Own ski equipment up to £400 in total Hired ski equipment up to £250 in total	£65 £65
Ski equipment delayed in transit for more than 12 hours Loss of ski pack	up to £10 for each full day of delay up to £100 in total up to £25 per day up to £250 in total	Nil £65
Piste closure Avalanche Closure	up to £20 for each full day you cannot ski through lack of snow up to a total of £200 up to £100 for each full day you are unable to reach your trip destination as a result of an avalanche up to a total of £200	Nil Nil
G1. Golf Extension	Golf equipment up to £100 for each individual item Own golf equipment up to £1,000 in total Hired golf equipment up to £200 in total	£65 £65
Golf equipment delayed in transit for more than 12 hours Loss of green fees Hole in one	up to £30 for each full day of delay up to £300 in total up to £200 in total up to £75	Nil £65 Nil
F1. Fishing Extension	Fishing equipment up to £100 for each individual item Own fishing equipment up to £1,000 in total	£65
Fishing equipment delayed in transit for more than 12 hours.	up to £30 for each full day of delay up to £300 in total	Nil
W1. Wedding Extension	Wedding rings up to £500 in total Wedding photographs up to £500 in total Wedding gifts in resort up to £200 for each individual item up to £1,500 in total Wedding attire up to £300 for each individual item up total to £2,000 in total	£65 £65 £65 £65

### PRE-TRAVEL POLICY

**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 Travellers HealthCheck on **0845 6 582 999** to see if cover is available. **We** will confirm any special terms **in writing**.

**Note 3.** Cover for accidental death is reduced to £1,000 if **you** are under **16** or over **75** years of age. The benefit for inability to work does not apply if **you** are over **75** years of age.

### TRAVEL POLICY

**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 Travellers HealthCheck on **08451 300 340** to see if cover is available. **We** will confirm any special terms **in writing**.

## Policy information

Your insurance is covered under master policy numbers **RTMAB40062-01 A&B** specially arranged through A T Bell Insurance Brokers and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate issued by Freetime Online. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

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, premium receipt with **your** alternative insurance policy to the place where **you** purchased it within **14** days of purchase for a refund to be considered.

Your policies do not include cover for claims that are due to the **pre-existing medical conditions** of **close relatives** or close **business associates** who are not travelling with **you**.

Annual Multi-trip policies only cover **trips** where **your** children accompany the **principle policyholder** and/or spouse. No independent travel of **your** children is covered.

## 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 **material facts** otherwise **your** policy will not cover **you** and it may invalidate it altogether.

Annual Multi-trip travel insurance policies will not cover **trips** of more than **31** days. If **you** have paid the appropriate additional premium **your** annual multi-trip policy includes **winter sports** cover of **17** days in total in any one policy year.

## 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** premium receipt, after the policy was issued and ends when **you** leave **home** to start each **trip**. Annual multi-trip policies will cover further **trips** of **31** days duration or less.

## 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.

**A. 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:

1. Have **you**, or anyone travelling with **you**, ever had treatment for:
  - any heart or circulatory condition,
  - a stroke or high blood pressure.
  - a breathing condition (including asthma).
  - any type of cancer.
  - any type of diabetes.
2. In the last few years - have **you**, or anyone who is travelling with **you**, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

If **you** have answered '**Yes**' to any of the above questions **you** must tell **us**, **we** may be able to offer some cover and may be able to cover **your** medical condition, although an increased premium may be required. To enable **us** to consider **your** medical condition please contact Travellers HealthCheck on **0845 6 582 999** This will be charged as a local call from wherever **you** are calling in the **United Kingdom**. All calls will be treated in the strictest confidence.

3. **You** must also tell **us** if:
  - you** are waiting for tests or treatment of any description.
  - your** doctor alters **your** regular prescribed medication.

**You** need to keep copies of all letters we send **you** for future reference. **Your** failure to disclose any **material facts** 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 Travellers HealthCheck either by credit card or cheque, made payable to URV, and sent within **14** days of receipt. Should **you** decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call. Any additional medical conditions 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:

- **We** are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- **We** are unable to provide cover for anything which is a result of a **pre-existing medical condition** of a **close relative** or close **business associate**.
-

## 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.

**Insured-person/you/your** - means any person named on the premium receipt.

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

**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.

**Material fact** – a piece of important information that would increase the likelihood of a claim under **your** policy.

