

TRAVEL INSURANCE

POLICY WORDING



This insurance policy wording is a copy of the master policy wording and is subject to the same terms, conditions and exclusions.

Valid for policies issued between 1st January 2021 and 31st December 2021.

This policy is for residents of the United Kingdom, Channel Islands and British Forces Posted Overseas only.

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POLICY INFORMATION

Sections A1-2 & B1-13 & B16-20

Your insurance is covered under two master policy numbers, RTCIT40115 A your pre-travel policy and RTCIT40115 B your travel policy, specially arranged for JustTravelcover.com by Voyager Insurance Services Limited insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FNR is 203320.

Section B14 End Supplier Failure

Your insurance under this section has been arranged for JustTravelcover.com and is provided by International Passenger Protection Ltd and Underwritten by certain Underwriters at Lloyds.

Section B15 Travel Dispute

This insurance is arranged by JustTravelcover.com & underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE, Registered in England No. SE000083.

PLEASE NOTE

This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

CRITERIA FOR PURCHASE

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance certificate:

- You are not travelling against the advice of a doctor or a medical professional such as your dentist.
- Have not started the trip.
- Are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.
- Are commencing travel within 1 year of the policy start date.
- Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Are a resident of the United Kingdom, Channel Islands and British Forces Posted Overseas only.
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Are not travelling for more than 32 days on any one trip when purchasing a Bronze or Silver annual multi-trip policy. This is increased to 45 days for a Gold annual multi-trip policy.
- Are aged 75 years and under at the commencement of your Annual Multi trip policy, or 100 years and under at the departure date of your single trip policy.
- Understand there is no cover for cruises, (as defined on page 7), unless optional Cruise Cover has been purchased.
- Are not travelling independently of the named insured adults on the policy where they are aged 17 years and under.
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.
- Are in the United Kingdom, Channel Islands or BFPO when the policy starts and when the policy ends.

IF YOU NEED HELP OR HAVE QUESTIONS ABOUT THE COVER CONTACT:

JustTravelcover.com Customer Services

+44 (0) 333 003 0021

IF YOU NEED TO ADD A MEDICAL SCREENING
contact **JustTravelcover.com**
Healthcheck on:

+44 (0) 333 003 0021

YOUR IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP:

Contact the Assistance team on the 24 hour emergency advice line on:

+44 (0) 203 829 6745

IF YOU NEED A CLAIM FORM:

For sections **A1-2 & B1-13 & B16-20**

You can download the relevant form:

www.policyholderclaims.co.uk

Or contact the **Claims Department** on:

UK: +44 (0) 203 829 6761

Monday to Friday 8am - 8pm &
Saturday 9am - 1pm

For section B14 - End Supplier Failure

Please contact International Passenger

Protection (IPP) on:

+44 (0) 345 266 1872

For section B15 - Travel Dispute

Please contact:

UK: +44 (0) 1384 377000

Monday to Friday 9.00am - 5pm

IF YOU NEED LEGAL ADVICE:

Contact **Penningtons Manches LLP** on:

UK: +44 (0) 345 241 1875

MORE DETAILS OVERLEAF

IMPORTANT

Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.

We have a cancellation and refund policy, which you will find in full on page 6. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.

ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days notice of cancellation of the policy by recorded delivery to you at your last known address.

This insurance is provided on behalf of JustTravelcover.com by Insuratrip. Insuratrip is a trading name of Voyager Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority. FRN: 305814

InsuraTrip is a registered trademark.

This policy is for residents of the United Kingdom, Channel Islands and British Forces Posted Overseas only.

For Policies issued from 01/01/2021 to 31/12/2021

Your Important Contact Numbers

IN CASE OF A SERIOUS EMERGENCY

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

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

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

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

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

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

Its is important that you are aware of the following:

Medical Treatment

- There is not cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until you return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another large/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.
- Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection.

Repatriation (bringing you home)

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

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

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

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling +44 161 468 3793.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999

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

OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website www.ourphilosophies.co.uk.

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

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

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

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

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

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

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

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, please see page 26 of the policy for information on our complaints procedure.



Schedule of Limits and Excesses for Single Trip and Annual Multi-trip Policies

You should check your policy schedule to confirm the cover level.
Cover limits and excesses are per person per trip (unless otherwise stated).
Please refer to each individual section for any sub-limits that may apply.

Sections & Benefits		Bronze Cover		Silver Cover		Gold Cover	
Description of cover		Limit	Excess	Limit	Excess	Limit	Excess
A	Pre-Travel Policy	Up to		Up to		Up to	
A1	Cancellation	£1,000	£195	£2,500	£150	£5,000	£95
A2	Scheduled Airline Failure	£1,000	Nil	£1,000	Nil	£1,000	Nil
B	Travel Policy	Up to		Up to		Up to	
B1	Scheduled Airline Failure	£1,000	Nil	£1,000	Nil	£1,000	Nil
B1	Travel Delay - Limit (per 12 hours)	Nil	Nil	£100 (£10)	Nil	£100 (£10)	Nil
B1	Abandonment (after 24 hours)	£1,000	£195	£2,500	£150	£5,000	£95
B1	Missed Departure (Outward Return Journey) (Missed connections)	£500 (Yes) (No)	£195	£500 (Yes) (No)	£150	£500 (Yes) (No)	£95
B2	Emergency Medical Emergency Dental Treatment Burial or Cremation	£10,000,000 £350 £5,000	£195	£10,000,000 £350 £5,000	£150	£10,000,000 £350 £5,000	£95
B2	Hospital Benefit – Limit (per 24 hours)	£500 (£50)	Nil	£500 (£50)	Nil	£750 (£50)	Nil
B3	Curtailement	£1,000	£195	£2,500	£150	£5,000	£95
B4	Baggage – Overall limit Maximum per item, pair or set Total limit for all valuables Eyewear Limits Delayed Baggage (up to £50 per 12 hours)	£1,000 £100 £100 £50 £50	£195 Nil	£1,500 £250 £250 £100 £100	£150 Nil	£2,000 £300 £300 £150 £100	£95 Nil
B5	Personal Money Cash Limit for under 18's	£200 £50	£195	£225 £50	£150	£250 £50	£95
B5	Loss of Passport & Travel Documents	£250	Nil	£250	Nil	£300	Nil
B6	Mugging – Limit (per 24 hours)	£1,000 (£50)	Nil	£1,500 (£100)	Nil	£2,500 (£100)	Nil
B6	Hijack & Kidnap – Limit (per 24 hours)	£1,000 (£50)	Nil	£1,500 (£100)	Nil	£2,500 (£100)	Nil
B7	Personal Liability	£1,000,000	£195*	£1,000,000	£150*	£2,000,000	£95*
B8	Personal Accident Permanent and Total Disablement/Loss of limb/sight Death Under 18	N/A Nil Nil	Nil	£15,000 £5,000 £1,000	Nil	£25,000 £5,000 £1,000	Nil
B9	Legal Expenses	£5,000	£195	£10,000	£150	£10,000	£95
B10	Natural Disaster	Nil	Nil	Nil	Nil	£500	£95
B11	Withdrawal of Services – Limit (per 24 hours)	Nil	Nil	£175 (£20)	£150	£200 (£20)	Nil
B12	Pet Care – Limit (per 24 hours)	Nil	Nil	Nil	Nil	£250 (£25)	Nil
B13	Home Emergency Reimbursement	Nil	Nil	Nil	Nil	£250	£95

* B7 (increased to £250 in respect of property damage claims)

Optional Extensions - Applicable only where the additional premium has been paid and the option is shown on your certificate

Description of Cover	Bronze Cover		Silver Cover		Gold Cover	
	Limit	Excess	Limit	Excess	Limit	Excess
Limits per person per trip						
B14 End Supplier Failure	On payment of the appropriate additional premium and shown on your certificate					
End Supplier Failure	Nil*	Nil	Nil*	Nil	£1,500	Nil
B15 Travel Dispute						
On payment of the appropriate additional premium and shown on your certificate						
Travel Dispute	Nil*	Nil	Nil*	Nil	£25,000	£35
B16 Winter Sports Option						
On payment of the appropriate additional premium and shown on your certificate						
Ski Equipment		£195		£150		£95
- Owned Limit	£500		£500		£750	
- Item/Pair/Set Limit	£250		£250		£350	
- Hired Winter Sports Equipment	£150		£150		£200	
Winter Sports Equipment Hire - Limit (per 24 hours)	£250 (£15)	Nil	£250 (£15)	Nil	£400 (£20)	Nil
Lift Pass	£250	£195	£250	£150	£500	£95
Ski Pack - Limit (per 24 hours)	£250 (£15)	Nil	£250 (£15)	Nil	£400 (£20)	Nil
Piste Closure - Limit (per 24 hours)	£250 (£15)	Nil	£250 (£15)	Nil	£400 (£20)	Nil
Avalanche & Landslide Closure - Limit (per 24 hours)	£250 (£15)	Nil	£250 (£15)	Nil	£400 (£20)	Nil
Physiotherapy in the UK (max £50 per session)	Nil	Nil	Nil	Nil	£400	£95
B17 Cruise Plus Cover Option						
On payment of the appropriate additional premium and shown on your certificate						
Cruise Connection - Limit	£250	Nil	£250	Nil	£400	Nil
Cabin Confinement - Limit (per 24 hours)	£250 (£50)	Nil	£250 (£50)	Nil	£400 (£75)	Nil
Unused Pre-Booked Excursions - Limit (per excursion)	£250 (£50)	Nil	£250 (£50)	Nil	£400 (£75)	Nil
Missed Port Benefit - Limit (per Port)	£250 (£50)	Nil	£250 (£50)	Nil	£400 (£75)	Nil
B18 Golf Cover Option						
On payment of the appropriate additional premium and shown on your certificate						
Golf Equipment Cover	£1,000	£195	£1,000	£150	£1,500	£95
- Item or Pair Limit	£250		£250		£350	
Golf Equipment Hire Cover (per 24 hours)	£250 (£25)	Nil	£250 (£25)	Nil	£400 (£40)	Nil
Green Fees (per 24 hours)	£250 (£25)	Nil	£250 (£25)	Nil	£400 (£40)	Nil
Hole in One (bar bill)	£100	£50	£100	£50	£100	£50
B19 Business Plus Cover Option						
On payment of the appropriate additional premium and shown on your certificate						
Business Equipment	£1,000	£195	£1,000	£150	£2,500	£95
- Item/Pair/Set limit	£250		£250		£500	
Business Samples	£500	£195	£500	£150	£750	£95
- Item/Pair/Set limit	£250		£250		£350	
Emergency Courier of Business Samples (after 12 hours)	£200	£195	£200	£150	£300	£95
Business Money	£500	£195	£500	£150	£500	£95
- Cash limit	£250		£250		£250	
Delayed Equipment/Hire (£100 per day)	£200	£195	£200	£150	£300	£95
Replacing Staff	Nil		Nil		Nil	
B20 Wedding Cover Options						
On payment of the appropriate additional premium and shown on your certificate						
Ceremonial Attire (per person)	£1,000	£195	£1,000	£150	£1,500	£95
Wedding Gifts						
- Limit (per couple)	£500	£195	£500	£150	£750	£95
- Item/Pair/Set Limit	£250		£250		£350	
Wedding Rings	£500	£195	£500	£150	£750	£95
- Item limit	£250		£250		£375	
Photographs and Video Recording	£500	£195	£500	£150	£750	£95

* B14 (included on Gold Cover, can be added to Bronze and Silver by payment of an additional premium)

* B15 (included on Gold Cover, can be added to Bronze and Silver by payment of an additional premium)

Disclosure of your Medical Conditions

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions accurately and carefully.

