

# TRAVEL INSURANCE POLICY

Reference Number: LGL/16/0304



## INTRODUCTION TO YOUR POLICY

This policy has been arranged by ROCK Insurance Group which is a trading style of Rock Insurance Services Limited on behalf of Leisure Guard Insurance which is a trading style of Business Brokers Limited who act as agents of the insurer in collecting premiums due from clients, such monies are deemed to be held by the insurers with which your insurance is arranged. ROCK Insurance Group is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registration number is 300317. You can check the regulatory status of Business Brokers Limited by visiting the Financial Services Register via the Financial Conduct Authority Website, <http://www.fca.org.uk/register> or by telephoning 0800 111 6768.

This policy contains a number of different sections offering different types of cover supplied by a number of different Insurers, that ROCK Insurance Group has brought together to offer a choice of cover for You.

It will depend on the choice of cover, upgrade options and premium You have paid as to which Sections of Cover in this policy wording are relevant to You.

**You will not receive advice or a recommendation in connection with the purchase of Your insurance. You will need to make Your own choice about the policy.**

You have the right to cancel this insurance should it not meet Your needs within 14 days from either the date of purchase or receipt of Your Travel Insurance Policy Certificate, whichever is later, and provided that You have not already travelled.

If You do decide to cancel the policy, within the 14 day cooling off period, then Your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim.

You should read the important conditions and exclusions to ensure that this policy is right for You. Specifically You should note that the policy may not be applicable if:

- You reside outside the United Kingdom;
- You are over the age of 75 when purchasing a single trip policy to Europe;

- You are over the age of 65 when purchasing a single trip policy worldwide
- You are over the age of 65 when purchasing an Annual Multi-trip policy
- You require Winter Sports cover but are over the age of 65.

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

Leisure Guard always aim to provide a first class service. However if You have any cause for complaint, any enquiry should be addressed in the first instance to The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ. Telephone 0333 300 2160. Email: [info@leisureguardsupport.com](mailto:info@leisureguardsupport.com). Should You remain dissatisfied You may have the right to ask the Financial Ombudsman Service to review Your complaint.

Leisure Guard and ROCK covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We are unable to meet Our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Protection is increased to 100% where a claims arises from the death or incapacity of the policyholder due to injury, sickness, or infirmity Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

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## INSURANCE POLICY

This contains full details of the cover provided plus the conditions and exclusions which apply.

**You must read this insurance policy carefully.**

## CONDITIONS, EXCLUSIONS AND WARRANTIES

There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.

## FRAUDULENT CLAIMS

The making of a fraudulent claim is a criminal offence.

## PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time **You** lose them and not on a "new for old" replacement cost basis. Claims for sports equipment damaged whilst in use are not covered (except for Ski Equipment if **You** have paid the appropriate winter sports premium). Loss or damage of property not belonging to **You** is also not covered (except for certain hired Ski Equipment if **You** have paid the appropriate winter sports premium).

## POLICY LIMITS

Each section of **Your** policy has a limit on the amount **We** will pay under that section. Some sections also include other specific limits, for example: for any one item or for Valuables in total. **You** are advised to check this policy document if **You** intend taking expensive items with **You**.

## POLICY EXCESSES

Under most sections of the policy, claims will be subject to an Excess. This means that **You** will be responsible for paying the first part of the claim. The Excess will apply to each person claiming and to each incident and to each section of the policy under which a claim is made.

## REASONABLE CARE

**You** need to take all reasonable care to protect **Yourself** and **Your** property, as **You** would if **You** were not insured.

## COMPLAINTS

This insurance policy has in it a Complaints Procedure which tells **You** what steps **You** can take if **You** wish to make a complaint.

## "COOLING OFF" PERIOD

We hope that this policy meets your requirements. However, if after reading it, this insurance does not meet with **Your** requirements, please return it to the issuing agent within 14 days of receipt of **Your** policy and they will refund **Your** premium, provided **You** have not commenced **Your** Trip or made a claim.

## SPORTS AND ACTIVITIES

The policy contains conditions and exclusions relating to dangerous activities, sports or pastimes where there is a risk of injury, or can be expected to aggravate an existing infirmity. Please see the list of Sports and Activities

## GOVERNING LAW

The laws of England and Wales govern this insurance, unless we agree otherwise.

## HEALTH/MEDICAL CONDITIONS

The policy contains conditions related to health of the people travelling and others upon whose well being the Trip may depend. It may be that **You** are required to disclose the condition of such people prior to the cover being issued and **You** must be aware that the failure to disclose such matters will prejudice **Your** position.

## GEOGRAPHICAL LIMITS

### Home Country

**Your Home Country** within the United Kingdom.

### Europe

Means the continent of Europe west of the Ural Mountains including the Republic of Ireland, the Isle of Man, Channel Islands and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores, including Spain, The Canaries, Turkey, Cyprus, Malta and Switzerland. For residents of the Isle of Man and Channel Islands travelling to the United Kingdom, the United Kingdom shall be considered as Europe.

### Worldwide, excluding USA and Canada

Means anywhere in the world except USA, Canada and the Caribbean

### Worldwide, including USA and Canada

Means anywhere in the world

### Please note:

No cover is provided under this policy for any Trip in, to, or through, Afghanistan, Liberia, Syria or Sudan.

No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where **You** have travelled to a specific country or to an area where, prior to **Your** Trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

## IMPORTANT NOTES

1. This policy is only available to residents of the United Kingdom.
2. There will be no refund of premium if **You** cancel this policy more than 14 days after purchase i.e. outside the "cooling-off" period mentioned in "Other Important Conditions".
3. If **Your** Money, Valuables or any items of personal baggage, are lost or stolen, **You** must notify the local police within 24 hours of discovery and obtain a police report. Failure to do so may invalidate **Your** claim.
4. Insurance cannot be purchased once **Your** Trip has commenced,

## AGE LIMITS

### Single Trip Policies

75 years or under at date of purchase for trips to Europe.

65 years or under at date of purchase for trips worldwide.

### Annual Multi-trip Policies

65 at date of purchase.

### Optional Winter Sports

65 at the date of purchase.

## MAXIMUM PERIOD OF INSURANCE

### Single Trip Policies

365 days.

### Annual Multi-trip Policies

Any number of Trips in the policy year but limited to 31 days per Trip. **You** can extend this limit to either 45, 62 or 92 days upon payment of an additional premium.

## INSURER

Benefits under this policy are provided by EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre (Reference number 451 366 405) acting through its Irish office (trading as EUROP ASSISTANCE S.A., Irish Branch) whose principal establishment is located at 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5V8, Ireland, registered in the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. (trading as Europ Assistance S.A. Irish Branch) is regulated in France by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) of 61 rue Taitbout, 75436 Paris Cedex 09, France. Europ Assistance S.A. Irish Branch conducts business in Ireland in accordance with the Code of Conduct for Insurance Undertakings published by the Central Bank of Ireland.

The Policy Wording sets out in full details of the cover provided and is only valid if attached to a Travel Insurance Policy Certificate showing the sums insured and limits of the insurance provided and detailing the premium, geographical area, period of cover and persons insured.

The policy covers all persons named on the Travel Insurance Policy Certificate for whom the premium has been paid. **You** must be a resident of the United Kingdom.

## HEALTH AND PRE-EXISTING MEDICAL CONDITIONS

This travel insurance operates on the basis that no insured persons is travelling against medical advice or with the intention of obtaining medical treatment abroad. The insurance will NOT cover you if you have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which you are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established).

No claim arising directly or indirectly from any pre-existing medical condition affecting any person travelling under this insurance will be covered unless you declare ALL conditions to our Medical Screening Helpline (if not already included in the Waived Conditions list and acceptance criteria in this section) prior to the commencement of the Trip and they are accepted for insurance in writing and additional premium paid, if applicable.

For the purposes of this insurance, a pre-existing medical condition is considered to be:

1. Any medical condition where you have been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years or for which you are currently on a waiting list for treatment or investigation;
2. Any terminal illness or any heart, heart-related or circulatory condition; or any respiratory condition; any stress, anxiety, depression or any other psychological condition; any cancerous condition; or any cerebral condition at any time.

Has ANYONE travelling under this policy:

- Been prescribed any medication, received any treatment, or attended any consultations, investigations or follow-ups, for ANY medical or psychological conditions in the last 2 years?
- Been placed on a waiting list for a hospital or consultant appointment or are awaiting the results of any tests or investigations
- Been diagnosed with a terminal illness?
- EVER been prescribed medication, received treatment or had investigations, for: any heart, heart-related or circulatory condition; or any respiratory condition; any stress, anxiety, depression or any other psychological condition; any cancerous condition; or any cerebral condition

If you have answered 'Yes' to any of the above questions for yourself or anyone travelling under this policy, you must contact the Medical Screening Helpline on 0333 300 2160 to declare the condition(s) and ensure that we are able to provide cover.

You will be asked further questions about the condition(s). In the event that we can cover the condition(s) an additional premium may be payable, and/or further terms may be applied. If you fail to notify us of any medical change, affecting any person travelling under this policy, between the purchase date of your travel insurance policy and prior to Any Trip, You will not be covered for ANY of your Pre-Existing Medical Conditions or any claims arising directly or indirectly from ANY of your Pre-Existing Medical Conditions.

You should also refer to the General Exclusions.

## ELECTING TO EXCLUDE COVER FOR PRE-EXISTING MEDICAL CONDITIONS

**You** were given a choice to exclude cover for these conditions when **You** applied for insurance. However, **We** do not recommend that **You** do this as **You** are exposing **Yourself** to substantial medical and repatriation expenses if **You** fall ill abroad. Moreover, if **You** cancel or curtail **Your** Trip due to a preexisting condition **Your** claim will not be covered.

If **You** did choose to exclude pre-existing medical conditions but change **Your** mind before **You** travel, please contact **Our** Medical Screening Helpline on 0333 300 2160.

## NON-TRAVELLING RELATIVES

If **You** have a non-travelling Close Relative with a pre-existing medical condition who dies or falls seriously ill and as a result **You** wish to cancel or curtail **Your** Trip, **You** will be covered only if the relative's doctor states that at the time insurance was taken out or at the time of booking any trip he/she would not have foreseen such a serious deterioration in his or her patient's condition.