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

**Close relative** - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

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

**Home** - means one of **your** normal places of residence in the **United Kingdom**.

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

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

**Hazardous activity** - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below **9** metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, **winter sports** and any other activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport not listed above please contact **us** to ensure **you** are covered.

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

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

**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.

**Winter sports** - means skiing, snow boarding and ice skating.

## Geographical Areas

**Area 1 - United Kingdom**

**Area 2** - Europe, *excluding* Spain but including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

**Area 3** - Europe, *including* Spain and all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands

**Area 4** - Australia and New Zealand

**Area 5** - Worldwide *excluding* the United States of America, Canada and the Caribbean.

**Area 6** - 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**.
- (b) taking all possible care to safeguard against accident or injury *as if you had no insurance cover*.
- (c) producing **your** premium receipt 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) 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).
- (f) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (g) 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.
- (h) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (i) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (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** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (l) disclosing all **material facts** as soon as possible after the policy is issued.

### 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 the policy, premium receipt 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** unless **we** agree otherwise with **you**.
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.

### Policy excess

An excess is the amount **you** have to pay towards each claim. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

### Section A - Cancellation charges

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

up to **£1,000** for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) 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 the **United Kingdom**.
  - a close **business associate** who lives in the **United Kingdom**.
  - a friend who lives abroad and with whom **you** were intending to temporarily stay,
- (ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in the **United Kingdom** 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:

- 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 **£100** (reduced to **£40** on claims for deposits only) of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles 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 or visa.
  - 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 a fully licensed passenger carrying aircraft and for no other purpose).
  - 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.
- cancellation due to complications with pregnancy or childbirth where the pregnancy would have been over **28** weeks at the start of the **trip** unless the pregnancy was confirmed by **your** doctor after buying this insurance.
- cancellation due to pregnancy or childbirth where the pregnancy had been confirmed by **your** doctor before buying this insurance unless there is a specific and unexpected medical condition.
- the cost of Air Passenger Duty.
- cancellation due to death or illness of a **close relative** or close **business associate** caused by a **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 few 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** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents.
- any claim arising from a **material fact** 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.
- any consequential 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.
- **you** if **you** are aged **66** years or over at the date of purchase.

#### 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 doctor to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office.

## 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 video camcorders, 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 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 **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to the **United Kingdom**.

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.

Annual Multi-**trip** travel insurance policies will not cover **trips** of more than **31** days. If **you** have paid the appropriate additional premium **your** annual multi-**trip** policy will cover **winter sports** trips of **17** days in total in any one policy year. No independent travel of **your** children is covered.

### When your travel policy starts and ends

The cover under all sections starts at the beginning of **your trip** as shown on **your** premium receipt and ends on **your** return **home** or expiry of the policy, whichever is the first. No further **trips** are covered.

### 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 Travellers HealthCheck on **08 451 300 340** 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.

**Insured-person/you/your** - means any person named on the premium receipt.

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

**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.

**Material fact** – a piece of important information that would increase the likelihood of a claim under **your** policy.

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

**Close relative** - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

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

**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) and **your** passport.

**Valuables** - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television and telecommunications equipment,

radios, cassette players, CD players, Ipods, MP3 players, audio equipment, computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, 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.

**Pair or set** - means two or more items of **personal possessions** that are complementary 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, travel tickets and ski pass, all of which are for **your** private use.

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

**Home** - means one of **your** normal places of residence in the **United Kingdom**.

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

**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** 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**.

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

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

**Hazardous activity** - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below **9** metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, **winter sports** and any other activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport not listed above please contact **us** to ensure **you** are covered.

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

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

**Home country** - means both the country **you** live in within the **United Kingdom** and **your** country of nationality.

**Winter sports** - means skiing, snow boarding and ice skating.

**Ski equipment** - means skis, ski bindings, ski sticks, ski boots and snowboards.

**Ski pack** - means ski pass, ski lift pass and ski school fees.

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

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

**Fishing equipment** - means rods, reels, nets, rests, seats and shelters.

## Geographical areas

**Area 1 - United Kingdom**

**Area 2** - Europe, *excluding* Spain but including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

**Area 3** - Europe, *including* Spain and all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands

**Area 4** - Australia and New Zealand

**Area 5** - Worldwide *excluding* the United States of America, Canada and the Caribbean.

**Area 6** - 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**.
- taking all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
- producing **your** premium receipt 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 initialled by **us**.