Your policies do not cover claims arising from any existing medical conditions that require you to answer 'Yes' to the questions below.

1. Has anyone travelling ever had treatment for:

- any heart or circulatory condition? YES →
- any type of diabetes? YES →
- a stroke or high blood pressure? YES →
- any type of Cancer, whether in remission or not? YES →
- any lung or breathing condition? YES →
- An organ transplant or dialysis? YES →

2. In the last 5 years, has anyone travelling suffered from a serious or recurring medical condition, been prescribed medication or received treatment or attended a Medical Practitioner's surgery?

NO ↓

3. In the last 5 years, has anyone travelling been referred to a specialist or consultant at a hospital or clinic for tests, diagnosis or treatments or attended as an outpatient?

NO ↓

4. Has anyone travelling ever been diagnosed or treated for any form of anxiety, depression or Pyschiatric Condition including eating disorders?

NO ↓

5. Has anyone travelling been placed on a waiting list currently for investigations or treatment?

NO ↓

6. Has anyone travelling been diagnosed by a Medical Practitioner as suffering from a terminal illness?

If you have answered **YES** to any of the questions on the left, you must tell us, in order to seek cover for your medical condition(s), although an increased premium or excess may be required to do so.

To enable us to consider your medical condition please contact

JustTravelcover.com
Healthcheck on:
+44 (0) 333 003 0021

9am-8pm Monday-Friday
 9am--1pm Saturday

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

If your answer changes to 'Yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

BE AWARE!

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

BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition for which anyone travelling is on a waiting list for investigations or treatment.

We are also unable to provide cover for any claim arising as a result of a condition for which anyone travelling has been diagnosed by a Medical Practitioner as suffering from a terminal illness.

CHANGE IN HEALTH

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you **must** advise JustTravelcover.com Healthcheck on **0333 003 0021**, as soon as possible. We will advise you what cover we are able to provide for your change in health, as defined on page 7, 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. (Please refer to the Definition of Existing Medical Condition for more information).

BE AWARE! WE DO NOT PROVIDE ANY COVER FOR:

- Claims caused by an existing medical condition of a non travelling close relative, the person you are intending to stay with, a business associate, or any recognised complication caused by the existing medical condition.
- Any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described as Section A of the Pre-Travel Policy, starts from the date of issue and ends when you leave home to start your trip. On annual multi-trip policies, cover starts on the chosen starting date and cancellation cover is not in force until that date, subsequent trips will start from the date of booking.

The cover under Policy B, as described as Section B Travel Policy, begins when you start your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or when your policy expires, whichever is first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips not exceeding the maximum duration allowed according to your chosen level of cover.

There is absolutely no cover for any portion of a trip which is longer than the maximum duration of your chosen level of cover.

EXTENSION OF PERIOD

In the event of either your:

- death, injury or illness during your trip,
- delay or failure of public transport services during your trip;
- delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point.

you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

How your policies work

YOUR POLICY WORDINGS

Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. **Please take the time to read and understand it straight away** as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.

CANCELLING YOUR POLICIES

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise JustTravelcover.com within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day 'cooling off' period, and can confirm that there have been no claims on the policy and that you have not travelled, the following cancellation terms will be applied dependent on what type of policy you have purchased.

Single Trip policies - In the event that you have not travelled and are not claiming on the policy, we will consider a refund of 50% of the total policy premium you have paid. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of the premium you have paid.

Annual Multi Trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel your policy and understand that all benefits of the policy will be cancelled, we will consider a refund of 1/12th of the total policy premium you have paid for each complete month remaining on the policy from the date of cancellation. If you are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of the premium you have paid.

We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances: fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.

If we feel that anything you tell us might increase the chances of a claim, we may ask you to pay an additional premium, or we might change the policy terms. If we feel that the increased risk is too great, we might tell you that we cannot cover you at all, in which case we will either allow you to make a claim for cancellation or we will refund you the appropriate proportion of your premium.

BE CAUTIOUS

This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.

USA MEDICAL COSTS

Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, we will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to your home country. They may engage the services of collection agencies but any correspondence should simply be sent on to us, unanswered: there is no lawful action that can be taken which we cannot step in and take over on your behalf.

PREGNANCY

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 (inclusive) whilst you are away.

From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance.

It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.

MEDICAL COVER

Your travel policy is not private health insurance, in that it only covers unavoidable, unexpected emergency treatment.

You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. You will then need to declare your existing medical condition and have it accepted by Insuratrip Healthcheck for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor, or a medical professional such as your dentist.

EHIC

The European Health Insurance Card (EHIC) allows you (provided you are a UK resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel.

Applying on www.ehic.org.uk for the card is free and it is valid for up to five years.

If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx>. Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.

MEDICARE

If you are travelling to Australia you must 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.

YOUR EXCESS

Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses (your excess) shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim unless otherwise stated in the schedule of limits and excesses. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

If an excess waiver has been paid then standard excess is not applied, however, any increased medical excess is still applied in the event of a claim resulting from the condition/s it is attached to.

Definitions - Where these words are used throughout your policy they will always have this meaning:

DEFINITIONS APPLICABLE TO SECTIONS A1-2 AND B1-B13 & B16-B20

AUSTRALIA AND NEW ZEALAND

Australia and New Zealand - All countries listed in Europe including Spain, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.

BAGGAGE

Possessions including valuables.

BFPO

British Forces Posted Overseas.

BUSINESS ASSOCIATES

A business partner, director or employee of yours who has a close working relationship with you.

BUSINESS EQUIPMENT

Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.

BUSINESS SAMPLES

Business goods and samples taken on an insured journey by an insured person and that are owned by you or your employer.

CASH

Sterling or foreign currency in note or coin form.

CHANGE IN HEALTH

Any deterioration or change in your health between the date the policy was bought and the date of travel. This includes new medication, change in regular medication deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.

CHANNEL ISLANDS

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brechqou and Lihou.

CLOSE RELATIVE

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

CONNECTING FLIGHT

A connecting flight which departs your first scheduled stop-over destination within 12 hours after arrival from your international departure point.

COUPLE

You and your husband/wife/civil partner/spouse or partner who you are living with at the same address.

CRUISE

A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports. Please be aware there is no cover for cruising unless optional Cruise Cover has been purchased.

CURTALMENT

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

DOMESTIC FLIGHT

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

EMERGENCY TREATMENT

Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.

ESSENTIAL ITEMS

Underwear, socks, toiletries and a change of clothing.

EUROPE EXCLUDING SPAIN

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

EUROPE INCLUDING SPAIN

All countries listed in the definition of Europe excluding Spain, but including Spain, Balearics and the Canary Islands.

EXCURSION

A short journey or activity undertaken for leisure purposes.

EXISTING MEDICAL CONDITION

Any serious or recurring medical condition which has been previously diagnosed or been 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.

FAMILY

Two adults (or 1 adult for single parent family) and their dependents who are under the age of 18, must be resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.

FLIGHT

A service using the same airline or airline flight number.

HOME

One of your normal places of residence in the United Kingdom, Channel Islands or BFPO.

HOME COUNTRY

One of your normal places of residence in the United Kingdom, Channel Islands or BFPO.

ILL/ILLNESS

A condition, disease, set of symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of cover.

INSHORE

12 Nautical miles and under from the shore.

INSURED PERSON/YOU/ YOUR

Any person named on the insurance validation documentation.

INTERNATIONAL DEPARTURE POINT

The airport, international rail terminal or port from which you departed from the UK, Channel Islands, BFPO (or in the case of Northern Ireland this is extended to include Dublin if you reside in Northern Ireland) to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.

KNOWN EVENT

An existing, publically announced or publically broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

MANUAL LABOUR

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

MEDICAL CONDITIONS

Any disease, illness or injury, including any psychological conditions.

MOBILITY EQUIPMENT

Any equipment which you would require in your daily life in order to perform everyday tasks and to make journeys which would otherwise be undertaken on foot.

NATURAL DISASTER

A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.

ON PISTE

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

PAIR OR SET

Two or more items of possessions that are complementary or purchased as one item or used or worn together.

POSSESSIONS

Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:

Clothes: underwear, outerwear, hats, socks, stockings, belts, braces.

Cosmetics: make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.

Luggage: handbags, suitcases, holdalls, rucksacks, briefcases.

Electrical Items: any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, e-readers, electronic games, cameras, video cameras, camera cases, stands/tripods, satellite navigations systems and electronic shavers. This does not include Laptops.

Drones

Un-manned aerial vehicles

Fine Jewellery & watches: rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi precious stones or metal.

Buggies, Strollers & Car seats: Buggies, Strollers & Car seats.

Eyewear: spectacles, sunglasses, prescription spectacles or binoculars.

Shoes: boots, shoes, trainers and sandals.

PUBLIC TRANSPORT

Buses, coaches, domestic flights, ferries or trains that run to a published scheduled timetable.

REDUNDANCY

Being an employee where you qualify under the provision of the Employment Rights Acts, 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.

RELEVANT INFORMATION

A piece of important information that would increase the likelihood of a claim under your policy.

REPATRIATION

The return of someone named on the policy to their home, a hospital, nursing home or funeral directors in the United Kingdom or the Channel Islands as arranged by the Assistance team, unless otherwise agreed by us.

RESIDENT

Means a person who has their main home in the United Kingdom, Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.

SCHEDULED AIRLINE

An airline upon whom your trip depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

SKI EQUIPMENT

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

SKI PACK

Ski hire, ski lift pass and ski school fees.

SPORTS AND ACTIVITIES

Any recreational activity that requires skill and involves increased risk of injury.

If you are taking part in any sport/activity please refer to page 25 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear in your activity pack, it may require an additional premium so please call us before participating to apply for cover.

Please call JustTravelcover.com on:

+ 44 (0) 333 003 0021

TIMETABLE RESTRICTIONS

Timetable restrictions - Published scheduled itinerary restrictions.

TRAVELLING COMPANION

A person with whom you are travelling on the same booking, or with whom you have arranged to spend a proportion of your trip, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

TRAVEL DOCUMENTS

Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.

TRIP

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

UNATTENDED

Not within your sight at all times and out of your arms-length reach.

UNEXPECTEDLY

At the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets.

UNITED KINGDOM

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

VALUABLES

PLEASE REFER TO THE SUB-DEFINITION of Electrical Items & Photographic equipment. Fine Jewellery & watches shown under 'Possessions'.

WE/OUR/US

For all sections means White Horse Insurance Ireland dac.

WINTER SPORTS

Skiing, snowboarding and ice skating.