## WAIVED CONDITIONS

- Abnormal Smear Test
- Achilles Tendon Injury
- Acne
- Acronyx (Ingrowing Toe-nail)
- Adenoids
- Allergic Rhinitis
- Alopecia
- Anal Fissure/Fistula
- Appendectomy
- Astigmatism
- Athlete's Foot (Tinea Pedis)
- Attention Deficit Hyperactivity Disorder
- Bell's Palsy (Facial Paralysis)
- Benign Prostatic Enlargement
- Bladder Infection (fully recovered, no hospital admissions)
- Blepharitis
- Blindness
- Blocked Tear Ducts
- Breast - Fibroadenoma
- Breast Cyst(s)
- Breast Enlargement/Reduction
- Broken Bones (other than head or spine) – (no longer in plaster)
- Bunion (Hallux Valgus)
- Bursitis
- Caesarean Section
- Candidiasis (oral or vaginal)
- Carpal Tunnel Syndrome
- Cartilage Injury
- Cataracts
- Cervical Erosion
- Cervicitis
- Chalazion
- Chicken Pox (fully resolved)
- Cholecystectomy
- Chronic fatigue syndrome (if only symptom is fatigue)
- Coeliac Disease
- Cold Sore (Herpes Simplex)
- Colitis (simple)
- Common Cold(s)
- Conjunctivitis
- Constipation
- Corneal Graft
- Cosmetic Surgery
- Cyst - Breast
- Cyst - Testicular
- Cystitis (fully recovered, no hospital admissions)
- Cystocele (fully recovered, no hospital admissions)
- D & C
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis (no hospital admissions or consultations)
- Deviated Nasal Septum
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curettage
- Dislocated Hip
- Dislocations
- Dry Eye Syndrome
- Dyspepsia
- Ear Infections (resolved - must be all clear prior to travel if flying)
- Eczema (no hospital admissions or consultations)
- Endocervical Polyp
- Endocervicitis
- Endometrial Polyp
- Epididymitis
- Epiphora (Watery Eye)
- Epispadias
- Epistaxis (Nosebleed)
- Erythema Nodosum
- Essential Tremor
- Facial Neuritis (Trigeminal Neuralgia)
- Facial Paralysis (Bell's Palsy)
- Femoral Hernia
- Fibroadenoma
- Fibroid - Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Frozen Shoulder
- Gall Bladder Removal
- Ganglion
- Glandular Fever (full recovery made)
- Glaucoma
- Glue Ear (resolved - must be all clear prior to travel if flying)
- Goitre
- Gout
- Grave's Disease
- Grommet(s) inserted (Glue Ear)
- Gynaecomastia
- Haematoma (external)
- Haemorrhoidectomy
- Haemorrhoids (Piles)
- Hallux Valgus (Bunion)
- Hammer Toe
- Hay Fever
- Hernia (not Hiatus)
- Herpes Simplex (Cold Sore)
- Herpes Zoster (Shingles)

- Hip Replacement (no subsequent arthritis)
- Hives (Nettle Rash)
- Housemaid's Knee (Bursitis)
- HRT (Hormone Replacement Therapy)
- Hyperthyroidism (Overactive Thyroid)
- Hypospadias
- Hypothyroidism (Underactive Thyroid)
- Hysterectomy (provided no malignancy)
- Impetigo
- Indigestion
- Influenza
- Ingrowing Toe-nail (Acronyx)
- Inguinal Hernia
- Insomnia
- Intercostal Neuralgia
- Intertrigo
- Irritable Bowel Syndrome (IBS)
- Keinboeck's Disease
- Keratoconus
- Knee Injury - Collateral/cruciate ligaments
- Knee Replacement (no subsequent arthritis)
- Kohlers Disease
- Labyrinthitis
- Laryngitis
- Learning Difficulties
- Leptothrix
- Leucoderma
- Lichen Planus
- Ligaments (injury)
- Lipoma
- Macular Degeneration
- Mastitis
- Masteoidectomy (resolved - must be all clear prior to travel if flying)
- Menopause
- Menorrhagia
- Migraine (provided this is a definite diagnosis and there are no ongoing investigations)
- Miscarriage
- Mole(s)
- Molluscum Contagiosum
- Myalgia (Muscular Rheumatism)
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue)
- Myxoedema
- Nasal Infection
- Nasal Polyp(s)
- Nettle Rash (Hives)
- Neuralgia, Neuritis
- Nosebleed(s)
- Nystagmus
- Obstructive Sleep Apnoea
- Osgood-schlatter's Disease
- Osteochondritis
- Otosclerosis
- Overactive Thyroid
- Parametritis
- Pediculosis
- Pelvic Inflammatory Disease
- Photodermatitis
- Piles
- Pityriasis Rosea
- Post Viral Fatigue Syndrome (if the only symptom is fatigue)
- Pregnancy (provided no complications and not travelling less than 8 weeks or (16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date)
- Prickly Heat
- Prolapsed Uterus (womb)
- Pruritis
- Psoriasis (no hospital admissions or consultations)
- Repetitive Strain Injury
- Retinitis Pigmentosa
- Rhinitis (Allergic)
- Rosacea
- Ruptured Tendons
- Salpingo-oophoritis
- Scabies
- Scalp Ringworm (Tinea Capitis)
- Scheuermann's Disease
- Sebaceous Cyst
- Shingles (Herpes Zoster)
- Shoulder Injury
- Sinusitis
- Skin Ringworm (Tinea Corporis)
- Sleep Apnoea
- Sore Throat
- Sprains
- Stigmatism
- Stomach Bug (resolved)
- Strabismus (Squint)
- Stress Incontinence
- Synovitis
- Talipes (Club Foot)
- Tendon Injury
- Tennis Elbow
- Tenosynovitis
- Termination of Pregnancy
- Testicles - Epididymitis
- Testicles - Hydrocele
- Testicles - Varicocele
- Testicular Cyst
- Testicular Torsion (Twisted Testicle)
- Throat Infection(s)
- Thrush
- Thyroid - Overactive
- Thyroid Deficiency
- Tinea Capitis (Scalp Ringworm)
- Tinea Corporis (Skin Ringworm)
- Tinea Pedis (Athlete's Foot)
- Tinnitus
- Tonsillitis
- Tooth Extraction
- Toothache
- Torn Ligament
- Torticollis (Wry Neck)
- Trichomycosis
- Trigeminal Neuralgia
- Turner's Syndrome
- Twisted Testicle
- Umbilical Hernia
- Underactive Thyroid
- Undescended Testicle
- Urethritis (fully recovered, no hospital admissions)
- URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
- Urticaria
- Uterine Polyp(s)
- Uterine Prolapse
- Varicocele
- Varicose Veins - legs only, never any ulcers or cellulitis (if GP has confirmed that client is fit to travel)
- Vasectomy
- Verruca
- Vertigo - provided no disabling episodes
- Vitiligo
- Warts (benign, non-genital)
- Womb Prolapse (uterus)
- Wry Neck (Torticollis)

## RECIPROCAL HEALTH AGREEMENTS

### European Union

When **You** are travelling to a country in the European Union (EU), **You** should complete an application form for a European Health Insurance Card via [www.ehic.org.uk](http://www.ehic.org.uk) or by calling 0300 330 1350. This allows European citizens to benefit from the health agreements there are between countries in the EU. (This used to be known as the E111). When **You** are travelling to Australia or New Zealand and **You** have to go to hospital, **You** must register for treatment under the national Medicare or equivalent scheme of those countries.

## DEFINITIONS

The following words and expressions used in this policy shall mean as follows when they appear in bold type.

### Certificate

The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the **Period of Insurance** and any other special terms and conditions.

### Close Business Associate

Any person in the same employment as **You** whose absence from work necessitates **You** having to cancel **Your Trip** as certified by **Your** Senior Director or partner.

### Close Relative

Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

### Couple

Two persons living together as if husband or wife, including same sex partner, for at least six consecutive months prior to commencement of the Period of Insurance.

### Cruise

A Trip where You spend extended periods living on a ship and which is not an excursion taken as part of Your holiday. **Cruises are automatically covered under this policy.**

### Curtail/Curtailment

Return early to **Your Home** after the commencement of the **Outward Journey.**

### Excess

Shall mean the first amount of a claim that **You** must pay, expressed as a monetary amount or as a percentage of the loss.

### Family

A single parent / grandparent or two parents / grandparents travelling together with their child or children (under 18 years) and non-related children who are travelling as part of a family group.

### Geographical Area

The area or country shown on **Your** Travel Insurance Policy Certificate and for which the appropriate premium has been paid

### Home Country

The area **You** normally live in which in accordance with **Our** eligibility requirements would need to be within the UK. (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

### Loss of Limb

Total loss of use by physical severance at or above the wrist or ankle.

### Loss of Sight

Shall mean total and permanent loss of sight without expectation of improvement:

1. in both eyes when **Your** name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
2. in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

### Manual Work

Physical labour involving the use of tools or machinery or exposure to risk that could give rise to **Your** bodily injury or illness (nursing and bar-work are not considered to be manual work)

### Medical Practitioner

Means a doctor or specialist who is legally qualified, licensed and registered to practice medicine under the laws of the country in which they practice other than:

**You**; a member of **Your** immediate family; or **Your** employee.

## Money

Cash, postal and money orders and lift passes (in respect of winter sports trips where the appropriate premium has been paid), held by **You** for social, domestic and pleasure purposes.

## Outward Journey

The initial journey in conjunction with **Your Trip** from **Your Home** in the United Kingdom.

## Permanent Total Disablement

Disablement which prevents **You** from carrying out ANY occupation for a period of 12 months after an accident sustained during **Your Trip** and which is, at the end of that period, beyond reasonable hope of improvement.

## Period of Insurance

The period of insurance for all sections except cancellation commences when **You** leave home in the United Kingdom to start **Your Trip** and ends when **You** have returned to **Your** home in the United Kingdom. If **Your** return is unavoidably delayed for an insured reason, cover will be extended free of charge until **You** are able to return.

## Personal Accident

Accidental bodily injury caused solely and directly by external, violent and visible means.

## Personal Possessions

Suitcases (or other luggage carriers) and their contents taken on **Your Trip** together with articles worn or carried by **You** for **Your** individual use during **Your Trip** (but excluding items mentioned in the General Exclusions).

## Pre-existing Medical Condition:

1. Any medical condition where you have been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years or for which you are currently on a waiting list for treatment or investigation;
2. Any terminal illness or any heart, heart-related or circulatory condition; or any respiratory condition; any stress, anxiety, depression or any other psychological condition; any cancerous condition; or any cerebral condition at any time.

## Public Transport

Means an airline, train, bus, coach, or ferry services, operating to a published timetable on which you are a fare paying passenger or Tour Operator's own transport service, or taxi, to join **Your** booked travel itinerary.

## Psychiatric Condition

A mental or addictive condition, including, but not limited to alcoholism, drug addiction or eating disorder.

## Redundancy

Redundancy of a person covered under this policy who is under 65 years of age who has been employed for two continuous years with the same employer at the time of being made redundant.

## Ski Equipment

Skis (including bindings), ski boots, ski poles and snowboards.

## Ski Pack

Pre-booked lift passes, hired skis and boots and ski school fees.

## Sports and Activities

Any pursuit or activity where it is recognised there is an increased risk of injury or accident or can be reasonably expected to aggravate any existing infirmity

## Strike or Industrial Action

Organised action taken by a group of workers which prevents the supply of goods and services on which **Your Trip** depends.

## Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

## The period of insurance under cancellation

Cancellation commences when the premium has been paid and ends when **You** depart **Your Home Country** on **Your** outbound journey.

If **You** have chosen an Annual Multi-trip Insurance the **Outward Journey** and Return to **Your Home Country** must be pre-booked prior to the **Outward Journey** and take place during the start and end date of the insurance, shown on your Travel Insurance Policy Certificate. The total duration of any one **Trip** is limited to a maximum of 31 days and any **Trip** exceeding this duration will not be covered in whole or in part. **Trips** within the United Kingdom must involve at least 2 nights pre-booked accommodation away from **Your** normal place of residence in order to be insured by this policy.