#### 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.
- 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 stress related condition, anxiety, depression, eating disorders or mental instability.
- 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** are awaiting or receiving treatment in hospital at the time of buying this policy.
- disclosing all **material facts** 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, S1, winter sports, G1, Golf extension, F1, Fishing extension and W1 Wedding extension, 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:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (c) 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.
- (d) 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.
- (e) 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.
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the **trip**.
- (g) 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, premium receipt and any other relevant documents must be returned to the point of sale within **14** days of purchase for any refund to be considered.
- (h) not make any payment under sections **B6** for any event that is covered by another insurance policy.
- (i) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4, B5, B7, S1, G1, F1 and W1** where there is other insurance in force covering the same risk and to require details of such other insurance.
- (j) settle all claims under the Law of the country that **you** live in within the **United Kingdom** unless **we** agree otherwise with **you**.
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.

**Policy excesses - in respect of sections B1, departure delay, B2, personal possessions, B3, personal money, B4, emergency medical expenses, B5, curtailment, and B6, personal liability, B7 legal advice and expenses, S1, winter sports, G1, Golf Extension, F1, Fishing Extension, and W1 Wedding Extension 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. The policy excess under sections **B4 and B5** may be increased to include **pre-existing medical conditions** confirmed in writing by

### 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 :

- (1) 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.
- (2) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- (3) 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 few 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.
- (4) any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
- (5) 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.
- (6) curtailment of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.
- (7) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (8) **you** being under the influence of alcohol or solvents or anything relating to **your** prior abuse of alcohol or solvents.
- (9) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (10) any claim arising from a **material fact** 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.
- (11) any deliberate or criminal act by an **insured-person**.
- (12) **manual labour**.
- (13) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.

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

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other consequential loss unless it is specified in the policy.
  - (2) any loss due to currency exchanges of any and every description.
- **you** if **you** are aged **66** years or over at the date of purchase.

## Section B1 - Departure delay (applicable only to trips outside the United Kingdom)

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

- up to **£1,000** for the cancellation of your trip if your possessions have been checked in and after 24 hours delay you wish to abandon the trip,
  - up to **£300** for alternative transport to get you to your destination:
    - the car in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident, or
    - your public transport is delayed, preventing you from getting to your international departure point in time to check in.
- You will need to obtain independent confirmation of the circumstances.

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

- 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.
- 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.
- the first **£100** of any claim made by **you**.
    - abandonment where the **trip** is of **2** days duration or less, or is a one-way **trip**.
  - 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 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 **£750** 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 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, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to a total of to cover the purchase of *essential* items if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from the **United Kingdom** 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 **£100** of each and every incident giving rise to a claim.
- more than **£100** for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
  - more than **£150** 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 **£50**.
  - 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 and telecommunications 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.
- (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.
  - 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 (during daytime) 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.

### Section B3 - Personal money

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

(a) up to **£200** for the loss or theft of **your personal money** during **your trip**

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

- the first **£100** of each and every incident giving rise to a claim.
- more than **£100** in total in cash or currency, whether solely or jointly owned.
- 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.
- 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.

**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 get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

### Section B4 - Emergency medical and associated expenses

**PLEASE NOTE:**

*If you are admitted to a hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible. There are also special outpatient arrangements within Europe. Please see back of policy for details.*

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

to **you** or **your** legal representatives the following *necessary* 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 the United Kingdom, but including the Channel Islands when they are your trip destination**

(a) up to **£1,000,000** for 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 the **United Kingdom** or to travel with **you**.
- (iii) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£2,000**, plus the cost of returning **your** ashes **home** or the return of **your** body to **your home**.

(b) up to **£100** to cover emergency dental treatment only to cure sudden pain.

(c) **£20** for each full day that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under **1 (a)** above.

(d) up to **£150** for the loss of excursions that **you** pre-booked and pre-paid for in **your home country** and are unable to take because **your** confinement to bed either in a hospital or in **your trip** accommodation, and on which **you** are unable to obtain a refund.