WORLDWIDE

Anywhere in the world.

WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN ISLANDS

Anywhere excluding the United States of America, Canada and the Caribbean Islands.

ADDITIONAL DEFINITIONS APPLICABLE TO SECTION B15 TRAVEL DISPUTE

AGENT

The Agent appointed by the Coverholder to transact this insurance with You.

AUTHORISED PROFESSIONAL

A solicitor, counsel, claims handler or mediator, accountant, firm of accountants or other appropriately qualified person appointed and approved by Us under the terms and conditions of this policy to represent Your or an Insured Person's interests.

CLAIM LIMIT(S)

The amount We will pay in respect of any one claim and the total amount payable within any one Period of Insurance as specified within the Schedule.

CLAIMS SPECIALIST

Our own claims panel solicitor or claims handler.

COURT

A Court, tribunal or other competent authority.

EVENT

The initial Event, act or omission which sets off a natural and continuous sequence of Events that subsequently gives rise to a claim for Professional Fees and/or payment of a benefit under this policy.

EXCESS

The first amount of each and every claim as detailed on the Schedule or Insured Event.

HOLIDAY

A Holiday trip outside of the United Kingdom or a Holiday within the United Kingdom which includes two or more consecutive nights stay in Pre-Booked Accommodation.

INSURED PERSON

The persons named within the Policy Schedule attached to this policy.

INSURER

This insurance is administered by Legal Insurance Management Limited, arranged by JustTravelcover.com & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. **This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.**

Legal Insurance Management Limited is authorised and regulated by the Financial Conduct Authority under registration number 552983. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

LEGAL PROCEEDINGS

When formal Legal Proceedings are issued against an opponent in a Court of Law.

PERIOD OF INSURANCE

The Period of Insurance shown in the Schedule.

POLICYHOLDER, YOU, YOUR

The person or company who has paid the premium and is named in the Schedule as the Policyholder

PRE-BOOKED ACCOMMODATION

A commercially run premises where a fee is charged which has been booked prior to Your departure on Your Holiday not including premises owned by friends or family.

PROFESSIONAL FEES

Legal fees and costs properly incurred by the Authorised Professional, with Our prior written authority including costs incurred by another party for which You are made liable by Court Order, or may pay with Our consent of a civil claim in the Territorial Limits arising from an Insured Incident. In the Event that the matter falls within the limits of a Small Claims Court, the maximum amount payable to the Authorised Professional shall be limited to the maximum amount recoverable from that respective Court.

PROSPECT OF SUCCESS

At least a 51 % chance of the Insured Person(s) achieving a favourable outcome

SCHEDULE

The document which shows details of You and this insurance and is attached to and forms part of this policy.

STANDARD PROFESSIONAL FEES

The level of Professional Fees that would normally be incurred by Us in either handling this matter using Our own Claims Specialists or a nominated Authorised Professional of Our choice.

TERRITORIAL LIMITS

Worldwide but only where Legal Proceedings can be brought in a United Kingdom or European Union (EU) country's Court Jurisdiction.

TIME OF OCCURRENCE

When the Event occurred or commenced whichever is the earlier.

WE, US, OUR

UK General on behalf of Great Lakes Insurance SE.

ADDITIONAL DEFINITIONS APPLICABLE TO SECTION B14 END SUPPLIER FAILURE

FINANCIAL FAILURE

means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

END SUPPLIER means the company that owns and operates the services listed in point 1 above.

Conditions and Exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre-travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES: You are not covered under any section, unless specified, for any of the following circumstances:

1. Any trip exceeding 32 days on a Bronze and Silver Annual Multi-Trip, 45 days on a Gold Annual Multi-Trip. This includes not insuring you for part of a trip which is longer than the maximum duration for your chosen policy type, unless you have paid the appropriate additional premium.
2. Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.
3. Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
4. The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
5. Any claim arising from relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
6. The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.
7. Within the last 5 years, any 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 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.
8. Any claim due to your carrier's refusal to allow you to travel for whatever reason.
9. Any costs which are due to any errors or omissions on your travel documents.
10. Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
11. You travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign, Commonwealth & Development Office (FCDO).
12. Manual labour (please see policy definition on page 7).
13. You riding a motorcycle, moped or quad-bike for which you do not hold the appropriate qualifications required in the UK or the Channel Islands. If you are riding pillion, the rider must hold a full UK licence. (Please note there is no cover under section B7 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>.
14. You riding on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
15. Cruises, unless the appropriate Cruise cover extension has been paid for. (Please see the policy definition on page 7).
16. 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.
17. Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/ injury (except where it is to save human life).
18. In respect of all sections other than B2 Emergency Medical Expenses; war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
19. Participation in any sports and activities listed in activity packs 2-4 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 22).
20. Your failure to obtain the required passport, visa or ESTA.
21. You, your travelling companion, close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
22. Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.
23. The use of Drones (see definition on page 7).
24. Any claim not supported by the correct documentation as laid out in the individual section.
25. Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
26. No cover will be in force for Policy B if you claim under Policy A.
27. You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
28. If you choose not to adhere to medical advice given any claims related to this will not be paid.
29. Inpatient medical costs you have paid without authorisation or approval from us.
30. If you purchased this insurance with the reasonable intention of likelihood of claiming.

Policy A - Your pre-travel policy

A1 - Cancellation - If you are unable to go on your trip

We will pay:	If you are unable to travel because:	Provided:	If you need to claim:
<p>up to the amount shown in the Schedule of Limits and Excesses for your portion of prepaid:</p> <ul style="list-style-type: none"> - transport charges; - loss of accommodation; - foreign car hire; - pre-paid excursions booked before you go on your trip; <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p> <p>(Course charges, or tuition fees are not included unless agreed in writing by us).</p>	<p>you were forced to cancel your trip because the following unexpectedly happened before you left home which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> • you or anyone insured on this policy, became ill with an infectious disease within 14 days of your trip starting (including contracting Covid-19); • you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died; • your home was burgled, or seriously damaged by fire, storm or flood; • you, or a travel companion were called for jury service or required as a witness in a court of law; • you, or a travel companion were made redundant; • you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; • as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel. 	<ol style="list-style-type: none"> 1. you have paid your excess or accepted it will be deducted from any settlement; 2. you are not claiming due to a known event; 3. you are able to provide evidence from a medical professional confirming your illness or infectious disease; 4. you did not cancel your trip because: <ul style="list-style-type: none"> • you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19; • you simply did not want to travel or had a fear of travelling; • you could no longer afford to pay for the trip; • of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; • of any epidemic, or pandemic as declared by the World Health Organisation (WHO); • of FCDO, government or local authority advice relating to any infectious disease including Covid-19; 5. you, or a travel companion did obtain the required travel documents, inoculations or vaccinations for the area you are travelling to; 6. you, or a travel companion are not the defendant in a court of law; 7. you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds; 8. you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; 9. you do not ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements; 10. you are able to prove your financial loss; 11. you did not purchase insurance with the reasonable intention or likelihood of claiming; 12. your claim is not relating to course charges or tuition fees unless agreed in writing by us; 13. you do co-operate with us. 	<p>Download or request a cancellation claim form and ensure that if required, the medical certificate within the cancellation claim form is filled in and completed by the General Practitioner of the persons whose injury, illness or death has caused the cancellation of the trip. As well as providing the claims handlers with the required documentation as listed on the front of your claim form.</p> <p>You should inform your tour operator/travel agent/flight company immediately of your need to cancel and request a cancellation invoice.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 9).

Words with important meanings in this section (highlighted in bold)

<p>BFPO – British Forces Posted Overseas.</p> <p>Close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim.</p> <p>Co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.</p> <p>Existing medical condition – see Page 5.</p> <p>Family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.</p>	<p>Home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or BFPO.</p> <p>Ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.</p> <p>Known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.</p> <p>Period of insurance - the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not exceed the stated limit.</p> <p>Redundant – being an employee where you qualify under the provision of the Employment Rights Acts.</p>	<p>Travel companion – a person(s) with whom you have booked to travel on the same trip.</p> <p>Travel documents – Current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards (EHIC).</p> <p>Trip – travel during the period of insurance.</p> <p>Trip destination – the final destination shown on your travel itinerary.</p> <p>Unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.</p> <p>We/our/us – White Horse Insurance Ireland dac.</p>
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A2 - Scheduled Airline Failure - If your scheduled airline stops trading

We will pay:	If:	Provided your:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses (to cover any amounts already paid for the scheduled flight that you are unable to get back).</p>	<ul style="list-style-type: none"> • the airline on which you are booked becomes insolvent before your departure from your home country causing you financial loss. 	<ol style="list-style-type: none"> 1. excess has been paid or deducted from any settlement. 2. scheduled flight is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the United Kingdom and it is not part of an inclusive trip or holiday package. 3. booking has not been taken over by another airline. 4. claim is not for: additional expenses if you are forced to arrange your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy. 	<p>Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p>

BE AWARE! No cover is provided under this section due to:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- the financial failure of your travel agent, tour organiser, booking agent or flight consolidator with whom your scheduled flight has been booked.
- you being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.

Policy B - Your travel policy

B1 - Scheduled Airline Failure & Travel Delay / Abandonment & Missed Departure - If your travel plans are disrupted

We will pay:	If:	Provided:	If you need to claim:
<p>Scheduled Airline Failure Up to the amounts shown in the Schedule of Limits and Excesses for the proportionate value of the <u>unused part</u> of your scheduled airline ticket.</p> <p>Travel Delay Up to the amounts shown in the Schedule of Limits and Excesses (per 12 hourly period of trip disruption).</p>	<ul style="list-style-type: none"> the airline on which you are booked becomes insolvent after your departure from your home country. the departure of your international flight, international train or sailing is delayed on your outbound journey for more than 12 hours from its scheduled departure time from your international departure point. 	<ol style="list-style-type: none"> your excess has been paid or deducted from any settlement. scheduled flight is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the United Kingdom and it is not part of an inclusive trip or holiday package. you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy. delay is not due to the diversion of aircraft after it has departed. you are at the airport/port/station and the delay is over 12 hours. 	<p>Download or request and complete the relevant claim form.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p> <p>For travel delay and abandonment obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<p>Abandonment Up to the amounts shown in the Schedule of Limits and Excesses for the cancellation of your trip.</p>	<ul style="list-style-type: none"> after 24 hours of delay at the airport, rail terminal or port for your <u>outbound</u> journey from the UK, Channel Islands or BFPO you abandon the trip. 	<ol style="list-style-type: none"> your trip is not less than 2 days duration or is not a one-way trip. your excess has been paid or deducted from any settlement. your flight was not cancelled by the airline. you are not abandoning your trip as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO). you are not abandoning your trip due to FCDO, government or local advice relating to any infectious disease including Covid-19. 	<p>For missed departure obtain written confirmation from the relevant authority of circumstances which prevent you from being able to check in on time for your prebooked transport.</p>
<p>Missed Departure Up to the amounts shown in the Schedule of Limits and Excesses for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> the vehicle in which you are travelling to your international departure point becomes undriveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands and BFPO, your inbound return to the United Kingdom, Channel Islands and BFPO or your missed connection (only if you have bought Gold Cover). 	<ol style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. 	<p>For missed departure obtain written confirmation from the relevant authority of circumstances which prevent you from being able to check in on time for your prebooked transport.</p>

BE AWARE! No cover is provided under this section due to:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12 hours or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.
- 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. departure from home.