## Trip

A holiday (and/or a business **Trip** if an additional premium is paid) if it commences during the **Period of Insurance**, starting from when **You** leave **Your Home Country** or place of work (in **Your** home location) whichever occurs last and ending when **You** return to **Your Home Country** or place of work whichever occurs first.

Any **Trip** within **Your Home Country** must involve at least 2 nights pre-booked paid accommodation or involves a pre-booked flight.

## United Kingdom (UK)

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man except under the Geographical Limits where the Channel Islands and the Isle of Man are considered part of Europe.

## Unattended

Left away from **Your** person where **You** are unable to clearly see or retrieve **Your** Personal Possessions or Money or Passports, Tickets and Documents (unless packed in the locked boot of a vehicle whilst **You** are travelling in it).

## Valuables

Jewellery, articles made of gold silver or other precious metals, precious or semi-precious stones, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, compact discs, cartridges, discs, MP3 or mini-disc players and any computer equipment including software, musical instruments, furs, or leather clothing, (apart from footwear).

## You/Your

Each Insured Person named on your Travel Insurance Policy Certificate.

## We/Us/Our

EUROP ASSISTANCE S.A, a French stock corporation, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette, 92230 Gennevilliers, France, registered in the Register of Commerce and Companies of Nanterre under number 451 366 405 acting through its Irish office (trading as EUROP ASSISTANCE S.A., Irish Branch) whose principal establishment is located at 4th Floor, 4-8 Eden Quay, Dublin 1, D01N5W8, Ireland, registered in the Irish Companies Registration Office under number 907089.

## UPGRADES

This policy contains different levels of cover, some of which do not apply unless **You** have paid the appropriate additional premium. Any extra benefit **You** have purchased is shown on **Your** Travel Insurance Policy Certificate. Please read the wording and ensure the cover reflects **Your** requirements.

Upon the payment of an additional premium, **You** may upgrade **Your** travel insurance coverage by purchasing the following upgrades prior to commencement of **Your Trip**:

### Optional Winter Sports Cover

**Your** policy can be extended, subject to certain limitations, for Winter Sports cover. Please refer to the Optional Winter Sports Cover section in this policy for full details.

### Optional Golf Cover

**Your** policy can be extended, subject to certain limitations, to cover Golf Equipment and Non-refundable Golf Fees. Please refer to the Optional Golf Cover section in this policy for full details.

### Optional Wedding Cover

**Your** policy can be extended, subject to certain limitations, for Wedding Cover. Please refer to the Optional Wedding Cover section in this policy for full details.

### Optional Business Cover

**Your** policy can be extended, subject to certain limitations, to cover Business Equipment. Please refer to the Optional Business Cover section in this policy for full details.

### Optional Cruise Pack Cover

**Your** policy can be extended to improve the cover of **Your** cruise holiday. Please refer to the Optional Cruise Pack Cover section in this policy for full details.

### Optional Sports and Activities Cover

Some Sports and Activities are automatically covered within the policy. **Your** policy can be extended, subject to certain limitations, to cover additional Sports & Activities. Please refer to the optional Sports & Activities cover section in this policy for full details.

### Optional Gadget Cover

Your Policy can be extended, subject to certain limitations for Gadget Cover. Please refer to the Optional Gadget Cover section of this Policy for full details.

## OPTIONAL SPECIAL SPORTS & ACTIVITIES COVER

### What is covered:

Benefits under the sections of cover already described under Sections 1 - 45 are extended to cover Special Sports and Activities as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections. You must read these extensions in conjunction with all sections to which they relate and refer back to them when appropriate for full cover details.

This policy specifically excludes participating in or practising for certain sports and activities. If You have purchased a Single Trip or Annual Multi-trip policy, this policy will cover You when You are engaging in the following sports and activities in Table A on a non-competitive and non-professional basis during Your Trip:

**TABLE A**

**The following Special Sports and Activities are automatically included in the policy:**

• Abseiling (within organiser's guidelines)	• Hot air ballooning (organised pleasure rides only)	• Safari trekking on foot (must be organised tour)
• Aerobics	• Ice skating	• Sailboarding
• Angling	• Indoor climbing (on climbing wall)	• Scuba diving to 30 metres (within organiser's guidelines)
• Archery	• Kayaking (up to grade 2 rivers only)	• Sea kayaking
• Athletics	• Kite surfing	• Skateboarding (wearing pads and helmets)
• Badminton	• Marathon running	• Sledging (pulled by horse or reindeer as a passenger)
• Banana boating	• Motorcycling (up to 125cc)	• Snooker, pool and billiards
• Baseball	• Mountain biking (excl Downhill)	• Snorkelling
• Basketball	• Netball	• Softball
• Board sailing	• Football/Soccer (noncompetitive)	• Squash
• Bowling	• Organised safari without guns	• Surfing
• Bowls	• Orienteering	• Swimming
• Bungee jumping (within organiser's guidelines)	• Overland trips	• Table tennis
• Canoeing (up to grade 2 rivers only)	• Parascending over water	• Ten pin bowling
• Climbing (on a climbing wall only)	• Pony trekking	• Tennis
• Cricket	• Racket ball	• Tubing
• Curling	• Rackets	• Tug of war
• Cycling (excl tours)	• Rambling	• Volleyball
• Deep sea fishing	• Rap jumping (within organiser's guidelines)	• Wakeboarding
• Fell walking	• Ringos	• Water polo
• Fishing	• Roller skating/blading (wearing pads & helmets)	• Water skiing
• Football	• Rounders	• White water rafting (within organiser's guidelines)
• Glacier walking	• Rowing (except racing)	• Windsurfing
• Gliding (no cover for crewing or piloting)	• Running	• Zorbing
• Golf	• Safari trekking in a vehicle (must be organised tour)	
• Gymnastics		
• Handball		
• Heptathlon		
• Hiking/trekking/walking (below 4,000 metres)		
• Horse riding (excl. competitions/racing/jumping/hunting)		

**TABLE B**

**The following sports and activities in Table B will also be covered but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

• Camel riding	• Paint balling (wearing eye protection)	• Small bore target shooting (within organiser's guidelines)
• Catamaran sailing (if qualified)	• Rifle range shooting	• War games (wearing eye protection)
• Clay pigeon shooting	• Sailing/yachting inshore (recreational, no racing)	• Yachting (if qualified)
• Dinghy sailing	• Shooting (within organiser's guidelines)	• Zip Lining
• Go karting (within organiser's guidelines)		
• Jet boating (no racing)		
• Jet skiing (no racing)		

**TABLE C**

**Your policy can be extended to cover the following Special Sports and Activities in Table C for an additional Premium:**

• American football	• Organised safari with guns	• Street hockey (wearing pads and helmets)
• Climbing up to 4,000 metres	• Outdoor endurance events	• Summer tobogganing
• Dry slope skiing	• Parascending over land	• Trampolineing
• Endurance tests	• Rugby	• White water canoeing (up to grade 4 only)
• Fives	• Sand dune surfing/skiing	• Yachting, boating, sailing and rowing (only inland waters or coastal waters within 12 mile limit from land)
• Hiking/trekking/walking (above 5,000 metres)	• Scuba diving between 30 - 50 metres (within organiser's guidelines)	
• Hockey	• Speed skating	
• Lacrosse		
• Langlauf		

**TABLE D**

**Your policy can be extended to cover the following Special Sports and Activities in Table D for an additional premium, but no cover will apply in respect of any Personal Accident or Personal Liability claims:**

• Canyoning	• Micro Lighting	• Sailing/yachting offshore (recreational, no racing)
• Cycle Touring	• Motor Rallying	• Ski Diving
• Fencing (within organiser's guidelines)	• Parachuting - Tandem Jump	• Triathlon - Road Bike & Iron Man
• Gaelic football	• Paraseiling	• Work Abroad
• High Diving	• Polo	
• Hurling	• Rafting, canoeing, kayaking up to Grade 4	
• Ice Hockey	• Rock Scrambling	
• Land Yachting	• Sailing/yachting inshore (recreational, crewing, no racing)	
• Martial Arts (Training Only)		

**TABLE E**

**You will not be covered for any claims arising directly or indirectly when engaging in or practising the following sports and activities in Table E:**

• Adventure racing	• Free mountaineering	• Paragliding/parapenting
• Base jumping	• Hang gliding	• Power boat racing
• Biathlon	• Harness racing	• Power lifting
• Big game hunting	• High diving (over 5 metres)	• Professional sports of any kind
• Black water rafting	• Hunting (fox/drag)	• Quad biking
• BMX riding	• Jousting	• River bugging
• Bouldering	• Judo	• Rock climbing
• Boxing	• Karate	• Rodeo
• Cave tubing	• Kendo	• Roller hockey
• Caving/potholing	• Martial arts	• Shark diving (in cage)
• Climbing over 4,000 metres	• Micro lighting	• Sky diving
• Cycle racing	• Modern pentathlon	• Speed trials/time trials
• Cycle cross	• Motor cycle racing	• Triathlon
• Downhill Mountain Biking	• Motor racing	• Water ski jumping
• Drag racing	• Motor rallying	• Weight lifting
• Flying (except passengers in licensed passenger carrying aircraft)	• Mountaineering over 4,000 metres	• Wrestling
	• Parachuting - Solo Jump	

**If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline as quoted on Your Travel Insurance Policy Certificate.**

## CANCELLATION

### We will pay:

Up to the amount shown in the Travel Insurance Summary of Cover for the cost of unused travel and accommodation arrangements which **You** have paid, or **You** have contracted to pay, and which **You** have had to necessarily and unavoidably cancel before **You** commence **Your Trip** (including ski hire, ski school and lift passes where the appropriate winter sports premium has been paid), due to:

- the death or disablement by bodily injury, illness or being subject to quarantine of (a) **You**, (b) any person **You** were intending to travel or stay

- with, (c) a **Close Relative of Yours** or of any person **You** were intending to travel with or (d) a **Close Business Associate of Yours**; or
- You** being called for jury service or as a witness in a Court of Law (but not as an expert witness or where **Your** employment would normally require **You** to attend court); or
  - Your Redundancy** or the **Redundancy** of any person **You** were intending to travel with, provided that **We** are informed in writing immediately notification of **Redundancy** is received and that **You** were not aware of any impending **Redundancy** at the time this policy was issued; or
  - Your** home being made uninhabitable or **Your** place of business being made unusable, up to 14 days before the commencement of **Your Trip**, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, or the police requesting **Your** presence following burglary or attempted burglary at **Your** home or place of business; or
  - Your** passport, or the passport of any person **You** were intending to travel with being stolen during the seven days before **Your** booked date of departure
  - You**, an immediate relative of **Yours** or any person **You** intended to travel with, who is a member of the Armed Forces, emergency services or a government employee and being ordered to return to duty.

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

- Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- if **You** do not obtain a medical certificate from a **Medical Practitioner**, confirming that cancellation of the **Trip** is medically necessary;
- Normal pregnancy, without any accompanying, injury, illness or complication. This section is designed to provide cover for unforeseen events, injuries and illness and normal childbirth would not constitute an unforeseen event.
- You** not complying with the Health and Pre-Existing Medical Conditions on page 3;
- Any extra charges from the company **You** booked travel or accommodation with because of **Your** failure to notify them immediately it was found necessary to cancel;
- prohibitive regulations by the Government of any country;
- where a theft of a passport has not been reported to the relevant authority,
- any circumstance that could reasonably be anticipated at the time **You** booked **Your Trip**.
- Your** disinclination to travel or continue **Your Trip** or any loss of enjoyment on **Your Trip**.
- anything mentioned in the General Exclusions.