**2. Trips within the United Kingdom, but excluding the Channel Islands when they are your trip destination**

up to **£1,500** for reasonable:

- additional transport and accommodation 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 the **United Kingdom** or to travel with **you**,
- costs following **your** death for the return of **your** ashes or **your** body to **your home**.

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

1. (a) - the first **£100** 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.
  - 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 the Chief Medical Officer of the emergency assistance service.
- 1 & 2. - any claim that is caused by:
  - you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
  - you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
  - you** riding on a motorcycle 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.
  - pregnancy or childbirth where the pregnancy was over **28** weeks.
- 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 the **United Kingdom**.
  - 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 dentures, artificial limbs or hearing aids.
  - any dental work involving the use of precious metals.
  - in-patient treatment that has not been notified to and agreed by the emergency assistance service.
  - any extra costs for single or private accommodation in a hospital or nursing home.
  - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- 1.(a)(iii) - **your** burial or cremation in **your home country**.
- 1.(b) - emergency dental work costing more than **£100**.
- 1.(c) - any payment when **you** are in a private hospital or clinic.
  - more than **£400** in total for state hospital in-patient benefit.
2. - the first **£100** of each and every incident giving rise to a claim.

### 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.

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT  
CONTACT EMERGENCY ASSISTANCE FACILITIES 24 HOUR EMERGENCY ASSISTANCE ON +44 (0) 845 260 3 260**

### 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 **£1,000** for **your** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** curtailment of **your trip** due to :

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

(i) the death, injury or illness of:

**you** or a friend with whom **you** are travelling .

a **close relative** who lives in the **United Kingdom**.

a close **business associate** who lives in the **United Kingdom**.

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 the **United Kingdom** for jury service or as a witness in a Court of Law, or

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

(b) the **trip** being interrupted because **you** have been confined to hospital for the rest of **your trip** because of injury or illness.

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

- the first **£100** of any loss, charge or expense made on each claim under this section.

- any payment or part payment made using frequent flyer vouchers, Air Miles 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 or visa.

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 due to death or illness of a **close relative** or close **business associate** caused by a **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.
- curtailment because of complications with pregnancy or childbirth where the pregnancy was over **28** weeks.
- 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 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** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
  - you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

#### **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 **our** appointed emergency medical assistance service. 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 this insurance will pay:**

up to **£1,000,000** plus costs agreed between **us** in writing, for 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) injury, illness or disease of any person.

(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:**

(a) & (b) - the first **£100** in respect of each and every event that causes a claim.

(c) - the first **£250** in respect of each and every event that causes a claim.

- any liability for loss of or damage to property or injury, illness or disease:

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 and is caused by the work **you** or any member of **your** family 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 injury, illness or disease 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.

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 – Legal advice and expenses

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

up to **£10,000** 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:

- the first **£100** in respect of each and every event that causes a claim, other than **30** minutes initial free advice.
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, 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** or member of **your** family.
- any claim for damage to a motor vehicle.

### PLEASE NOTE:

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

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

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

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

**Pannone LLP, 123 Deansgate, Manchester, M3 2BU**

They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should:

telephone **0161 228 3851** or fax **0161 909 4444**

# OPTIONAL COVERS

(these sections are only applicable if you have paid the additional premium)

## Section S1 –Winter sports (cover only available on payment of the winter sports premium)

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

- (a) up to a total of **£400** for **your own ski 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, as shown below  
*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 **£250** 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 market value of the item, allowing for age, wear and tear, as shown below.  
*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 **£10** per day to cover the cost of hiring replacement **ski equipment** if **your ski equipment** is misplaced, lost or stolen on **your** outward journey for over **12** 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 **£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 between **1<sup>st</sup> January** and **30<sup>th</sup> April**.
- (f) up to **£100** for each full day **you** are unable to reach your pre-booked resort or depart from your pre-booked resort due to access being prevented because of an avalanche

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

- (a) (b) & (d) - the first **£65** of each and every claim.
- (a) & (b) - more **£150** 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.  
- **ski equipment** left unattended away from **your** personal holiday or **trip** accommodation except **ski 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.  
- any claim where **you** are able unable to provide the damaged items on request or to prove the existence or prove ownership 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 **£100** in total.
- (d) - any claim where a claim has not been made for emergency medical expenses.  
- more than **£25** for each **24** hour period.
- (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 compensation where **you** fail to obtain written confirmation from the tour operator, transport provider and/or Police confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.