B2 - Emergency Medical Expenses - If you need emergency medical attention

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p><u>For trips outside your home country:</u> up to the amounts shown in the Schedule of Limits and Excesses for necessary emergency treatment, customary and reasonable fees or charges that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> customary and reasonable fees or charges for necessary and emergency treatment, to be to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services. additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. the cost of returning your ashes home or the return of your body to your home. 	<ol style="list-style-type: none"> any costs where you have not paid your excess. treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. any elective or pre-arranged treatment or any routine non-emergency tests or treatment. This includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst abroad. costs of private treatment <u>unless our 24 hour Assistance team</u> has agreed and adequate public facilities are not available. replenishment of any medication you were using at the start of the trip or follow up treatment for any condition you had at the start of your trip. the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. the cost associated with the diversion of an aircraft due to your death, injury or illness. repairs to or for artificial limbs or hearing aids. the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency. any extra costs for single/private accommodation in a hospital or nursing home. 	<p>FOR MEDICAL EMERGENCIES</p> <p>Call the Assistance team on:</p> <p>+44 (0) 203 829 6745</p> <p>Call our 24 hour -assistance team 24 hours a day, 7 days a week, from anywhere in the world.</p> <p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts, accounts and medical certificates.</p> <p>For cases where the Assistance team were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.</p>
<p>Burial or Cremation Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> your death outside your home country for your burial or cremation. 		
<p>Hospital Benefit Public hospital benefit of up to £50 per 24 hours, up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> each full 24 hour period that you are in a <u>public</u> hospital abroad as an in-patient during the period of the trip in addition to the fees and charges. 		
<p>Dental Treatment Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> emergency dental treatment only to treat sudden pain. 	<ol style="list-style-type: none"> Any dental work involving the use of precious metals in any dental treatment. the provision of dentures, crowns or veneers. Any treatment or work which could wait until your return home. 	

BE AWARE! This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9) (including any treatment, tests, associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour Assistance team have not been notified or has not agreed the costs. We reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of the Assistance team, in consultation with your treating doctor, you can return home OR which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any cost for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with the Assistance team.
- any claim where you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19.
- any claim where the risk associated with bringing you home is greater than the risk of you remaining in resort or any claim where your return home would present unnecessary risk to other travellers.

B3 - Curtailment - If you need to come home early

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to the amount in the Schedule of Limits and Excesses for your proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to your trip, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get you home.</p> <p>PLEASE NOTE: You must use or re-validate your original ticket for your early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.</p> <p>(Course charges, or tuition fees are not included unless agreed in writing by us).</p>	<p>you had to cut short your trip because the following unexpectedly happened after you left home which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> • you or anyone insured on this policy, became ill with an infectious disease (including contracting Covid-19); • you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died; • your pre-booked accommodation was damaged by a natural disaster, and alternative accommodation was not provided; • you, or a travel companion were called for jury service or required as a witness in a court of law; • you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; • as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel. 	<ol style="list-style-type: none"> 1. you have paid your excess or accepted it will be deducted from any settlement; 2. you are not claiming due to a known event; 3. you are claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO); 4. you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19; 5. you ask us to pay for the cost of your original return ticket when we have paid for a new ticket or arranged your medical repatriation; 6. you did not cut short your trip because: <ul style="list-style-type: none"> • you simply did not want to continue travelling or had a fear of continuing your trip; • you could no longer afford to pay for the trip; • of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; • of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start date of your trip; 7. you, or a travel companion are not the defendant in a court of law; 8. you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds; 9. you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; 10. you do not ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements; 11. you are able to prove your financial loss; 12. you did not purchase insurance with the reasonable intention or likelihood of claiming; 13. your claim is not relating to course charges or tuition fees unless agreed in writing by us; 14. you do co-operate with us. 	<p>Download or request a curtailment claim form and ensure that if required, the medical certificate within the curtailment claim form is filled in and completed by the General Practitioner of the persons whose injury, illness or death has caused the curtailment of the trip. As well as providing the claims handlers with the required documentation as listed on the front of your claim form.</p> <p>You should inform your tour operator/travel agent/flight company immediately of your need to cancel and request a cancellation invoice.</p> <p>If you need to cut short your trip due to a medical emergency, you must contact the Assistance team to confirm this. Please contact the Assistance team on : +44(0) 203 829 6745.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 9).

Words with important meanings in this section (highlighted in bold)

<p>BFPO – British Forces Posted Overseas.</p> <p>Close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim.</p> <p>Co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.</p> <p>Existing medical condition – see Page 5.</p> <p>Family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.</p> <p>Home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or BFPO.</p>	<p>Ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.</p> <p>Known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.</p> <p>Natural disaster – fire, flood, earthquakes, storm, lightning, explosion or hurricane.</p> <p>Period of insurance – the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not exceed the stated limit.</p>	<p>Repatriation – returning you to your home, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.</p> <p>Travel companion – a person(s) with whom you have booked to travel on the same trip.</p> <p>Trip – travel during the period of insurance.</p> <p>Trip destination – the final destination shown on your travel itinerary.</p> <p>Unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.</p> <p>We/our/us – White Horse Insurance Ireland dac.</p>
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B4 - Baggage - If your possessions are lost, stolen, damaged or delayed

We will pay:	For:	Provided you:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses for <u>your</u> possessions.	<ul style="list-style-type: none"> • Either - the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. or - the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ol style="list-style-type: none"> 1. have paid your excess or accept it will be deducted from any settlement. 2. have complied with the carrier's conditions of carriage. 3. have notified the police, your carrier or tour operator's representative and obtained an independent written report. 4. own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. 5. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. 6. are not claiming for possessions which have been left on a beach or lido (if so we will only pay a maximum of £50). 7. have not left electrical items, eyewear, valuables, jewellery & watches or photographic equipment unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available or left out of sight in your locked holiday or trip accommodation. This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. 8. have not left any possessions not mentioned in the preceding bullet unattended away from your holiday or trip accommodation unless 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. 9. have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p><u>For all damage claims:</u> 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</p> <p>Please then return the damaged items to: The Recoveries Department at Policy Holder Claims 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.</p> <p><u>For all loss or damage claims during transit:</u> (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><u>For all losses:</u> 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.</p> <p><u>For delay claims:</u> 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.</p> <p>In the event that you provide us with original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</p>
<p>Delayed Baggage Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 		

BE AWARE! 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 and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9) or any items that do not fall within the categories of cover listed in the possessions definition.
- gadgets, mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories car keys, duty free items such as tobacco products, alcohol and perfumes.,
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

B5 - Personal Money - If your cash, passport or travel documentation are lost or stolen on your trip

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> the loss or theft of your cash, passport or travel documents during your trip. cover to contribute towards the cost of an emergency travel document. cover for necessary costs collecting your emergency travel document on your trip. 	<ol style="list-style-type: none"> your excess has been paid or deducted from any settlement. your cash or passport is: <ul style="list-style-type: none"> on your person, or held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your locked trip accommodation. you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange. you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<p>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.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations for foreign currency.</p> <p>(b) where sterling is involved, documentary evidence of possession.</p> <p>For a lost or stolen passport you will also need to 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.</p>

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom, Channel Islands or BFPO.
- cash or passport that is not on your person.
- cash or passport that is not in a safe/safety deposit box or left out-of-sight in your locked trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

B6 - Mugging and Hijack - If you are mugged or hijacked

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> each full 24 hour period you are: <ul style="list-style-type: none"> hospitalised following a mugging attack confined as a result of hijack. 	<ol style="list-style-type: none"> you are necessarily hospitalised in a public hospital and have submitted a claim for emergency medical expenses and provided us with a written police report. you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement. 	<p>Download a claim for either medical expenses/and possessions (if applicable) and complete to the best of your ability.</p> <p>Claims will need to be supported by a written report from the appropriate authorities.</p>

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any claim where you are unable to provide us with proof of the incident, i.e. police/authorities/medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

B7 - Personal Liability - If you are held responsible for injury or damage

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the schedule of Limits and Excesses.	<p>any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:</p> <ul style="list-style-type: none"> accidental bodily injury of any person. 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. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ol style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of, or damage to, property or accidental bodily injury that is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> 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. 	<p><u>Never admit responsibility to anyone</u> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9). (Where you are liable for damage to trip accommodation your excess is increased to £250).
- for accidental bodily injury suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

B8 - Personal Accident - Accidental death and disability benefit

We will pay:	For:	Provided:	If you need to claim:
Each insured person: Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> • your accidental bodily injury whilst on your trip that; independently of any other cause, results in your: <ul style="list-style-type: none"> – death (limited to £1,000 when you are under 18 or over 75 at the time of incident). – total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet. – permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*. 	<ol style="list-style-type: none"> 1. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. 2. you are not over 75 and claiming permanent disablement. 3. you are not claiming for more than one of the benefits resulting from of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate. For other claims please write describing the circumstances of the accident and its consequences and you will be advised what further documentation is required.</p>

BE AWARE!

This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the trip. It is quite separate from costs covered under the medical section.

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

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any payment for permanent disablement when your age is over seventy five (75) at the time of the incident.

B9 - Legal Expenses - If you need legal advice

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses. for 30 minutes legal advice on the telephone.	<ul style="list-style-type: none"> • legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. • enquiries relating to your insured trip. 	<ol style="list-style-type: none"> 1. you accept that your legal expenses indemnity is paid as a loan for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back to us out of any compensation you receive. 2. legal proceedings in the USA or Canada follow the contingency fee system operating in North America. 3. You are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. 4. we believe that you are likely to obtain a reasonable settlement. 5. the costs cannot be considered under an arbitration scheme or a complaints procedure. 6. you are not claiming against another insured-person who is a member of your family, a friend or travelling companion, whether insured by us or another provider. 7. the claim is not due to damage to any mechanically propelled vehicle. 8. the claim is not pursued in more than one country. 9. the claim is reported to us and/or our appointed representative within 3 months after the incident which led to the claim. 10. you take all reasonable steps to keep any costs as low as possible. 11. costs do not relate to fines or damages awarded to punish the person responsible rather than to compensate for any losses. 	<p>If you have an accident abroad and require legal advice you should contact:</p> <p style="text-align: center;">Penningtons Manches LLP 31 Chertsey Street, Guildford, Surrey, GU1 4HD</p> <p>They will arrange for up to thirty minutes of free advice to be given to you by a lawyer. To obtain this service you should telephone: 0345 241 1875</p> <p>Opening Hours Mon – Fri 8:30am -7pm</p>

Choosing an appointed representative.

Penningtons Manches LLP is our appointed representative due to its expertise in travel law. They are regularly audited by us, and maintain the highest levels of customer service. They also have delegated authority to act which means your claim is likely to proceed much quicker. Because of the relationship between us and Penningtons Manches LLP we are able to address any concerns which may arise in a way which is simply not possible with another firm.