## CURTALMENT

#### We will pay:

Up to the amount shown in the Travel Insurance Summary of Cover:

- the value of that portion of **Your** travel and/or accommodation arrangements paid for before **Your Trip** commenced and which are unused as well as ski hire, ski school and lift passes (if the appropriate winter sports premium has been paid) if **You** have to **Curtail Your Trip** and return to **Your Home Country** earlier than planned due to:
  - the death, severe injury or serious illness of:
    - You** or any person **You** are travelling with;
    - Your Close Relative** resident in the United Kingdom;
    - Your Close Business Associate** resident in the United Kingdom.
  - Your** home being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **Your** presence following burglary or attempted burglary at **Your** home or place of business;
  - You** being unable to continue **Your** booked **Trip**, due to loss or theft of **Your** passport, or that of any person **You** are travelling with.

The amount paid by **Us** in settlement of the claim will be based on an appropriate pro-rata proportion of the total travel and accommodation costs.

- reasonable additional travelling expenses incurred by **You** to return to **Your** home (including Economy Class travel) earlier than planned for a reason stated in cover (1) of this section.
- You**, an immediate relative of **Yours** or any person **You** intended to travel with, who is a member of the Armed Forces, emergency services or a government employee and being ordered to return to duty.

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

- Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- if **You** do not obtain a medical certificate from a **Medical Practitioner**, confirming that cancellation of the **Trip** is medically necessary;
- Normal pregnancy, without any accompanying, injury, illness or

complication. This section is designed to provide cover for unforeseen events, injuries and illness and normal childbirth would not constitute an unforeseen event.

- You** not complying with the Health and Pre-Existing Medical Conditions on page 3;
- Any extra charges from the company **You** booked travel or accommodation with because of **Your** failure to notify them immediately it was found necessary to cancel;
- prohibitive regulations by the Government of any country;
- where a theft of a passport has not been reported to the relevant authority,
- any circumstance that could reasonably be anticipated at the time **You** booked **Your Trip**.
- Your** disinclination to travel or continue **Your Trip** or any loss of enjoyment on **Your Trip**.
- where **you** have an illness or accident which effectively cuts short **your** holiday, but **you** do not return home until **your** planned return date.
- anything mentioned in the General Exclusions.

## TRAVEL DELAY

#### What is covered:

If the departure of any international flight, sea crossing, coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- For more than 12 hours** beyond the intended departure time: **We** will pay **You** the amount shown in the Travel Insurance Summary of Cover per each Insured Person **for the first 12 hours** **Your** departure is delayed and a further amount as shown on the summary of cover per each Insured Person **for each subsequent full 12 hours delay**, up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person per Trip; or
- For more than 12 hours** beyond the intended departure time on the first outbound flight, sea crossing, coach or train, **You** can choose instead to abandon **Your** Trip and submit a cancellation claim under the section Cancellation, Curtailment & Trip Interruption up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person; or
- If the flight, sea crossing, coach or train is cancelled and no alternative provided **within 12 hours of the intended departure time**, the cost of buying a replacement ticket up to the amount shown in the Travel Insurance Summary of Cover per each Insured Person.

Special conditions relating to claims: If **You** suffer delays **You** must obtain written confirmation from the Carrier stating the period and reason for delay.

#### What is not covered:

- claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time **You** made travel arrangements for the Trip;
- withdrawal from service of the aircraft, sea vessel, coach or train on which **You** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim to the transport operator involved;
- claims where **You** have not obtained written confirmation from the Carrier stating the period and reason for delay;
- anything mentioned in the General Exclusions.

## MEDICAL & REPATRIATION EXPENSES

#### We will pay:

Up to the amount shown in the Travel Insurance Summary of Cover if during **Your Trip** **You** became ill or injured for costs incurred outside **Your Home Country** that have been authorised by the emergency assistance company

- for emergency medical and surgical treatment. Claims for dental treatment cover the relief of pain only and are limited to the amount shown in the Travel Insurance Summary of Cover;
- for reasonable and necessary additional accommodation (room only) and travelling expenses, including those of one relative or friend if **You** have to be accompanied home on medical advice or if **You** are a child and require an escort home;
- in the event of death:
- for conveyance of the body or ashes to **Your Home Country** (but excluding the cost of burial or cremation) or;
- local funeral expenses abroad limited to £1,500;
- Loss of Medication - up to a maximum of £300 for the necessary and reasonable cost of replacing essential medication lost or stolen during **Your Trip**.

#### NOTE

All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **You** become ill or are injured **We** have the right to bring **You** back to **Your Home Country**, if the emergency assistance company doctor states that **You** can safely travel home. If **You** refuse to return to **Your Home Country**, **We** have the right to stop covering **Your** expenses.

This section does not apply to **Trips** within **Your Home Country**.

Before a claim for emergency expenses can be submitted under this section, **You** must contact the emergency assistance company.

If **You** are taken into hospital or **You** think that **You** may have to come home early (be repatriated) or extend **Your** journey because of illness or accident, the emergency assistance company must be told immediately.

If during **Your Trip** **You** become ill or are injured:

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

1. the Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
2. any sums which can be recovered by **You** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
3. Normal pregnancy, without any accompanying, injury, illness or complication. This section is designed to provide cover for unforeseen events, injuries and illness and normal childbirth would not constitute an unforeseen event.
4. **You** not complying with the Health and Pre-Existing Medical Conditions on page 3.
5. any expenses incurred for illness, injury or treatment required in consequence of:
  - a) surgery or medical treatment which in the opinion of the attending doctor and the emergency assistance company doctor can be reasonably delayed until **You** return to **Your Home Country** if this is **Your** usual country of residence;
  - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside **Your Home Country** if this is **Your** usual country of residence;
6. preventative treatment which can be delayed until **You** return to **Your Home Country** if this is **Your** usual country of residence;
7. if **You** have not obtained a written certificate of fitness and ability to travel and endure the **Trip** where **You** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **Your Trip**;
8. claims that are not confirmed as medically necessary by the attending doctor or the emergency assistance company;
9. the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **Your** admittance into hospital;
10. any additional hospital costs arising from single or private room accommodation unless medically necessary;
11. expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication;
12. costs that arise over 12 months after a claim was first notified;
13. anything mentioned in the General Exclusions.

## HOSPITAL BENEFIT

Should **You** suffer bodily injury or illness during the Period of Insurance, **We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover for each full 24 hours that **You** spend as an inpatient in a hospital outside **Your Home Country** up to the amount shown in the maximum amount Travel Insurance Summary of Cover.

## PERSONAL EFFECTS & BAGGAGE

**We will pay:**

### 1. Personal Baggage

Up to the amount shown in the Travel Insurance Summary of Cover for the intrinsic value or cost of repair of any of **Your** own **Personal Possessions** (not hired, loaned or entrusted to **You**) which are lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **We** will pay for all **Valuables** in total limited to the amount shown in the Travel Insurance Summary of Cover, for any single article, pair and/or set of articles limited to the amount shown in **Your** Travel Insurance Policy Certificate for all prescription spectacles limited to the amount shown in **Your** Travel Insurance Policy Certificate.

### NOTE

In the event of a claim for a pair or set of articles **We** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

### 2. Delayed Baggage

Up to the amount shown in the Travel Insurance Summary of Cover for the cost of buying replacement necessities if **Your** own personal possessions are delayed in reaching **You** on **Your Outward Journey** for at least 12 hours and **You** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

## NOTE

Any amount **We** pay **You** under 2 (Delayed Baggage) will be deducted from **Your** claim if **Your Personal Possessions** prove to be permanently lost.

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

1. Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
2. **You** not exercising reasonable care for the safety and supervision of **Your** property;
3. loss, destruction, damage or theft of any items left **Unattended** in a public place, or a place to which members of the general public have access.
  - a) if **Your Personal Possessions** are lost, damaged or delayed in transit, and **You** do not notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) within 7 days of discovery of damage or loss;
4. loss, destruction, damage or theft:
  - a) from confiscation or detention by customs or other officials or authorities;
  - b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use (other than **Ski Equipment** for winter sports **Trips** where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products, satellite navigation systems (GPS) and/or accessories, Personal Digital Assistants (PDA's and/or accessories);
  - c) due to wear and tear, denting or scratching, moth or vermin;
  - d) of **Valuables** left as checked-in baggage.
5. mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;
6. **Valuables** stolen from an **Unattended** vehicle;
7. **Personal Possessions** stolen from:
  - a) an **Unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible and violent entry or,
  - b) an **Unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
8. any shortages due to error, omission or depreciation in value;
9. any property more specifically insured or recoverable under any other source;
10. the cost of replacement locks;
11. anything mentioned in the General Exclusions.

## MONEY AND CASH

**We will pay:**

Up to the amount shown in the Travel Insurance Summary of Cover if **Your** own **Money** is lost or stolen whilst being carried on **Your** person or left in a locked safety deposit box (or equivalent facility).

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

1. Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
2. **You** not exercising reasonable care for the safety and supervision of **Your** property;
3. loss, destruction, damage or theft of **Your** money left **Unattended** in a public place, or a place to which members of the general public have access;
4. money stolen from:
  - a) an **Unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and it is covered so as not to be visible from outside the vehicle, and unless there is evidence of forcible and violent entry or,
  - b) an **Unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
5. any shortages due to error, omission or depreciation in value;
6. anything mentioned in the General Exclusions.

## PERSONAL ACCIDENT

**We will pay:**

Up to the amount shown in the Travel Insurance Summary of Cover for the following benefits, if **You** suffer an accident during **Your Trip** which, within



12 months after the date of that accident, is the sole cause of **Your** death or disability:

1. Death;
2. **Loss of Limb**, total and permanent **Loss of Sight** in one or both eyes;
3. **Permanent Total Disablement**;
4. For persons under 18 at the time of the accident the death benefit will be limited to funeral expenses up to £1,500 and there will be no cover for **Permanent Total Disablement**.

**We will not pay for any claims for death, loss or disablement caused directly or indirectly by:**

1. **Your** sickness, disease, physical or mental condition that is gradually getting worse;
2. an injury which existed prior to the commencement of the **Trip**;
3. pregnancy;
4. any claims under this section not notified to **Us** within 12 months of the date of the accident;
5. anything mentioned in the General Exclusions.

## PERSONAL LIABILITY

**We** will pay up to the sum insured shown in the Travel Insurance Summary of Cover (inclusive of legal costs and expenses) if **You** become legally liable to pay damages in respect of:

1. Accidental bodily injury, including death, illness and disease to a person; and/or
2. Accidental loss of or damage to material property (property that is both material and tangible);

arising during the journey, **We** will indemnify **You** for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

### Specific Exclusions applicable to the Personal Liability Section:

1. **We** will not be liable for anything mentioned in General Exclusions.
2. **We** will not pay any liability for:
  - a) bodily injury, illness or disease of any person who is **Your Close Relative**, a travelling companion, or under a contract of employment, service or apprenticeship with **You** when the bodily injury, illness or disease arises out of and in the course of their employment to **You**;
  - b) loss or damage to property belonging to or held in trust by or in the custody or control of **You** other than temporary accommodation occupied by **You** in the course of the journey;
  - c) bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by **You** or on behalf of **You** of: aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns);
  - d) bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity;
  - e) fraudulent, dishonest or criminal acts of **You** or any person authorised by **You**;
  - f) any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named;
  - g) any claim assumed by **You** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
  - h) punitive or exemplary damages.