### 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 ski 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 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 re-opened.

For 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 re-opened and **you** were able to continue on your journey.

## Section G1 – Golf Extension (cover only available on payment of the Golf Extension premium)

### 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 **£200** 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 day to cover the cost of hire of **golf equipment** if **your golf equipment** is lost, stolen, or delayed on **your** outward journey for over **12** 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 **£20** per day for the loss of Green Fees should the pre-booked Course become unplayable due to adverse weather conditions
- (e) up to **£75** for costs incurred 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 **£65** of each and every incident giving rise to a claim
- more than **£100** 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 **ski 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 **£300** in total.
- (d) - more than **£200** 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 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 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.

## Section F1 – Fishing Extension (cover only available on payment of the Fishing Extension premium)

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

- (a) up to **£1,000** for **your own fishing equipment** to cover the cost of repair of items that are partially damaged or provide a replacement item of similar age and condition or pay replacement as new, less a deduction for wear, tear and depreciation, if the items are stolen, totally lost or destroyed whilst on **your trip**.
- (b) up to **£30** per day to cover the cost of hiring replacement **fishing equipment** if **your fishing equipment** is misplaced, lost or stolen on **your** outward journey for over **12** hours from the time **you** arrived at **your trip** destination.

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

- (a) - fishing rods, reels and nets other than whilst in transit or storage.
- the first **£65** of any claim.
  - more than **£100** for each item, pair or set.
  - any items more specifically insured elsewhere.
  - **fishing equipment** left unattended away from **your** personal holiday or **trip** accommodation except **fishing 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 for loss or theft where **you** have not notified the Police and **your** carrier, tour operator's representative or fishing licence provider as appropriate.
    - 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
    - loss or damage due to:
      - atmospheric or climatic conditions.
      - wear, tear, depreciation, superficial marks and scratches, dents or defacement of **fishing equipment**.
      - cleaning, repairing or restoring of **fishing equipment**.
      - moth or vermin.
- (b) - more than **£100** in total

### 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 fishing equipment** is delayed longer than **12** hours on **your outward** journey **you** may need to hire some **fishing equipment** but **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 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, fishing licence provider or hotel/apartment manager wherever appropriate.

**Section W1 – Wedding Extension (cover only available on payment of the Wedding Extension premium)**

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

- (a) up to **£500** to cover loss or damage to wedding rings during the period of insurance.
- (b) up to **£500** for wedding photographs or video recordings to:
  - either (i) pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken for the wedding and **14** days after the wedding or up to the expiry of the policy, whichever is the first,
  - or (ii) pay for reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/or video recordings specifically for the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract.
- (c) up to **£1,500** for the loss of wedding gifts given to the couple in resort.
- (d) up to **£2,000** to cover:
  - either (i) the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance,
  - or (ii) replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost during the period of insurance.

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

- the first **£65** of any claim under this section.
- loss or damage to any property shipped as freight or under a bill of lading.
- loss due to delay, detention, confiscation, requisition or damage by Customs or any other officials or authorities.
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative within **24** hours 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 **£50**.
- loss of, or damage to, property that does not belong to **you**.
- any claim that is the result of a domestic dispute.
- wedding rings, wedding attire, wedding gifts, wedding photographs, wedding video recordings stolen from **your** personal holiday or **trip** accommodation except where entry or exit was gained by violent and forcible means.
- (a) - more than **£250** for each ring.
  - wedding rings carried in any suitcases, trunks or similar containers when left **unattended**.
- (c) - more than **£150** for any one item.
  - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television and telecommunications equipment, mobile phones, 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.
- (d) - more than **£200** for any one item.
  - loss or damage due to:
    - scratching, wear, tear, depreciation or deterioration.
    - any process of cleaning, repairing or restoring.
    - atmospheric or climatic conditions.
    - moth or vermin.
    - electrical or mechanical breakdown or derangement.

**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.

# How to obtain medical assistance



We have arranged a new type of emergency medical assistance to enable **you** to continue with **your trip**.