If we accept your claim we will appoint Penningtons Manches LLP to pursue the claim on your behalf;

We may, at our discretion, agree to instruct an alternative firm, either at the point of issuing proceedings, or if there is a conflict of interest;

We will only agree to the instruction of an alternative firm, at the point of issuing proceedings, or if there is a conflict of interest, if that firm also agrees to act in line with our terms of appointment;

If you and we cannot agree on an appointed advisor, the matter will be referred to an Alternative Resolution Facility;

Where a claim occurs you will supply any reposts or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.

No cover is provided for anything mentioned in the conditions and exclusions (page 9).

B10 - Natural Disaster - If a natural disaster occurs

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> • reasonable additional costs of travel and accommodation within a 20 mile radius to the same standard as those on your booking to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion or hurricane • under the Gold level of cover only; either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is greater. 	<ol style="list-style-type: none"> 1. Your trip is not: <ul style="list-style-type: none"> - within the United Kingdom or Channel Islands. - part of a tour operator's package holiday. 2. you are able to provide evidence of the necessity to make alternative travel arrangements. 3. the trip covered is for 2 days duration or less in the case of curtailment cover. 4. you are not claiming due to a known event. 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to Claims Office along with your original booking confirmation and receipts for all expenses made.</p>

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9) or any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephones calls or any other consequential loss.
- any claim where the fire, flood, earthquake, storm, lightning, explosion or hurricane had already happened before you left home.
- any claim as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).
- any claim due to FCDO, government or local advice relating to any infectious disease including Covid-19.

B11 - Withdrawal of Services - If services are withdrawn at your hotel

We will pay:	For:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses (per 24 hours).	<ul style="list-style-type: none"> your pre-booked hotel completely withdraws the services due to strike or industrial action that started after your arrival. 	<ol style="list-style-type: none"> you are claiming for : water or electrical facilities, swimming pool facilities, kitchen services to the extent that no food is available, chambermaid facilities. services are not restored within 24 hours. the services were not already withdrawn before your arrival or they were not due to strike or take industrial action that had been announced before your arrival. you are not claiming for any services that were not available prior to any strike or industrial action. 	Obtain written confirmation from the hotel management stating the services withdrawn, the reason for the withdrawal of services, the time the services stopped and the time they recommenced.

BE AWARE!

No cover is provided under this section due to:

- for anything mentioned in the conditions and exclusions applying to your policies (page 9).
- due to failure to obtain independent confirmation of the circumstances.
- for any claim as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).
- for any claim due to FCDO, government or local advice relating to any infectious disease including Covid-19.

B12 - Pet Care - If you are unable to collect your pet

We will pay:	If:	Provided:	If you need to claim:
Up to the amounts shown in the Schedule of Limits and Excesses (per 24 hours).	<ul style="list-style-type: none"> every complete period of 24 hours that you are delayed following the delayed arrival in the UK, Channel Islands or BFPO of your pre-booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel or cattery fees. every complete period of 24 hours that you are unable to return home due to your illness." 	<ol style="list-style-type: none"> your pets stay exceeds the pre-booked period of accommodation. your claim does not form part of the original pre-booked duration for your pet. you reached your international departure point on your return journey home in time to board the pre-booked transport. you are able to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay. you have a valid claim under section B2. 	<p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that show the scheduled arrival time, the actual arrival time and the reason for the delay of your flight, international train or sailing.</p> <p>You will need to obtain independent confirmation of the circumstances.</p>

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9)
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss unless specified in the policy
- your failure to reach the international departure point on your return journey home in time to board the pre-booked transport.
- any claim where the delay is less than 24 hours in total.

B13 - Home Emergency - If your home is damaged while you are away

We will pay:	If:	Provided:	If you need to claim:
<p>Up to the amounts shown in the Schedule of Limits and Excesses.</p> <p>For pre-approved costs relating to emergency call out, labour and parts to effect temporary repairs carried out by qualified professional repairers to make safe or secure the property or minimise further damage, in respect of:</p> <ol style="list-style-type: none"> the domestic plumbing or drainage system where there is a likelihood of flooding; the domestic gas or electricity supply system in the event of complete failure; the roofing, down piping or guttering where internal damage is likely to be caused; the external locks, doors or windows rendering the home insecure; fixed heating system where there is an escape of water or oil. 	<ul style="list-style-type: none"> upon return from your insured trip, your home is found to be damaged during your period of travel, which if not dealt with quickly will render it unsafe or insecure; cause loss or damage to your home and its contents; leave your home with a total loss of heating, lighting or water or result in unreasonable discomfort to the occupants <p>and</p> <p>requires emergency repairs due to burglary, flood, fire, lightning, explosion, earthquake, subsidence, storm or weather damage to Your residential property.</p>	<ol style="list-style-type: none"> You notify your claim to us within 24 hours of your return home and/or upon discovery of the emergency. You provide evidence from your appointed repairer that the work was necessary and unavoidable and falls within the terms covered under this section. You have paid your excess or accept it will be deducted from any settlement. It is not as a result of equipment which has not been installed, serviced, or maintained in accordance with manufacturer's instructions or regulations. The costs are not recoverable under any building, contents or other insurance. It is not as a result of a fault any member of your family knew or should have known about when you took out the Policy. The claim is not covered by any maintenance agreement, guarantee or extended warranty contract. The repairer is not a member of your family or someone who lives with you. 	You need to retain all your receipts and obtain a letter from your repairer confirming why the work was necessary.

BE AWARE!

This is not an approved repairer or find a repairer service, you are responsible for selecting your own professional tradesperson to undertake the pre-approved and covered repairs. you are responsible for paying the tradesperson and seeking reimbursement from us under the terms of the policy. If you are a tenant, you must get agreement from your landlord before contacting us or instructing any repairs.

Major emergencies (including suspected gas leaks) which may result in serious damage or danger to life or limb should immediately be advised to the public supply authority or, in case of difficulty, to the emergency services.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- normal day-to-day property maintenance or gradual deterioration in performance which do not give rise to an emergency such as the de-scaling of central heating pipes or the replacement of tap and cistern washers;
- do it yourself repairs;
- damage caused to contents;
- subsequent claims arising from the same cause or event when you have not made the recommended permanent repair;
- cover for plumbing, drainage or heating after your home has been unoccupied for more than 62 days in a row;

- underfloor heating, solar heating systems, boilers over 10 years old or with an output over 60Kw;
- systems or structures (for example, central heating) that have not been installed or fitted by a qualified person;
- any claim if your mains electricity, water or gas supply is deliberately cut off by any electricity, water or gas supply company;
- replacement of light bulbs and fuses in plugs;
- air locks in the central heating piping or the re-lighting of central heating boilers (please refer to manufacturers handbook);
- lost keys for outbuildings, garages and sheds;
- breakdown or loss of, or damage to, domestic appliances like freezers, washing machines, microwaves or other mechanical equipment such as Saniflow toilets;
- the cost of effecting permanent repairs once the immediate emergency situation has been resolved, including any redecoration or making good the fabric of the property;
- any defect, damage or failure caused by a malicious or wilful act, negligence, misuse, third party interference or faulty workmanship, including any attempted repair, DIY repair, or modification which does not comply with recognised industry standards;
- callout charges if there is no-one at the property when the contractor arrives.

OPTIONAL EXTENSIONS

Cover under any of the sections below only apply when the appropriate additional premium has been paid and is confirmed on your certificate.

B14 - End Supplier Failure (Optional but included on Gold cover)

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE (The Insurer).

We will pay:	For:	If you need to claim:
<p>The Insurer will pay up to £1,500 in total for each Insured Person named on the Invoice for:</p>	<p>1. Irrecoverable sums paid prior to Financial Failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure or</p> <p>2. In the event of Financial Failure after departure: a) additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements or b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands or Isle of Man, to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.</p>	<p>Financial Failure means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.</p> <p>End Supplier means the company that owns and operates the services listed in point 1.</p> <p>Insolvency Claims Procedure: - International Passenger Protection (IPP) claims only. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting your Policy Number, Travel Insurance Policy name and reference ESFI-V1.20:</p> <p>IPP Claims at Sedgwick Oakleigh House 14-15 Park Place Cardiff CF10 3DQ</p> <p>Telephone: +44 (0)345 266 1872 Email: insolvency-claims@ipplondon.co.uk Website: www.ipplondon.co.uk/claims.asp</p> <p>ALL OTHER CLAIMS - REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.</p>

BE AWARE!

No cover is provided under this section for:

- Travel or Accommodation not booked within the United Kingdom, Channel Islands or Isle of Man prior to departure
- Any End Supplier which is, or which any prospect of Financial Failure is known by the insured or widely known publicly at the date of the insured's application under this policy
- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond or is capable of recovery from under Section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
- The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation.
- Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the financial failure of an airline.

B15 - Travel Dispute (Optional but included on Gold cover)

We will pay:	If:	Provided:	If you need to claim:
<p>Professional fees for pursuing a breach of contract claim arising from a contract (which must be evidenced and recorded in writing) entered into by or on Your behalf for the purposes of undertaking a Holiday in order to seek compensation and or implementation of the contract from the following:-</p> <p>a. Your Tour Operator or holiday Company</p> <p>b. Your Travel Agent</p> <p>c. A Car Hire company with whom You have pre-booked a vehicle</p> <p>d. An Airline, Ferry, train, Cruise liner or Coach Operator</p> <p>e. A Hotelier or Property owner</p>	<ul style="list-style-type: none"> • The cause of action arises within the Territorial Limits on the policy and where Legal Proceedings are able to be brought in a United Kingdom or European Union (EU) Country's Court jurisdiction. • The value of the goods or services in dispute or the total instalments due at the time of making the claim is more than £150 	<ol style="list-style-type: none"> 1. The event being reported to the Insurer within 30 days of returning from the holiday subject to the dispute. 2. The claim is not for Professional Fees and expenses which a Court of Criminal Jurisdiction orders to be paid. 3. The claim is not for actions pursued in order to obtain satisfaction of a judgement or legally binding decision. 4. The claim is not for the Insured Person's travelling expenses, subsistence allowances or compensation for absence from work. 5. The claim is not where the Event arises from incidents which have occurred or services and the like which have been provided prior to the first inception date of this insurance. 	<p>Claims Notification & Advice Helpline Service – 01384 377000</p> <ul style="list-style-type: none"> * This is a policy where You must notify Us during the period of insurance and within 30 days of returning from the holiday which is subject to the dispute and which may give rise to any claim under this policy. Failure to do so could mean that We decline to pay a claim for Your Professional Fees. * Whilst the policy may include events that occur Worldwide, policy cover will only operate where Legal Proceedings can be brought within the Court Jurisdiction of a country within the United Kingdom or European Union. * If You can convince Us that there are sensible prospects of being successful in Your claim and that it is reasonable for Professional Fees to be paid we will; * take over the claim on Your behalf * appoint a specialist of Our choice to act on Your behalf. <p>We may limit the Professional Fees that We pay under the policy where:</p> <ol style="list-style-type: none"> 1. We consider it is unlikely a reasonable settlement of Your claim will be obtained, or 2. There is insufficient prospects of obtaining recovery on any sums claimed or 3. the potential settlement amount of Your claim is disproportionate compared with the time and expense incurred in pursuing or defending Your claim. <p>Where it may cost Us more to handle a claim than the amount in dispute We may at Our option pay to You the amount in dispute which will then constitute the end of the claim under this policy.</p> <ul style="list-style-type: none"> * If Legal Proceedings have been agreed by Us. You may at this stage decide to nominate and use Your own solicitor or indeed, You may wish to continue to use Our own specialists. If You decide to nominate Your own professional, We must agree this in advance and You will be responsible for any Professional Fees in excess of those which ur own specialists would normally charge Us (Details are available upon request) * At conclusion of Your claim if You are awarded any costs (not Your damages), these must be paid to Us. * In the event that You make a claim under this policy which You subsequently discontinue due to Your own disinclination to proceed, any legal costs incurred to date will become Your own responsibility and will be required to be repaid to the insurer. <p>PLEASE NOTE THAT IF YOU ENGAGE THE SERVICES OF ANYONE PRIOR TO MAKING CONTACT WITH THE CLAIMS HELPLINE SERVICES AND INCUR ANY COSTS WITHOUT OUR PRIOR WRITTEN APPROVAL THESE COSTS WILL NOT BE COVERED BY THIS INSURANCE.</p> <p>If upon receipt of this policy You are unhappy with any of the requirements as stated above please advise Your insurance adviser within 14 days of issue, who subject to You not having travelled or made a claim under this policy, will arrange a full refund of premium.</p>