### Specific Conditions applicable to the Personal Liability Section:

1. **You** or **Your** legal representatives will give **Us** written notice immediately if **You** have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section;
2. No admission, offer, promise, payment or indemnity shall be made by or on behalf of **You** without **Our** prior written consent;
3. Every claim notice, letter, writ or process or other document served on **You** shall be forwarded to **Us** immediately upon receipt;
4. We shall be entitled to take over and conduct in **Your** name the defence or settlement of any claim or to prosecute in **Your** name for **Our** own benefit any claim for indemnity or damages against all other parties or persons;
5. We may at any time pay **You** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **We** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

## LEGAL EXPENSES

If **You** suffer an incident that results in bodily injury, death or illness caused by a third party during the journey, **We** will indemnify **You** for legal expenses incurred in pursuit of a claim for damages or compensation against the third party up to the sum insured stated in the Travel Insurance Summary of Cover for any one journey.

### Specific Definitions applicable to the Legal Expenses Section:

**Legal Expenses** shall mean:

1. Fees, expenses and other disbursements reasonably incurred (as determined by **Our** legal counsel) by a **Legal Representative** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **Your** bodily injury, death or illness.
2. Fees, expenses and other disbursements reasonably incurred (as determined by **Our** legal counsel) by a **Legal Representative** in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
3. Costs that **You** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

**Legal Representative** shall mean a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **Us** to act on **Your** behalf.

### Specific Exclusions applicable to the Legal Expenses Section:

1. **We** will not be liable for anything mentioned in General Exclusions.
2. **We** will not pay any liability for:
  - a) any claim reported to **Us** more than 12 months after the beginning of the incident which led to the claim;
  - b) **Legal Expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **You**;
  - c) **Legal Expenses** incurred before receiving **Our** prior written approval, unless such costs would have been incurred subsequently to **Our** approval;
  - d) **Legal Expenses** incurred in connection with any criminal or wilful act committed by **You**;
  - e) **Legal Expenses** incurred for any claim or legal proceedings brought against:
    - a) a travel agent, tour operator, carrier, insurer or their agent; or
    - b) **Us**, **You**, or any company or person involved in arranging this Policy;
  - f) fines, compensation or other penalties imposed by a court or other authority;
  - g) **Legal Expenses** incurred after **You** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **You** not accepting an offer from **Us** to settle a claim;
  - h) **Legal Expenses** which **We** consider to be unreasonable or excessive or unreasonably incurred (as determined by **Our** legal counsel);
    - i) actions between individuals named on **Your** Travel Insurance Policy Certificate;
    - j) **Legal Expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

### Specific Conditions applicable to the Legal Expenses Section:

- Written consent must be obtained from **Us** prior to incurring **Legal Expenses**. This consent will be given if **You** can satisfy **Us** that:
  - there are reasonable (as determined by **Our** legal counsel) grounds for pursuing or defending the claim or legal proceedings; and
  - it is reasonable (as determined by **Our** legal counsel) for **Legal Expenses** to be provided in a particular case.

The decision to grant consent will take into account the opinion of **Your Legal Representative** as well as that of **Our** own advisers. **We** may request, at **Your** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, **Your** costs in obtaining this opinion will be covered by this Policy.

- All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
- If **You** are successful in any action, any **Legal Expenses** provided by **Us** will be reimbursed to **Us**.
- We** may at **Our** discretion assume control at any time of any claim or legal proceedings in **Your** name for damages and or compensation from a third party.
- We** may at **Our** discretion offer to settle a claim with **You** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.
- We** may at **Our** discretion offer to settle a counter-claim against **You** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

### OPTIONAL WINTER SPORTS COVER

This section of cover is only applicable if the appropriate winter sports premium has been paid, you are up to and including the age of 65 and it is noted on **Your Certificate**.

If You have an Annual Multi-trip Policy and have paid for Winter Sports Cover, this Policy will cover You for up to 17 days in each Period of Insurance. You can further extend this cover to either 24 or 31 days upon payment of an additional premium.

If You have a Single Trip Policy and have paid for Winter Sports Cover, this Policy will cover You for the whole **Period of Insurance** as noted on **your certificate**.

Both Single Trip and Annual Multi-trip Policies include the following activities on a non-competitive and non-professional basis during your trip when have paid the appropriate additional premium:-

• Bob Sleighing	• Mono-Skiing	• Snow Kiting
• Cross Country Skiing	• Skiing, Big Foot	• Snow Mobiling
• Curling	• Ski Bobbing	• Snow Shoeing
• Dog Sledging	• Sledging	• Skiing
• Dry Slope Skiing	• Snow Boarding	• Tobogganing
• Lugging	• Snow Cat Skiing	

You will not be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

• Heli boarding	• Ski acrobatics	• Ski stunting
• Heli skiing	• Ski jumping	
• Ice speedway	• Ski racing	

You are not covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

#### We will pay:

##### 1. SKI EQUIPMENT

Up to the amount shown in the Travel Insurance Summary of Cover for the value or repair of **Your** own **Ski Equipment** (after making proper allowance for wear and tear and depreciation) or hired **Ski Equipment**, if they are lost, stolen or damaged during **Your Trip**, limited to the amount shown in the Travel Insurance Summary of Cover for any one item.

#### Please note:

Claims for owned **Ski Equipment** will only be calculated as follows:

Up to 12 months old	85% of purchase price
Up to 24 months old	65% of purchase price
Up to 36 months old	45% of purchase price
Up to 48 months old	30% of purchase price
Up to 60 months old	20% of purchase price
Over 60 months old	Nil

##### 2. SKI HIRE

Up to the amount shown in the Travel Insurance Summary of Cover per day for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss, theft or damage of **Your** own **Ski Equipment** during the **Period of Insurance**.

### 3. DELAYED SKI EQUIPMENT

Up to the amount shown in the Travel Insurance Summary of Cover towards the cost of hiring replacement **Ski Equipment** necessities, if **Your** own **Ski Equipment** is delayed in reaching **You** on **Your Outward Journey** for at least 12 hours and **You** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

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

- Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- You** not exercising reasonable care for the safety and supervision of **Your** own or **Your** hired **Ski Equipment**;
- You** not obtaining a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **Your** own or **Your** hired **Ski Equipment**;
- Your** own or **Your** hired **Ski Equipment** which is lost, damaged or delayed in transit, if **You** do not:
  - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline); or
  - follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **You** are unable to obtain one immediately;
- loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- Your** own or **Your** hired **Ski Equipment** stolen from:
  - an **Unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **You**), and there is evidence of forcible and violent entry;
  - an **Unattended** vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
- anything mentioned in the General Exclusions.

### SKI PACK

This section of cover is only applicable if the appropriate winter sports premium has been paid.

#### We will pay:

Up to the amount shown in the Travel Insurance Summary of Cover, in all for the unused portion of **Your Ski Pack** costs paid for or contracted to be paid for before **Your Trip** commenced, where **You** do not **Curtail** the **Trip**, but are certified by a **Medical Practitioner** in the resort as being unable to ski and unable to use the **Ski Pack** facilities because of serious injury or illness occurring during the **Trip** and where there is confirmation that no refund is available for the unused items.

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

- Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- claims that are not confirmed as medically necessary by the emergency assistance company and where a medical certificate has not been obtained from the attending **Medical Practitioner** abroad confirming that **You** are unable to ski and unable to use the **Ski Pack** facilities;
- anything mentioned under the **We will only pay claims arising directly or indirectly from** of the Medical & Repatriation Expenses Section;
- anything mentioned under the General Exclusions.

### PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

Cover is only available under this Section between 1st December to 30th April, if there is a lack of snow in **Your** resort and it closes, which prevent **You** from skiing

#### We will pay:

- the amount shown in the Travel Insurance Summary of Cover per day towards the costs **You** have to pay to travel to another resort, or
- the amount shown in the Travel Insurance Summary of Cover for each full day **You** are unable to ski, if **Your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked **Period of Insurance** of **Your Trip**.

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

- claims where **You** have not obtained confirmation of resort closure from the local representative;
- claims where not all skiing facilities are totally closed;
- claims where the lack of snow conditions are known or are public knowledge at the time of effecting insurance;
- anything mentioned in the General Exclusions.

## DELAY DUE TO AVALANCHE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

### We will pay:

Up to the amount shown in the Travel Insurance Summary of Cover for additional travel and accommodation costs **You** need to pay if **Your** outward or return journey is delayed for more than 12 hours because of an avalanche.

#### Specific condition applicable to the Delay Due To Avalanche Section:

**You** must get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

## OPTIONAL GOLF COVER

If **You** have purchased a Single Trip or Annual Multi-trip policy, Golf cover is included if **You** have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days and the cover is shown on **Your** Travel Insurance Policy Certificate.

## GOLF EQUIPMENT

### What is covered:

We will pay **You** up to the amount shown in the Travel Insurance Summary of Cover, for accidental loss, theft of or damage to Golf Equipment which **You** own.

Within this amount the following sub-limits apply:

- The maximum **We** will pay **You** for any one club or one piece of Golf Equipment, is **£250**. If **You** cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum **We** will pay **You**, in total, for all articles lost, damaged or stolen in any one incident is limited to **£250** if **You** cannot provide satisfactory proof of ownership and value.

#### Special conditions relating to claims

**We** have the option to either pay **You** for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

**You** must take suitable precautions to secure the safety of **Your** Golf Equipment, and must not leave it unsecured or Unattended or beyond **Your** reach at any time in a place to which the public have access.

If claiming for **Your** goods that were stolen or lost **You** should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, **You** must report loss of Personal Luggage to the local police or to the Carrier, as appropriate, (damage to Golf Equipment in transit must be reported to the Carrier before **You** leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to **Your** hotel or accommodation management, or to the tour operator representative.

**You** must produce to **Us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

### What is not covered:

- a) Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- b) more than £250 per single club or single item of Golf Equipment;
- c) Golf Equipment which is over three years old;
- d) any claim for loss or theft of Golf Equipment if **You** have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- e) loss, theft of, or damage to, Golf Equipment from checked-in luggage left in the custody of a Carrier and/or packed in luggage left in the baggage hold or storage area of a Carrier;
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- h) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- i) damage to, loss or theft of Golf Equipment, if it has been left:
  - Unattended in a place to which the public have access; or
  - left in an Unattended motor vehicle; or

- in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- j) any claim for damage to Golf Equipment whilst in use;
  - k) anything mentioned in the General Exclusions.

## GOLF EQUIPMENT HIRE

### What is covered:

If **You** own Golf Equipment is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip for a period **more than 24 hours**, then **We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover, for hire or replacement Golf Equipment.

#### Special conditions relating to claims

**You** must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

### What is not covered:

- a) any claim arising in connection with a Trip solely within the Home Country;
- b) anything mentioned in the General Exclusions.