Our appointed emergency medical assistance service is operated **24** hours a day and **365** days a year for **your** benefit. If **you** are admitted to a hospital or clinic as an in-patient **our** emergency assistance service must be notified as soon as it is practical to do so, and at the latest within **48** hours of **your** admission. In order to confirm that **you** are insured **your** treating doctor or physician should contact the emergency assistance service to advise **your** condition so that approval of treatment and payment of medical bills can be given. **Our** appointed emergency assistance service has experienced multi-lingual co-ordinators to take **your** calls and to allow them to deal with **your** case quickly, please make sure **you** have this insurance policy and all other relevant information with **you**. After consultation with **your** treating doctor or physician, they will decide the most suitable, practical and reasonable solution to **your** problem, based upon the medical criteria. If adequate treatment is not available locally, it may be decided that repatriation by regular airline service, air or road ambulance is the best option, but only provided **your** treating doctor and **our** chief medical officer confirm **your** fitness to travel.

## **Triage Service**

To save **you** needing to call a doctor **you** can call **our** specialist **24** hour triage service in the **United Kingdom**. **You** will speak directly with one of **our** paramedics who will take **you** through the same procedures and systems that **you** would get at **home** through NHS Direct. They may be able to advise **you** how to deal with the condition and what medication **you** need, using brand names local to where **you** are.

## **Outpatient treatment**

If, after speaking to **our** triage service, it is thought better that **you** visit an outpatient clinic **our** paramedic will advise **you** which is the best clinic to visit. Some clinics look like **5** star hotels but the medical care is not to a **5** star standard. **We** will direct **you** to the most suitable location, which may be at a state

## **Inpatient treatment**

If the condition is serious and **you** have not already been taken to a hospital, **we** will direct **you** to one which has the best facilities for **your** condition. This may be a state hospital as, in many cases, they are best equipped to deal with most conditions.

If **you** have been admitted to a hospital it is imperative that **you** call **us** as soon as possible, and certainly within **24** hours of admission. This will allow **us** to discuss **your** condition and treatment with the doctor to find the best way forward.

***All these service are available on one number  
+44 (0) 845 260 3 260***

**You** will need to have the following information with **you**:

Your premium receipt number and details of booked travel arrangements

Name and age of patient

**A contact name and telephone number**

**Your location (hotel/apartment name and its address)**

The medical problem

**If you have been admitted to hospital**

**Location of hospital and doctor's telephone number**

# APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

## Where to obtain a claim form



We have appointed Travel Claims Facilities to look after **your** claim. If **you** require a claim form please advise the section of the insurance on which **you** want to claim and scheme reference to:

**Travel Claims Facilities,  
PO Box 420, Tonbridge, Kent, TN9 9DE**

telephone: **08453 707 133**

fax: **0870 620 5001**

obtain a form from the internet at: [www.travel-claims.net](http://www.travel-claims.net)

## Appeals procedure

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, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

1. If **your** appeal is regarding the selling of **your** policies:

The Managing Director, A T Bell Insurance Brokers, 40 Croydon Road, West Wickham, Kent BR4 9HZ.

2. If **your** appeal is regarding policy cover or the claims, the emergency assistance service or medical screening:

The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

Should **we** still not be able to resolve the matter **you** may then follow the complaints procedure detailed below.

## Your right to complain

If, following an appeal, **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

- (a) Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision. If **you** are still not satisfied with the outcome **you** may:
- (b) Ask the Financial Ombudsman Service (FOS) to review **your** case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is +44 (0) 845 080 1800.



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 Services Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

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

Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

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

Travellers HealthCheck and Travel Claims Facilities are trading names of Travel Insurance Facilities plc



# Important Contact Information

To declare a pre-existing medical condition contact:



Telephone: 0845 6 582 999  
Fax: 0870 620 50001

For 24 Emergency Assistance contact:



Emergency assistance telephone +44 (0) 845 260 3 260

To obtain a claim form and make a claim contact:



Telephone: 08453 707 133  
Fax: 0870 620 50001  
or download a claim form online at [www.travel-claims.net](http://www.travel-claims.net)

[www.freetime-travel-insurance.com](http://www.freetime-travel-insurance.com)

*Arranged through:*

**A T BELL**  
**INSURANCE BROKERS LTD**