BE AWARE!

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions applying to your policies (pages 7-8)
- please see definitions for this option (page 8)

Additional Exclusions applying to Section B15 Travel Dispute

This insurance does not cover:

1. Professional Fees incurred:-
 - a. in respect of any Event where the Time of Occurrence commenced prior to the commencement of the insurance;
 - b. where the Insured Person should have realised when purchasing this insurance that a claim under this insurance might occur;
 - c. before Our written acceptance of a claim;
 - d. before Our approval or beyond those for which We have given Our approval;
 - e. where You fail to give proper instructions in due time to Us or to the Authorised Professional;
 - f. where You are responsible for anything which in Our opinion prejudices Your case;
 - g. if You withdraw instructions from the Authorised Professional, fail to respond to the Authorised Professional, withdraw from the Legal Proceedings or the Authorised Professional refuses to continue to act for You;
 - h. where You decide that You no longer wish to pursue Your claim as a result of disinclination. All costs incurred up until this stage will become Your responsibility;
 - i. in respect of the amount in excess of Our Standard Professional Fees where You have elected to use an Authorised Professional of Your own choice;
2. the pursuit continued pursuit or defence of any claim if We consider it is unlikely a sensible settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred;
3. claims which are conducted by You in a manner different from the advice or proper instructions of Us or the Authorised Professional;
4. appeals unless You notify Us in writing of Your wish to appeal at least six working days before the deadline for giving notice of appeal expires and We consider the appeal to have reasonable Prospects of Success;
5. any Professional Fees and expenses that could have been recovered under any other insurance except beyond the amount which would be payable under such insurance had this policy not been effected;
6. damages, fines or other penalties You are ordered to pay by a Court, tribunal or arbitrator;
7. claims arising from an Event arising from Your deliberate act, omission or misrepresentation;
8. any Professional Fees relating to Your alleged dishonesty or deliberate and wilful criminal acts or omissions;
9. a dispute which relates to any compensation or amount payable under a contract of insurance;
10. a dispute with Us not dealt with under the Arbitration condition;
11. an application for judicial review;
12. any Professional Fees incurred in defending or pursuing new areas of law or test cases;
13. any claim involving medical or clinical negligence or pharmaceutical or any relate claims (including but not limited to tobacco products);
14. any claim arising from a stress or psychological related condition;
15. any matter arising from or relating to any business or trading activity or venture for gain undertaken by an Insured Person including but not limited to any personal guarantee and investment in unlisted companies;
16. Legal Proceedings outside the European Union (EU) and proceedings in constitutional international or supranational Courts or tribunals including the European Court of Justice and the Commission and Court of Human Rights;
17. Legal Proceedings between an Insured Person and a central or local government authority;
18. disputes between an Insured Person and their family or a matrimonial or co-habitation dispute;
19. any claims made or considered against Us, the Agent or Authorised Professional used to handle any claim;
20. any claims relating to cosmetic treatment, surgery or tanning;
21. Professional Fees incurred that exceed the maximum amount recoverable from that respective Court in relation to matters that fall within Small Claims Court Limits.
22. Electronic Data
Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

23. Radiation

Any direct or indirect consequence of: Irradiation, or contamination by nuclear material; or The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.

24. Terrorism

Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- i. involves violence against one or more persons; or
- ii. involves damage to property; or
- iii. endangers life other than that of the person committing the action; or
- iv. creates a risk to health or safety of the public or a section of the public; or
- v. is designed to interfere with or to disrupt an electronic system.

This policy also excludes loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

25. War

Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

Additional Conditions applying to Section B15 Travel Dispute

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) supply accurate and complete answers to all the questions We or the administrator may ask as part of Your application for cover under the policy;
- b) to make sure that all information supplied as part of Your application for cover is true and correct;
- c) tell Us of any changes to the answers You have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that Your policy is invalid and that it does not operate in the event of a claim.

Observance

Our liability to make any payment under this policy will be conditional on You complying with the terms and conditions of this insurance.

Claims

You must tell Us in writing within 30 days of returning from the respective Holiday about any matter, which could result in a claim being made under this policy, and must obtain in writing Our consent to incur Professional Fees.

We will give such consent if You can satisfy Us that there are reasonable Prospects of Success in pursuing or defending Your claim and that it is necessary for Professional Fees to be paid and You have paid the Excess.

We may require (at Our discretion) You at Your expense to obtain the opinion of an expert or counsel on the merits of a claim or continued merits of a claim or Legal Proceedings. If We subsequently agree to accept or continue with the claim, the costs of such opinion will be covered.

If after receiving a claim or during the course of a claim We decide that:-

1. Your Prospects of Success are insufficient;
2. It would be better for You to take a different course of action;
3. We cannot agree to the claim.

We will write to You giving Our reasons and We will not then be bound to pay any further Professional Fees for this claim.

We may limit any Professional Fees that We will pay under the policy in the pursuit continued pursuit or defence of any claim:-

1. If We consider it is unlikely a sensible settlement will be obtained; or
2. where the likely settlement amount is disproportionate to the time and expense necessary to achieve a settlement; or
3. We consider that it is unlikely that You will recover the sums due and or awarded to You.

Alternatively where it may cost Us more to handle a claim than the amount in dispute We may at Our option pay to You the amount in dispute which shall be deemed to represent full and final settlement under this policy providing that all the terms and conditions of this policy have been complied with.

In the event that You make a claim under this policy which You subsequently discontinue due to Your own disinclination to proceed, any legal costs incurred to date will become Your own responsibility and will be required to be repaid to the Insurer.

UK General Insurance Ltd is an Insurers agent and in the matters of a claim act on behalf of the Insurer.

Representation

We will take over and conduct in Your name the prosecution, pursuit, defence or settlement of any claim. The Authorised Professional nominated and appointed by Us will act on Your behalf and You must accept Our nomination.

If Legal Proceedings have been agreed by Us, You may nominate Your own Authorised Professional whose name and address You must submit to Us. In selecting Your Authorised Professional You shall have regard to the common law duty to minimise the cost for Your claim. Any dispute arising from this shall be referred to Arbitration in accordance with the Policy Conditions.

Where You have elected to use Your own nominated Authorised Professional You will be responsible for any Professional Fees in excess of Our Standard Professional Fees.

Conduct of Claim

1. You shall at all times co-operate with Us and give to Us and the Authorised Professional evidence, documents and information of all material developments and shall attend upon the Authorised Professional when so requested at Your own expense.

2. We shall have direct access at all times to and shall be entitled to obtain from the Authorised Professional any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and You shall give any instructions to the Authorised Professional which may be required for this purpose. You or Your Authorised Professional shall notify Us immediately in writing of any offer or payment into Court made with a view to settlement and You must secure Our written agreement before accepting or declining any such offer.

3. We will not be bound by any promise or undertaking given by You to the Authorised Professional or by either of You to any Court, witness, expert or agent or other person without Our agreement.

Recovery of Costs

You should take all steps to recover costs charges, fees or expenses. If another person is ordered, or agrees, to pay You all or any costs charges, fees, expenses or compensation You will do everything possible (subject to Our directions) to recover the money and hold it on Our behalf. If payment is made by instalments these will be paid to Us until We have recovered the total amount that the other person was ordered, or agreed to pay by way of costs, charges or fees.

Fraud

We have the right to refuse to pay a claim or to void this insurance in its entirety if You make a claim which is in any respect false or fraudulent.

Data Protection

The data supplied by You will only be used for the purposes of processing Your policy of insurance, including underwriting, administration and handling any claim which may arise. The data supplied will not be passed to any other parties other than those which We have mentioned herein.

You are entitled upon the payment of an administration fee to inspect the personal data which We are holding about You. If You wish to make such an inspection, You should contact Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

We may respond to enquiries by the Police concerning Your policy in the normal course of their investigations. Where it is necessary to administer Your policy effectively or to protect Your interests or for fraud prevention and detection purposes, We may disclose data You have supplied to other third parties such as solicitors, other insurers, law enforcement agencies, etc.

Due Care

You must take due care to prevent incidents that may give rise to a claim and to minimise the amount payable by Us.

Cancellation

We hope You are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with Your requirements, please return it to Your Agent within fourteen (14) days of issue and We will refund Your premium provided You have not submitted a claim.

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

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms & conditions

Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

Acts of Parliament

Any reference to Act of Parliament within this policy shall include an amending or replacing Act and shall also include where applicable equivalent legislation in Scotland, Northern Ireland, the Channel Islands, the Isle of Man and under European Law where applied in the United Kingdom.

Arbitration

Any dispute between You and Us, which is not solved by the policy, will be governed by the laws of England and Wales and shall be referred to a single arbitrator who shall either be a solicitor or barrister on whom we both agree. If we cannot agree, one will be nominated by the Law Society. Where appropriate the dispute will be resolved on the basis of written submissions. The costs of resolving the dispute will be met in full by the party against whom the decision is made. If the decision is not clearly made against either party, the arbitrator shall have the power to apportion costs.

Contracts (Rights of Third Parties) Act 1999

Unless expressly stated nothing in this insurance contract will create rights pursuant to the Contracts (Rights of Third Parties) Act 1999 in favour of anyone other than the parties to the insurance contract.

Notices

Any letter or notice concerning this insurance will be properly issued if it is sent to the last known address of the person intended to receive it.

Claims Notification and Advice Helpline Service

All potential claims must be reported initially to the Travel Dispute Claims Notification and Advice Helpline Service for advice and support.