## GREEN FEES

### What is covered:

We will pay **You** up to the amount shown in the Travel Insurance Summary of Cover for the proportionate value of any non-refundable:

- Pre-paid green fees; or
- Golf Equipment hire fees; or
- Tuition hire fees.

### Which are not used due to:

- a) **You** being involved in an accident; or
- b) **Your** sickness; or
- c) adverse weather conditions which causes the closure of the golf course.

### What is not covered:

- a) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, if **You** have any Pre-existing Medical Condition(s), which fall within the criteria listed in the Health and Pre-Existing Medical Conditions at the commencement of the Period of Insurance;
- b) claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming **Your** inability to play golf;
- c) anything mentioned in the General Exclusions.

## HOLE IN ONE COVER

### What is covered:

**We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover for customary bar expenses **You** incur as a result of, and immediately subsequent to, **You** achieving a hole in one during a competition round.

#### Special conditions relating to claims

It is a condition of the cover provided under this section that:

- **You** get a written statement from the Golf Club Secretary confirming the competition name and date;
- **You** get a certified copy of **Your** score card countersigned by **Your** opponent and by the Official Scorer for the competition; and
- **You** get a dated Golf Club bar receipt to show the sum that **You** have paid.

### What is not covered:

- a) Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- b) any claim if **You** are aged under 18;
- c) anything mentioned in the General Exclusions.

## OPTIONAL WEDDING COVER

If **You** have purchased a Single Trip or Annual Multi-trip policy, Wedding cover is included if **You** have paid the appropriate additional premium for the Period of Insurance and the cover is shown on **Your** Travel Insurance Policy Certificate.

### PERIOD OF INSURANCE

The Period of Insurance under section D (Photographs and Videos) commences on **Your** wedding day and shall terminate on **Your** return to **Your** normal place of residence or business in the Home Country on completion of **Your** Trip. Cover under all other sections shall commence at the time of leaving **Your** Home or business (whichever is later) in the Home Country and shall terminate on the return of the Trip as specified in the itinerary but shall not exceed the period stated on Your Travel Insurance Policy Certificate. In any event cover will commence no more than 24 hours prior to the booked departure time from the Home Country and will cease no more than 24 hours

after the booked return to the Home Country. Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within **Your** country of departure once **You** commence **Your** Trip, and during **Your** return journey to **Your** Home.

## SECTION A - WEDDING RINGS

### What is covered:

**We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover for any loss or damage to the bride or bridegroom's wedding rings, occurring within the Period of Insurance. **We** will pay for the repair, replacement or reinstatement of the lost or damaged ring at **Our** discretion.

## SECTION B - WEDDING GIFTS

### What is covered:

**We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover in the event of permanent loss or damage to **Your** Wedding Gifts during the Period of Insurance, for the repair, replacement or reinstatement of the lost or damaged Wedding Gifts.

## SECTION C - WEDDING ATTIRE

### What is covered:

**We** will pay **You** reasonable additional costs up to the amount shown in the Travel Insurance Summary of Cover in the event of permanent loss or damage to **Your** Wedding Attire during the Period of Insurance, if **You** have to:

- Repair the damaged item(s); or
- Purchase similar replacement items.

### What is covered (Applies to Sections A, B and C):

If in the course of a Trip, **Your** wedding rings, Wedding Attire and/or Wedding Gifts are damaged, stolen, destroyed or lost (and not recovered), **We** will pay **You** up to a maximum limit per couple as stated under each section of this Policy.

**We** have the option to either pay **You** for the loss or replace, reinstate or repair the items concerned.

Payment will be on the basis of the current value of the items concerned, after a deduction for normal wear and tear and bearing in mind the age of the items.

**You** must take all normal precautions to secure the safety of **Your** wedding rings, Wedding Attire and Wedding Gifts, and must not leave them unsecured or outside **Your** reach or Unattended at any time in a place to which the public have access.

If **You** are claiming for stolen or lost goods **You** must produce a receipt for the purchase of the original goods wherever possible, which will simplify **Our** assessment of the claim and speed up payment. Within 24 hours of discovery of the incident **You** must report loss of **Your** wedding rings, Wedding Attire and/or Wedding Gifts to the local police or to the Carrier, as appropriate, (damage to **Your** wedding rings, Wedding Attire and/or Wedding Gifts in transit must be reported to the Carrier). If **You** are unable to obtain a report from the police, then **You** must report the loss to **Your** hotel or accommodation management, or to **Your** tour operator representative.

**You** must produce to **Us** written documentation from one of these listed parties confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

### What is not covered (Applies to sections A, B and C):

- any item loaned, hired or entrusted to **You**;
- any loss from an Unattended motor vehicle if:
  - the items concerned have not been locked out of sight in a Secure Luggage Area;
  - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle;
  - and no evidence of such entry is available;
- theft of Valuables from an Unattended motor vehicle, luggage in transit, or from luggage left in the custody of the hotel;
- wear and tear, damage caused by moth or vermin, denting or scratching, atmospheric or climatic conditions, deterioration, depreciation or any process of dyeing or cleaning;
- confiscation or detention by Customs or other lawful officials and authorities;
- bonds, securities, stamps or documents of any kind, musical instruments, glass, china, antiques, pictures, coupons, personal organisers, portable telephones, televisions, portable CD and mini-disc players, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession;
- damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- losses from a roof or boot luggage rack;
- Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- anything mentioned in the General Exclusions.

## SECTION D - PHOTOGRAPHS AND VIDEOS

### What is covered

**We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover for:

- Reasonable additional costs incurred by the Insured couple if the pre-booked professional photographer cannot appear at **Your** wedding at the specified time due to illness, injury or transport problems; and
- Reasonable additional costs incurred by the Insured couple to re-print or re-take the professionally taken photographs or video(s) of the wedding if the original photographs and video(s) are permanently lost or damaged up to 14 days after the wedding.

If the professional photographer cannot appear, **You** should obtain written confirmation of the reason he or she could not appear. In the event of loss or damage to photographs, negatives or videos of **Your** wedding whilst in the custody of the photographer, **You** should obtain a written report confirming the nature and extent of the damage.

Receipts for any additional costs incurred must be retained if a claim is to be made under this section of the policy.

### What is not covered:

- additional costs arising from any change to the specified time of **Your** wedding of which **You** are aware prior to the commencement of **Your** Trip;
- the cost of reprinting photographs or video(s) not owned or ordered by **You**;
- Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- anything mentioned in the General Exclusions.

## OPTIONAL BUSINESS COVER

If **You** have purchased a Single Trip or Annual Multi-trip policy, Business Cover is included if **You** have paid the appropriate additional premium for the Period of Insurance up to a maximum of 31 days and the cover is shown on your Travel Insurance Policy Certificate.

## BUSINESS EQUIPMENT

### What is covered:

**We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover for accidental loss, theft or damage to **Your** Business Equipment. **We** will also pay for any emergency courier expenses **You** have incurred, in obtaining any Business Equipment which is essential to **Your** intended business itinerary.

The maximum **We** will pay **You** for any one article or samples is up to the amount shown in the Travel Insurance Summary of Cover.

The maximum **We** will pay **You** for computer equipment is up to the amount shown in the Travel Insurance Summary of Cover.

**We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover for the purchase of essential items, if **Your** Business Equipment is delayed or lost in transit on **Your** outward journey for **more than 24 hours**.

### What is not covered:

- Your** engaging in manual work in conjunction with any profession, business or trade during the Trip;
- Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- more than £50 per single item, up to a maximum of £200 in total for any one claim if **You** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;
- wear tear or depreciation;
- any claim for loss or theft of **Your** Business Equipment if **You** have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent if **You** have not notified the airline or other Carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- damage caused by the leakage of powder or liquid carried with **Your** Business Equipment;
- any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which **You** are being carried;
- claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- damage to, loss or theft of **Your** Business Equipment, if it has been left:
  - Unattended in a place to which the public have access; or
  - left in an Unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or

- in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- l) any claim for Business Equipment delay, if **You** cannot supply receipts for the essential items purchased and written confirmation from the Carrier as to the length of the delay;
- m) anything mentioned in the General Exclusions.

## BUSINESS EQUIPMENT HIRE

### What is covered:

If **Your** Business Equipment is lost, stolen, damaged, misdirected or delayed in transit by **more than 12 hours** **We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover for the cost of hiring the necessary Business Equipment **per complete 24 hours** **You** are without **Your** Business Equipment, up to the amount shown in the Travel Insurance Summary of Cover.

### What is not covered:

- a) any claim for loss or theft of Business Equipment if **You** have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- b) any claim, if the loss or theft of **Your** own Business Equipment occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- c) claims arising from **Your** own Business Equipment being delayed, detained, seized or confiscated by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- e) damage to, loss or theft of **Your** own Business Equipment, which is being carried on a vehicle roof rack;
- f) damage to, loss or theft of **Your** own Equipment, if it has been left:
  - unattended in a place to which the public have access; or
  - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report; or
  - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- g) anything mentioned in the General Exclusions.

## BUSINESS MONEY

### What is covered:

**We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover for the loss or theft of **Your** business money during **Your** Trip.

The maximum **We** will pay for cash is up to the amount shown in the Travel Insurance Summary of Cover.

### What is not covered:

- a) Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- b) any claim for loss or theft of business money if **You** have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- c) any claim, if the loss or theft of **Your** own business money occurs during a journey or whilst in the custody of an airline or other Carrier or their handling agent and an official report or a Property Irregularity Report (PIR) was not obtained;
- d) any loss if **You** have not taken reasonable steps to prevent a loss happening;
- e) loss or theft of business money that is:
  - not on **Your** person; or
  - not deposited in a safe, a safety deposit box or similar fixed container in **Your** Trip accommodation; or
  - loss or theft of business money that does not belong to:
    - **Your** employer; or
    - **You**, if **You** are self employed;
  - loss or theft of travellers cheques, if the issuer provides a replacement service;
  - depreciation in value, currency changes or shortage caused by any error or omission;
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) anything that can be replaced by the issuer;
- h) anything mentioned in the General Exclusions.

## EMERGENCY COURIER EXPENSES

### What is covered:

**We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover if, after loss, theft or damage to **Your** Business Equipment **You** incur emergency courier expenses to replace Business Equipment essential to

**Your** intended business Trip. **You** must keep receipts for all courier expenses **You** incur.

### What is not covered:

- a) Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- b) anything mentioned in the General Exclusions.

## REPLACEMENT EMPLOYEE

### What is covered:

**We** will pay **You** up to the amount shown in the Travel Insurance Summary of Cover for a return journey air ticket plus reasonable accommodation costs to enable a Business Associate, where necessary, to replace **You** in **Your** location outside the Home Country following **Your** medical repatriation or death during a Trip.

### What is not covered:

- a) Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- b) any air travel costs in excess of a return economy/tourist class ticket;
- c) accommodation costs other than the cost of the room;
- d) anything mentioned in the General Exclusions.

## OPTIONAL CRUISE COVER

If **You** have purchased an Annual Multi-trip policy and have paid the additional premium and cover is shown on your Travel Insurance Policy Certificate, this Policy will cover you for up to 31 days in each Period of Insurance

If **You** have a Single Trip Policy and have paid the additional premium and cover is shown on **Your** Travel Insurance Policy Certificate, this Policy will cover **You** for the whole Period of Insurance.

## MISSED PORT DEPARTURE

### What is covered:

**We** will pay up to the amount shown in the Travel Insurance Summary of Cover for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining your cruise ship journey at the next docking port if you fail to arrive at the international departure point in time to board the ship on which you are booked to travel on the initial international journey of your trip as a result of:

- a) The failure of scheduled public transport;
- b) An accident to or breakdown of the vehicle in which you are travelling;
- c) An accident or breakdown occurring ahead of you on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which you are travelling; or
- d) Strike, industrial action or adverse weather conditions.

### What is not covered:

- a) Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- b) Claims arising directly or indirectly from:
  - Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked whichever is the later;
  - An accident to or breakdown of the vehicle in which you are travelling for which a professional repairers report is not provided;
  - Breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with manufacturer's instructions; or
  - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which you are travelling.
- c) Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- d) Additional expenses where your planned arrival time at the port is less than 3 hours in advance of the sail departure time if you are travelling independently and not part of an integrated cruise package.
- e) Anything mentioned in the General Exclusions.

### Under this policy you must:

- a) In the event of a claim arising from any delay arising from traffic congestion obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
- b) Allow sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.

## CABIN CONFINEMENT

### What is covered:

**We** will pay up to the amount shown in the Travel Insurance Summary of

Cover for each 24 hour period that you are confined by the ships medical officer to your cabin for medical reasons during the period of the trip.

**What is not covered:**

- a) Any confinement to your cabin which has not been confirmed in writing by the ships medical officer.
- b) Anything mentioned in the General Exclusions.

### ITINERARY CHANGE

**What is covered:**

We will pay up to the amount shown in the Travel Insurance Summary of Cover for each missed port in the event of cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

**What is not covered:**

- a) Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
- b) Your failure to attend the excursion as per your itinerary.
- c) Claims arising from when your ship cannot put people ashore due to a scheduled tender operation failure.
- d) Anything mentioned in the General Exclusions.

### UNUSED EXCURSIONS

**What is covered:**

We will pay up to the amount shown in the Travel Insurance Summary of Cover for the cost of pre-booked excursions, which you were unable to use as a direct result of being confined to your own cabin due to an accident or illness which is covered under section 1 - Medical and Repatriation.

**What is not covered:**

- a) Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium;
- b) Anything mentioned in the General Exclusions.

### CRUISE INTERRUPTION

**What is covered:**

We will pay up to the amount shown in the Travel Insurance Summary of Cover for additional travel expenses incurred to reach the next port in order to re-join the cruise, following your temporary illness requiring hospital treatment on dry land.

**What is not covered:**

- a) Policy Excess in respect of each and every claim except where **You** have paid the Excess Waiver premium.
- b) Claims where less than 25% of the trip duration remains.
- c) Any claim arising directly or indirectly from a known pre-existing medical condition affecting you unless you have declared all pre-existing medical conditions to us and we have written to you accepting them for insurance.
- d) Anything mentioned in the General Exclusions.

**Under this policy you must:**

- a) Contact us prior to arranging any additional travel, so that we can approve and assist with any travel arrangements. You must also obtain a medical certificate from the medical practitioner in attendance to confirm the details of your unforeseen illness or injury.
- b) Supply satisfactory medical evidence at the time of requesting our assistance in the event of an interruption claim in order to substantiate that the claim is due to your unforeseen illness or injury. We will make all necessary arrangements at your cost and arrange appropriate reimbursement as soon as the claim has been validated.

### GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

No payment will be made under the following sections without appropriate medical certification.

- a) Cancellation
- b) Curtailment
- c) Medical and Repatriation Expenses
- d) Hospital Benefit
- e) Personal Accident
- f) Personal Liability
- g) Legal Expenses
- h) Winter Sports
- i) Golf Cover

1. If **We** require any medical certificates, information, evidence and receipts, these must be obtained by **You** at **Your** expense.
2. In the event of a claim, if **We** require a medical examination **You** must

agree to this and in the event of death **We** are entitled to a post mortem examination, both at **Our** expense.

3. **You** must take all reasonable steps to recover any lost or stolen article.
4. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
5. The original Travel Insurance Policy Certificate, must be produced before any claim is paid.
6. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **Us**.
7. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.
8. **We** may at any time pay to **You** **Our** full liability under the policy after which no further payments will be made in any respect.
9. If at the time of making a claim there is any other policy covering the same risk **We** are entitled to contact that insurer for a contribution.
10. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
11. Unless specifically agreed to the contrary this insurance shall be subject to English law.

### GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

**We will not pay anything directly or indirectly caused by:**

1. **Your** suicide, deliberately injuring **Yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse, self-exposure to needless danger (unless **You** are trying to save someone's life);
2. air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
3. air travel within 24 hours of scuba diving;
4. bankruptcy/liquidation of any tour operator, travel agent or transportation company; except under End Supplier Failure extension for non-packaged holidays.
5. consequential loss of any kind. For example loss of earnings due to being unable to return to work following injury or illness or cost of replacement lock if keys are lost;
6. loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to, by or arising from:
  - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
  - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
  - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
7. loss or damage arising from:
  - a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
  - b) any act of **Terrorism** not involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
    - i) this exclusion will not apply to Personal Accident Section or Medical Emergency and Repatriation Expenses Section provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities,
    - ii) provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of **Terrorism** or series of acts of **Terrorism** occurring within a 72 hour period is £2,500,000 in the aggregate.
8. any act of **Terrorism** involving the use or release of or threat thereof of any nuclear weapon or any chemical or biological agents:
  - a) An act of **Terrorism** means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
9. **You** riding on a motorcycle, quad bike or any mechanically assisted cycle with an engine capacity in excess of 250cc and in any event if **You** fail to wear a crash helmet;
10. **You** driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
11. mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing (unless the appropriate additional premium has been paid); professional or organised sports, racing, speed or endurance tests, scuba diving to a depth greater than 18 metres, or 30 metres if the appropriate premium has been paid, scuba diving without a

qualified instructor, or dangerous pursuits; **Your Manual Work** (unless the appropriate additional premium has been paid); taking part in dangerous expeditions or the crewing of a vessel outside European waters (unless the appropriate additional premium has been paid);

12. Winter sports of any kind (unless the appropriate premium has been paid). Even if the appropriate Winter sports premium has been paid, the following activities will remain excluded: ski jumping, ice hockey, the use of skeletons; ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
13. any payment which **You** would normally have made during **Your** travels, if nothing had gone wrong;
14. the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Personal Accident Section, Medical Emergency and Repatriation Expenses Section);
15. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.
16. the closure of UK or international airspace temporarily or otherwise on the orders or recommendation of the Civil Aviation Authority or similar body in any Country
17. a journey in, to or through the following countries: Afghanistan, Liberia, Syria or Sudan;
18. Claims arising from **Your** wilful, malicious or unlawful acts;
19. **You** being exposed to the Utilisation of Nuclear, Chemical or Biological Weapons of Mass Destruction;
20. **You** taking part in a criminal act;
21. a complication of pregnancy and childbirth if the same complication had occurred in a previous pregnancy;
22. **You** driving, or in charge of a vehicle where **Your** blood/urine alcohol level is above the legal limit stated in the laws of the country where the incident occurs;
23. any claim arising directly or indirectly from **Your** health or anyone's good health on which **Your Trip** depends that **You** knew about before **Your Trip** commenced unless **We** have agreed in writing.

## WHAT TO DO IN THE EVENT OF A MEDICAL EMERGENCY

### MEDICAL EMERGENCIES AND RETURNING EARLY TO YOUR HOME COUNTRY

If **You** have an emergency during **Your Trip** and require medical treatment while outside **Your Home Country**, or if **Your** journey is cut short (**curtailment**) or **You** have to return early to **Your Home Country**, or **You** are in any of the circumstances listed in sections 2, 3, 4 and 5 **You** must phone Global Response as soon as possible, and quote **Your** Policy number.

### If You have a medical or non-medical emergency, please call +44 (0)343 658 0303

These lines are open 24 hours a day.

Global Response will provide immediate help if **You** are ill or injured outside the United. They provide a 24-hour emergency service 365 days a year.

When contacting the above **You** will need to quote **Your** Policy Number, the name of **Your** agent, **Your** name, address, telephone number and confirm that **You** are insured with Leisure Guard.

## CLAIMS PROCEDURE

When something happens which is likely to give rise to a claim under this policy, **You** must notify Global Response in writing as soon reasonably possible after it happens and, in any case, within 28 days from the date of return to **Your Home Country**. Such notice shall include full details of the event. **You** should contact one of the numbers below:

**You** should contact Global Response

+44 (0) 343 658 0302

### Claims Cooperation

**You** shall provide assistance and co-operate with **Us** or **Our** representatives in obtaining any other records **We** or they feel necessary to evaluate the incident or claim. If **You** do not co-operate with **Us** and/or **Our** investigation of the claim, **We** shall not be liable to pay any claim.

### Access to additional materials

**You** shall provide **Us**, or designated representatives, all information, documentation, medical information that **We** or they may reasonably require during the term of this policy, or until all claims have been resolved, whichever is later.

### Right to medical records and medical examination

Following notification of a claim, **You** shall provide, when asked, all authorisations necessary to obtain **Your** medical records. **We** have the right to have **You** examined by a physician or vocational expert of **Our** choice, and at **Our** expense, when and as often as **We** may reasonably request.

## COMPLAINTS PROCEDURE

**We** aim to provide a first class service at all times. However, if **you** have a complaint **you** should follow the below process:

For Complaints about how **your** policy was sold **you** should contact:

The Compliance Manager,  
ROCK Insurance Group,  
Griffin House,  
135 High Street,  
Crawley,  
West Sussex  
RH10 1DQ

Telephone 0333 300 2160  
Email: [info@leisureguardsupport.com](mailto:info@leisureguardsupport.com).

For complaints about how a claim has been handled **you** should contact:

The Complaints Department,  
Global Response Ltd,  
Regus House,  
Falcon Drive,  
Cardiff  
CF10 4RU

Telephone: 00 44 (0) 2920 468793  
Email: [customerservices@global-response.co.uk](mailto:customerservices@global-response.co.uk)

If we cannot give you a final decision within eight weeks from the day we receive your complaint we will explain why and tell you when we hope to reach a decision. Our decision is final and based on the evidence presented. If you feel that there is any new evidence or information that may change our decision, you have the right to make an appeal. If you are not satisfied with the results of our investigation, you have the right to refer your complaint to an independent authority for consideration.

That authority is the Financial Ombudsman Service (FOS) at:

South Quay Plaza,  
Exchange Tower,  
London  
E14 9SR

Telephone: 0800 023 4 567

Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the complaints procedure before the FOS will consider **your** case.

**We** are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, Protection is increased to 100% where a claim arises from the death or incapacity of the policyholder due to injury, sickness, or infirmity without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## DATA PROTECTION ACT 1998

**We** will collect certain information about **You** in the course of considering **Your** application and conducting **Our** relationship with **You**. This information will be processed for the purposes of underwriting **Your** insurance cover, managing any insurance issued, administering claims and fraud prevention. **We** may pass **Your** information to a qualified **Medical Practitioner**, other insurers, reinsurers, other parties who provide services under policy and loss adjusters for these purposes. This may involve the transfer of **Your** information to countries which do not have data protection laws.