Travel Dispute Claims Notification & Advice Helpline Service:
- 01384 377000

We will not accept responsibility if the Helpline Services fail for reasons beyond Our control.

Law

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the Policyholder's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the law of Scotland shall apply. In the event of the place of establishment being situated in the Channel Islands the relevant law governing the Channel Islands shall apply.

B16 - Winter Sports Option

Upon payment of an additional premium for Winter Sports, your policy will cover Wintersports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of a Single Trip policy or 24 days in total in one policy year, on a Multi-trip policy.

We will pay:	For:	Provided:	If you need to claim:
Ski Equipment Up to the amounts shown in the Schedule of Limits and Excesses for your hired or owned ski equipment.	<ul style="list-style-type: none"> • the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. or • the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<ol style="list-style-type: none"> 1. you have paid your excess or accept it will be deducted from any settlement. 2. you have complied with the carrier's conditions of carriage. 3. on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report. 	For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. For all damage claims keep 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. Please return any damaged items to: The Recoveries Department at Policy Holder Claims 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY. For all other losses you should report to the police within 24 hours of discovery, and obtain a written report and reference number from them.
Ski Equipment Hire Up to the amounts shown in the Schedule of Limits and Excesses per 24 hours delay.	<ul style="list-style-type: none"> • 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. 	<ol style="list-style-type: none"> 4. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. 	
Lift Pass Up to the amount shown the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> • the proportionate cost of your unused Lift pass if it is misplaced, lost or stolen on your trip. 	<ol style="list-style-type: none"> 5. you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items. 	
Ski Pack Up to the amounts shown in the Schedule of Limits and Excesses per 24 hour period.	<ul style="list-style-type: none"> • the loss of use of your ski pack following your injury or illness during your trip. 	<ol style="list-style-type: none"> 1. you have a valid claim for medical expenses. 2. you have supporting medical evidence confirming your inability to ski. 	
Piste Closure Up to the amounts shown in the Schedule of Limits and Excesses per 24 hour period	<ul style="list-style-type: none"> • each 24 hour period you are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort. 	<ol style="list-style-type: none"> 1. you are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level. 2. you have obtained a letter from your tour operator / transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	
Avalanche and Landslide Closure Up to the amounts shown in the Schedule of Limits and Excesses per 24 hour period.	<ul style="list-style-type: none"> • the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort. 	<ol style="list-style-type: none"> 1. you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	
Physiotherapy in the UK Up to the amounts shown in the Schedule of Limits and Excesses per session and up to the maximum shown.	<ul style="list-style-type: none"> • the cost of physiotherapy once you have returned to your home in the UK or Channel Islands following an injury occurring during your trip. 	<ol style="list-style-type: none"> 1. you have a valid claim for medical expenses. 2. you have the prior authorisation of the Assistance team.. 	
BE AWARE! Other than hired equipment, this section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted.		No cover is provided under this wintersports extension for: <ul style="list-style-type: none"> • anything mentioned in the conditions and exclusions applying to your policies (page 9). • any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort. • any claim evidenced by any other report not specified in this section, unless agreed by us. 	

B17 - Cruise Cover Option

We will pay:	For:	Provided:	If you need to claim:
Cruise Connection Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle in which you are travelling to your overseas cruise departure point becoming undrivable due to mechanical failure or being involved in an accident or your public transport being delayed, preventing you from being able to check-in on time for your outward departure or your connecting flight. 	<ol style="list-style-type: none"> you have allowed sufficient time to get to your destination as shown on your itinerary and are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/or adverse weather conditions. the claim is not due to 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. you have independent written confirmation of the circumstances. you have not been offered alternative transport, or compensation from your tour operator or cruise provider. 	Please obtain written confirmation from your mechanic or the public transport provider that shows the reason for your delay. You will need to obtain independent confirmation of the circumstances.
Cabin Confinement Up to the amounts shown in the Schedule of Limits and Excesses per 24 hours, up to the limit shown.	<ul style="list-style-type: none"> each 24 hour period that you are confined to your cabin or a ships hospital bed as an in-patient during the period of the trip in addition to the fees and charges paid. 	<ol style="list-style-type: none"> you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator. there is a valid claim under section B2 of this policy. 	You can provide a written report confirming the length of confinement with your cabin during your trip.
Unused Pre-Booked excursions Up to the amounts shown in the Schedule of Limits and Excesses	<ul style="list-style-type: none"> pre-paid shore excursions that you are unable to participate in due to your confinement to a hospital, or ships hospital bed during your trip. 		You must obtain a written report from the Cruise Operator, Carrier or their handling agents confirming the skipped port and the reason for it.
Missed Port Benefit Up to the amounts shown in the Schedule of Limits and Excesses per port, up to the limit shown.	<ul style="list-style-type: none"> a payment per port that your cruise operator is unable to dock at scheduled ports due to adverse weather conditions or timetable restrictions. 	<ol style="list-style-type: none"> you are not claiming for a missed port caused by strike or industrial action; because your ship cannot put people ashore due to a scheduled tender operation failure; 	

BE AWARE!

No cover is provided under this cruise extension for:

- alternative transport home, missed flights/connections, food, drink, telephones calls or any other loss.
- anything mentioned in the conditions and exclusions applying to your policies (page 9) or any amounts recoverable from any other source.
- any claim where the fire, flood, earthquake, storm, lightning, explosion or hurricane had already happened before you left home.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.
- alternative transport home, missed flights/connections, food, drink, telephones calls or any other loss.

B18 - Golf Cover Option

We will pay:	For:	Provided:	If you need to claim:
Golf Equipment Up to the amounts shown in the Schedule of Limits and Excesses.	either <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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. 	<ol style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement (where applicable). you have complied with the carrier's conditions of carriage. you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage. you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents. your golf equipment is not specifically insured elsewhere. you are able to provide either the damaged items on request or to prove the existence or ownership of any item lost or stolen. you have kept all receipts for this hire and sent them in to us with your claim. 	Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in. For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipts for items purchased/hired.
Golf Equipment Hire Up to the amounts shown in the schedule of limits and excesses per day up to the maximum amount shown.	<ul style="list-style-type: none"> the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 24 hours from the time you arrived at your trip destination. 		Please return any damaged items to: The Recoveries Department at Policy Holder Claims. 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY.
Green Fees Up to the amounts shown in the Schedule of Limits and Excesses per day up to the maximum amount shown.	<ul style="list-style-type: none"> the loss of irrecoverable Green Fees should the pre-booked Course become unplayable due to adverse weather conditions. 	<ol style="list-style-type: none"> the course is closed by a club official and you have confirmation in writing from the Club Secretary. you have kept all receipts for these items and send them in to us with your claim. 	
Hole-in-One Up to the amount shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> for celebration drinks in the bar immediately following you achieving a hole in one. 	<ol style="list-style-type: none"> you have kept all receipts for these items and sent them in to us with your claim. your claim is evidenced in writing by the golf club at which you were playing. 	Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.

BE AWARE! The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted.

No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9).
- any intentional damage or damage to golf equipment due to carelessness/reckless actions.
- your golf equipment being left unattended away from your personal holiday or trip accommodation between 6:00am and 11:00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless access was gained by violent and forcible means.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

B19 - Business Cover Option

We will pay:	For:	Provided:	If you need to claim:
<p>Business Equipment Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • Either - the cost of repairing business samples or equipment that is damaged whilst on your trip, up to the original purchase price of the item, less any allowance for age, wear and tear. Or - the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ol style="list-style-type: none"> 1. you have paid your excess or accept it will be deducted from any settlement. 2. you have complied with the carrier's condition of carriage. 3. you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay. 4. you or your employer/business associate own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value. <p>5. you are not claiming for:</p> <ul style="list-style-type: none"> - items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories. - cash stolen from anywhere other than your person, a safe, or a safety deposit box. - any business equipment left unattended (including in luggage during transit). Except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). - business equipment left unattended away from your holiday or trip accommodation unless left between 6.00am and 11.00pm 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. - loss or theft or business money due to depreciation in value, currency changes or shortage caused by any error or omission. - business money that is not on your person or in a safe/deposit box. 	<p><u>For all damage claims:</u> 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.</p> <p>Please then return the damaged items to: The Recoveries Department at Policy Holder Claims 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.</p> <p><u>For all loss or damage claims during transit:</u></p> <p>(a) retain your tickets and luggage tags.</p> <p>(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.</p> <p><u>For all losses</u> 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.</p>
<p>Emergency Courier of samples Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • the transportation costs of replacing business samples if they are misplaced, lost or stolen on your onward journey from your home country for over 12 hours from the time you arrive at your trip destination. 		
<p>Business Money Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • for the loss or theft of your business cash during your trip. 		
<p>Replacing Staff Up to the amounts shown in the Schedule of Limits and Excesses.</p>	<ul style="list-style-type: none"> • either a replacement employee or for you to return within one month of the event to complete the planned duties you were unable to complete due to your - hospitalisation prior to your trip. - repatriation during your trip. - necessary curtailment of your trip. 	<ol style="list-style-type: none"> 1. the travel and accommodation cost and expenses are of the same standard/cost to the original booking. 2. the necessity of a replacement employee complies with the terms in section A1, B2, B3 of your pre travel and travel policy. <i>NB: All requirements regarding existing medical conditions apply to all sections of your policy.</i> 	<p>You must keep all receipts for these items and send them in to us with you claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>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.</p>

BE AWARE! The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. No cover is provided under this business extension for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9) (including any treatment, tests, associated illnesses to existing conditions).
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any claim for loss of business equipment where you or your employer hold insurance elsewhere.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

B20 - Wedding Cover Option

We will pay:	For:	Provided:	If you need to claim:
Ceremonial Attire Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> • either - 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 - the cost to 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 or stolen during the period of insurance. 	<ol style="list-style-type: none"> 1. you have paid your excess or accept it will be deducted from any settlement. 2. your property has not been shipped as freight or under a bill of lading. 3. your loss is not due to delay, detention, confiscation, requisition or damage by Customs or any other officials or authorities. 4. you have notified the police, your carrier or tour operator's representative within 24 hours and obtained a written report. 5. you have a valid claim with supporting documentation under the terms and conditions of Section B4 'if your possessions are lost or stolen/or damaged'. 6. you are able to provide the damaged items on request or to prove the existence or ownership/purchase of any items with an insured value in excess of £50. 7. you are not claiming for <ul style="list-style-type: none"> - damage or loss that is the result of a domestic dispute. - wedding rings, wedding attire, wedding gifts, wedding photographs or wedding video recordings stolen from your personal holiday or trip accommodation except where entry or exit was gained by violent and forcible means. - more than the single item limit shown in the schedule of limits and excesses for each wedding ring. - wedding rings carried in any suitcases, trunks or similar containers when left unattended. (including checked in luggage). - more than the item/pair/set limit shown in the schedule of limits and excesses for any single item, pair or set of wedding gift/s. 8. the loss or damage is not due to: <ul style="list-style-type: none"> - scratching, wear, tear, depreciation or deterioration. - any process of cleaning, repairing or restoring. - atmospheric or climatic conditions. - moths or vermin. - electrical or mechanical breakdown or derangement. 	Please telephone the Claims Department on: +44 (0) 203 829 6761 They will send you the appropriate claim form and advise you what documentation to send in. For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipts for items purchased/hired equipment. Please then return the damaged items to: The Recoveries Department at Policy Holder Claims 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY.
Wedding Rings Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> • the loss, theft or damage to wedding rings during the period of insurance. 		
Wedding Gifts Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> • for the loss or theft of wedding gifts given to the couple in resort. 		
Wedding Photographs and Video Recording Up to the amounts shown in the Schedule of Limits and Excesses.	<ul style="list-style-type: none"> • either - pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken of the wedding and 14 days after the wedding or up to the expiry of the policy, whichever is the first. or - reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/or video recordings specifically of the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract. 		

BE AWARE! The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted.

No cover is provided under this wedding extension for:

- anything mentioned in the conditions and exclusions applying to your policies (page 9)
- any intentional or accidental damage to wedding attire or accessories due to carelessness/reckless actions.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

If you need to claim under sections A1-2, B1-13 & B16-B20

First, check your Schedule of Insurance and your policy to make sure that what you are claiming for is covered.

We have appointed the Claims Department to look after your claim. If you require a claim form please download it on the internet at: www.policyholderclaims.co.uk

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

The Claims Department, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, telephone: 0203 829 6761

You need to:

- Produce your insurance certificate confirming you are insured before a claim is submitted.
- Give 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.
- Provide 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).
- Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks insurance policies you may have.
- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to us or the claims office.
- Not admit liability for any event or offers to make any payment without our prior written consent.
- We will pay a maximum of £80 for medical records / completion of a medical certificate.
- pass any and all correspondence relating to outstanding medical bills to us with your claim form, or if received afterwards, send them on to us quoting your claim reference number.

We can:

- Make your policy void where a false declaration is made or any claim is found to be fraudulent.
- Take over and deal with in your name the defence/settlement of any claim made under the policy.
- Subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- Obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- Not make any payment for any event that is covered by another insurance policy.
- Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- Settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.
- Only make claims payments by electronic BACS transfer, unless otherwise agreed by us.

If you need to claim under sections B14 End Supplier Failure or B15 Travel Dispute please refer to the relevant policy section.

DATA PROTECTION ACT - PERSONAL INFORMATION

White Horse Insurance Ireland dac holds your personal information in accordance with all applicable data protection laws.

To administer your policy White Horse Insurance Ireland dac will collect and use information about you provided by you and this notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by us for the purposes of administering your policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. We may also use your personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information you have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by us in fulfilling your insurance contract.

We may send your personal information in confidence to other companies who provide services to us for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When we do this, we will ensure that we transfer the data securely and accordingly to regulatory requirements. By buying this insurance policy, you agree to us using your personal information in this way.

You have various rights in relation to personal information that is held by us, including the right to request access to your personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how we use your information and what rights you have in relation to your personal information, however you can obtain more information about how we use your data by reviewing our full Privacy Policy. Our Privacy Policy is available on our website www.whitehorseinsurance.eu

Your data will be treated in accordance with our Privacy Policy.

Your right to complain

Your right to complain - Under sections A1-2, B1-13 & B16-20

If your complaint is regarding the selling of your policies, please contact:

The Office Manager, JustTravelcover.com, Victoria House, Toward Road, Sunderland, SR1 2QF, 0333 003 0021, admin@justtravelcover.com

Or, if you would like to complain about the outcome of your claim or assistance provided please forward details of your complaint in the first instance as follows:

Write to the Customer Insights Manager, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UJ, telephone 0203 829 6604 or email complaints@policyholderclaims.co.uk who will review the claims office decision.

Should you remain dissatisfied following the final written response, you may be eligible to refer your case to the Financial Ombudsman Services (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action. If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below.

- Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567 - UK landline. Tel: 0300 123 9123 - UK mobile.
Email: complaints.info@financial-ombudsman.org.uk

Your right to complain - Under section B14

If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please telephone us on: (020) 8776 3750.

Or write to:

International Passenger Protection Limited,

IPP House,

22-26 Station Road,

West Wickham,

Kent

BR4 0PR

Fax: (020) 8776 3751 Email: info@ipplondon.co.uk

Please make sure that you quote the policy number which can be found on your Schedule.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them. We will provide you with a written response outlining our detailed response to your complaint within two weeks of receipt of the complaint. You will receive either our written response or an explanation as to why we are not in a position to provide one within four weeks of receipt of your complaint.

If you are not satisfied with the response you receive or we have failed to provide you with a

written response, you may have the right to contact the Financial Ombudsman Service at the following address (if you are an Eligible Complainant as set out in the definition below):

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK)

Email: complaint.info@financial-ombudsman.org.uk

More information can be found on their website – www.financial-ombudsman.org.uk

Making a complaint will not affect your right to take legal action.

Definition of an Eligible Complainant:

1. A Consumer – Any natural person acting for purposes outside his trade, business or profession
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made
4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

Your right to complain - Under section B15

In the event of a complaint arising under this insurance, You should in the first instance write to: -

The Managing Director

Legal Insurance Management Ltd

1 Hagley Court North

The Waterfront

Brierley Hill

West Midlands

DY5 1XF

Please ensure Your policy number is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, You have the right to make an appeal to the Financial Ombudsman Service. This also applies if You are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:-

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0300 123 9123 or 0800 023 4567

www.financial-ombudsman.org.uk

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

Your insurers

Sections A1-2, B1-13 & B16-B20

Arranged for JustTravelcover.com by Voyager Insurance Services Limited insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FNR is 203320.

Section B14 End Supplier Failure

Arranged for JustTravelcover.com and is provided by International Passenger Protection Ltd and Underwritten by Certain Underwriters at Lloyds.

Section B15 Travel Dispute

Arranged by JustTravelcover.com & underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE, Registered in England No. SE000083

Demands and Needs

Sections A1-2, B1-18

This policy meets the demands and needs of those who have no excluded existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/ events detailed in this insurance policy. Subject to terms and conditions and maximum specified claim limits.

Additional sports and activities

Unlike other policies we cover many sports and activities as standard and, no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into three further bands. If you do not see your chosen activity, do not worry, we may be able to cover it, but you must contact us so we can discuss the activity and what, if any additional premium is necessary. All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional

/ paid / sponsored racing, professional display events, photo shoots, etc..) will not be covered under this policy. If you are unsure please do not hesitate to contact JustTravelcover.com Customer Services on: **+44 (0) 333 003 0021** and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200.

Please note those activities marked in italics and underlined do not have Personal Accident or Personal Liability cover.

Activity Pack 1 – Covered as standard

Aerobics, Angling/Fishing, *Archery (amateur)*, Badminton (amateur), Banana Boating, Baseball (amateur), Basketball (amateur), Beach Games, Bowls, *Canoeing/River Canoeing (up to Grade 3)*, *Clay Pigeon Shooting*, Cricket (amateur), Croquet, Curling, Cycling (other than specified), Fell Walking/Fell running, Fencing, Football / Soccer(amateur), Golf (amateur), Hiking (under 2000m altitude)/Rambling (under 2000m altitude)/Trekking (under 2000m altitude), *Jet Boating*, Jogging, *Motorcycling up to 50cc with licence appropriate to the cc, wearing a crash helmet - no racing*, Netball (amateur), Orienteering, Outward-bound Pursuits (Ground level Only), *Paintballing, Parascending/Parasailing (over water) towed by boat*, Pony Trekking, Racquetball, Roller Blading/Roller Skating, Rounders, *Sail Boarding*, Sailing/Dinghy Sailing within Territorial Waters (inland/coastal waters within 12 mile), Skate Boarding, Snorkelling, Snooker/Pool/Billiards, Squash (amateur), *Surfing (amateur)*, Swimming, Table Tennis, Ten pin bowling, Tennis (amateur), Tug of war, Underground activities (as part of an organised excursion/tour), Volleyball (amateur), War Games, Water Polo (amateur), *Water Skiing (amateur)inland/coastal waters within 12 mile (excluding jumping)*, *Windsurfing (amateur) inland/coastal waters within 12 mile*, Weightlifting, *Work Abroad - Non Manual Work (Including professional, administrative or clerical duties only)*

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

Aerial Safari, Boxing Training (no contact), *Bungee Jump (maximum 3)*, Camel/Elephant Riding/Trekking (non incidental), Cycle Touring, Deep Sea Fishing, Dog Sledding, *Go Karting (Motorised - specific use)*, Gymnastics, Hiking (between 2001 and 4000m altitude)/Rambling (between 2001 and 4000m altitude)/Trekking (between 2001 and 4000m altitude), Hockey (amateur), Horse Riding (up to 7 days - no polo, hunting, Jumping), *Hot Air Ballooning (non incidental)*, Hurling (amateur), Hydro Zorbing, *Jet Skiing (non incidental)*, Kayaking, Martial Arts (training only), Mountain Biking, *Motorcycling up to 125cc with a licence appropriate to the cc, wearing a crash helmet - no racing, Quad Biking*, Rowing (inland/coastal waters within 12 mile), Rugby (amateur Competition), Safari (Tour Operator organised and not involving the use of firearms), *Scuba Diving* (up to 30m as long as PADI qualified or equivalent to that depth and provided adequately supervised/not diving alone)*, Track Events, *White Water Rafting/Black Water Rafting – Grades 1 to 4*, *Work Abroad - Manual work (ground level no machinery)*.

*SCUBA or skin diving to a maximum depth of 30 meters will be covered provided that You hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or You are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C codes of good practice; are not solo/cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair Your fitness to dive.

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

Abseiling; American Football (amateur), *Gliding*, Ice Skating (rink only), Outdoor Endurance Events, *Parachuting, Paragliding*, Running/Marathon Running, Sand Boarding/Sand surfing/Sand safaris/Sand skating, Triathlon, *White water rafting/canoeing grades 5-6, Yachting/boating (racing/crewing) (Inland/coastal waters within 12 mile)*

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

Animal riding(other than specified), BMX cycling, Canyoning, *Hang Gliding*, High Diving under 5m (amateur, excluding cliff diving)from a purpose built board over man made pool, Horse Jumping/Show Jumping(no Polo, Hunting), Ice hockey (indoor rink), Kite Surfing, *Micro Lighting*, Land Yachting/ Sand Yachting, Lugin, *Motor rallies, Parasailing/ Parascending (over land)*, Rock Climbing (under 2000 meters), Rock Scrambling (under 4000 meters), *Sky Diving (including tandem) up to 2 jumps maximum*, Tobogganing, Wrestling, *Work Abroad - Manual (including use of light machinery), bar and restaurant, waitress, waiter, chalet maids, au pair, nanny's, occasional light manual work including retail work and fruit picking but excluding the use of power tools and machinery.*

BE AWARE!

Please refer to the Conditions and Exclusions on page 9, particularly items 14 & 15 (in respect of Motorcycling, Moped riding and Quad-biking) and 20.

IMPORTANT NUMBERS:

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Claims: 0203 829 6761

Just Travel Cover: 0333 003 0021

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