**You** may have the right of access to, and correction of, information that is held about **You**. Please contact **Our** Compliance Officer to exercise either of these rights.

Some of the information may be classified as 'sensitive' – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain **Your** explicit consent before the information may be processed. By finalising **Your** insurance application, **You** consent to the processing and transfer of information described in this notice. Without this consent **We** would not be able to consider **Your** application.

## AUTO RENEW

To make sure **You** have continuous cover under **Your** policy, Leisure Guard will aim to automatically renew (auto-renew) **Your** policy when it runs out, unless **You** tell them not to. Each year Leisure Guard will contact **You** 21 days before the renewal date of **Your** policy, and tell **You** about any changes to the premium or the policy terms and conditions. If **You** do not want to auto-renew **Your** policy, just call them on the telephone number provided on **Your** Travel Insurance Policy Certificate. Otherwise they will collect the renewal premiums from **Your** credit card or debit card.

**You** should also note that **Your** renewed policy will only be valid when:

- a) **You** have told them about any changes to **Your** policy details (including any changes in health conditions);
- b) and **Your** credit card or debit card details have not changed.

In some cases Leisure Guard may not be able to automatically renew **Your** policy. They will let **You** know at the time if this is the case. Leisure Guard is entitled to assume that **Your** details have not changed and **You** have the permission of the card holder unless **You** tell them otherwise. Leisure Guard does not have **Your** payment details. They will tell the relevant processing bank that have **Your** payment details to charge the relevant premium to **Your** debit card or credit card on or before the renewal date.

**You** can tell Leisure Guard about any changes to **Your** policy details or opt out of automatic renewal at any time by phoning them on the telephone number provided on **Your** Travel Insurance Policy Certificate.

**SECTION A - TRAVEL INSURANCE CONTACT NUMBERS**

**IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE GLOBAL RESPONSE STATING YOUR NAME AND POLICY NUMBER.**

Travel Helpline	<b>0333 300 2160</b>
Medical & Repatriation Expenses	<b>+44 (0) 343 658 0303</b>
Claims Helpline	<b>+44 (0) 343 658 0302</b>



## SECTION B - END SUPPLIER FAILURE COVER

**This cover is provided only if You have purchased a Premier policy. Below are the details of cover provided by this extension.**

This insurance is underwritten by CBL Insurance Europe Limited 2nd Floor 13-17 Dawson Street Dublin 2 Ireland, company registration: 218234 who are authorised and regulated by the Financial Conduct Authority registration number 203120.

### Definitions which only apply to this Section:

**End Supplier** – Scheduled Airline, Rail Operators including Eurostar, Eurotunnel, Ferry and Cruise Operators, Coach Operators, Transfer Companies, Car Hire Companies, Hotels and Apartments, Villas abroad and cottages in UK, Caravan sites, Campsites, Mobile Homes and Camper Rentals, Destination Management Company, Safaris, Excursions, Theme Parks such as Disneyland Paris, Tour Operators, Travel and Booking Agents and Consolidators.

**Mode of Transport** – Scheduled Airline (as defined below), Train (i.e. Eurostar and Eurotunnel), Coach, Ferry, Cruise Ship

**Irrecoverable Loss** – Deposits and charges paid by **You** for **Your Trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the **End Supplier** or another insurance company or a government agency or a travel agent or credit card company.

**Trip** – **The Outward Journey** and **Return Journey** on a **mode of transport** booked and paid for by **You**.

**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.

**Insolvency or Financial Failure** – An event causing the cancellation of all or part of **Your Trip** happening after **You** purchased this insurance which results in the **End Supplier** no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

### What you are covered for

**We** will indemnify **You** up to **£3,000** in total for each Insured Person named on the Invoice for:

1. Irrecoverable sums paid in advance in the event of Insolvency of the End Supplier associated with **Your Trip** which was incurred before **Your** departure date if **You** have to cancel **Your Trip** or if **You** have already completed the outward journey;
2. The extra cost of a one way fare of a standard no greater than the class of journey on the **Outward Journey** to allow **You** to complete the Return Journey of **Your Trip** (to your original departure country within the European Union/EEA country of residence ) as a result of the **Insolvency** or **Financial Failure** of the **mode of transport** on which **You** are booked to travel causing the transport on which **Your Trip** depends that were subject to **Your Advanced Booking** being discontinued and **You** not being offered from any other source any reasonable alternative transport or refund of charges **You** have already paid. Provide where practicable **You** shall have obtained **Our** approval prior to incurring the relevant cost by contacting **Us**.
3. **Irrecoverable loss** of unused prepaid expenses as a result of **Insolvency** or **Financial Failure** of any company for the following services associated with **Your Trip** booked independently by **You**:
  - Scheduled Airline
  - short let holiday accommodation providers (including hotels, Apartments and Villas),
  - car hire operators
  - ferry/cruise operators
  - coach operators
  - train operators
  - Theme Parks
  - Caravan / Camp Site
  - Mobile Homes and Camper Rentals
  - travel agent, tour organiser/Operator, booking agent or consolidator
  - Destination Management Company.
4. Any losses that are not directly associated with the incident that caused **You** to claim are limited to £1,500 in total for each Insured Person named on **Your** Travel Insurance Policy Certificate.

**You** may claim **only** under End Supplier Failure Insurance or Cancellation / Curtailment, not both.

### Special condition which apply:

**You** must obtain written confirmation from the liquidator that the third party supplier has become insolvent.

### What is not covered:

1. Any expense following **Your** disinclination to travel or to continue with **Your Trip** or loss of enjoyment on **Your Trip**;
2. Any expense arising from circumstances which could reasonably have been anticipated at the time **You** booked **Your Trip**;
3. Any costs incurred by **You** which are recoverable or for which **You** receive or are expected to receive compensation;
4. Any form of travel delay or other temporary disruption to **Your Trip**;
5. Any loss sustained by **You** when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of Insolvency or Financial Failure (as defined herein) of the **End Supplier** or other relevant company was announced;
6. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
7. Any loss for which a third party is liable or which can be recovered by other legal means.
8. Anything mentioned in the General Exclusions unless specifically insured under this Section.

### Your Supplier Insolvency Policy Cover:

This policy provides cover **ONLY** in the event that **You** cannot recover **Your** losses from any other source. In the event of a loss, **You** should first make **Your** claim against **Your** Holiday Provider, CAA ATOL, **Your** credit or debit card provider under Section 75 of the Consumer Credit Act 1974 or against any other insurance policy which provides compensation for **Your loss**.

This policy will only make payments less the value of any compensation **You** have received from any other source.

### Claims Procedure:

First, check **Your** Travel Insurance Policy Certificate and **Your** policy to make sure that what **You** are claiming for is covered. **You** must notify **Us** in writing either by e-mail or at the address below of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable and in any event within 14 days.

**For End Supplier Failure Insurance claims please e-mail claims@MGACS.com or write to:**

MGA Cover Services Limited,  
Claims Department ,  
Kemp House, ,  
152 City Road, ,  
London EC1V 2NX

MGA Cover Services Limited will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

Please read the general conditions contained in this policy document and the relevant sections of **Your** policy for more information. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

### Complaints Procedure

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should in the first instance contact

MGA Cover Services Limited,  
Customer Services,  
Kemp House,  
152 City Road,  
London EC1V 2NX  
Email: [info@mgacs.com](mailto:info@mgacs.com)

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

**We** will contact **You** within 14 days of receiving **Your** complaint to inform **You** of what action **We** are taking. **We** will try to resolve the problem and give **You** an answer within eight weeks. If it will take us longer than eight weeks **We** will tell **You** when **You** can expect an answer.

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service.

**You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower  
Harbour Exchange Square,  
London E14 9SR  
Tel: 0845 080 1800  
[www.financial-ombudsman.org.uk/](http://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.

## SECTION C - OPTIONAL GADGET COVER

### INSURANCE POLICY – TERMS AND CONDITIONS

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

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

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

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

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

The administrator is Leisure Guard Insurance. They will help **you** with any questions **you** may have and help **you** with any changes **you** need to make to **your** insurance. Please also contact them if any details on **your** Certificate of Insurance are incorrect and they will arrange for a corrected Certificate of Insurance to be issued to **you**. **You** can contact them at: The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ. Telephone 0333 300 2160. Email: [info@leisureguardsupport.com](mailto:info@leisureguardsupport.com).

### CERTIFICATION OF COVER

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

### INTRODUCTION

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

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

### WHERE AND WHEN COVER APPLIES

#### Period of this Policy

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

#### Operative time and geographical area

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

### DEFINITIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**UK:** England, Scotland, Wales and Northern Ireland.

**Unattended:** Not visible to **you** and not within **your** arms' length reach. **We** will not pay any claims for property left **unattended** in publicly accessible places. **you** must act as though **you** are not insured.

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

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

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

#### What is covered:

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

### BASIS OF COVER

#### A. Accidental Damage

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

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

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

#### B. Theft

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

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

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

#### C. Breakdown

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

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

#### D. Liquid Damage

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

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

#### E. Unauthorised Calls, Texts or Data Use

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

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

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

### REPLACEMENT CONDITION

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

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

#### What is not covered:

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

**equipment**, or any costs other than the repair or replacement costs of the **electronic equipment**.

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

### POLICY CONDITIONS AND LIMITATIONS

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single **period of insurance**. Cover is limited to one replacement per **period of insurance** per item, up to the amount specified in the Summary of Cover table.
2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.
3. This insurance only covers **electronic equipment** purchased in the **UK**, the Isle of Man and the Channel Islands. Cover includes the use of the **electronic equipment** for the period and destination shown on **your** insurance certificate. Any repairs or replacements must be carried out in the **UK** by repairers or retailers approved by **us**.
4. The **electronic equipment** must be less than 6 years old (except for laptops which must be less than 15 months old) at the **commencement date** of the insurance, with valid **proof of purchase**. All items must have been purchased as new from a VAT registered company and must be in full working order at the **commencement date** of this policy.
5. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to: take care to supply accurate and complete answers to all the questions **we** or Rock Insurance Services may ask as part of **your** application for cover under the policy; to make sure that all information supplied as part of **your** application for cover is true and correct and; to tell **us** of any changes to the answers **you** have given as soon as possible. Failure to provide answers in line with the requirement of the act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
6. **You** must provide **us** with any receipts, **proof of purchase** or documents to support **your** claim as requested. All **proof of purchase** must include the make and model of the **electronic equipment** and must be in **your**

name. If **we** do not receive the documents **we** have requested from **you** or if any documents submitted by **you** are not acceptable to **us**, it may delay **your** claim or **we** may decline to pay **your** claim.

- You** must take all precautions to prevent any damage to **your electronic equipment**.
- If **electronic equipment** is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company. etc), **you** must notify such carrier immediately and obtain a copy of their report.
- We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. Please note that it may be necessary for **us** to contact **your** Airtime Provider in order to validate **your** claim.
- This cover is limited to one replacement per insured item per **period of insurance**.
- Cover for **your electronic equipment** applies to **you** as the person who purchased the policy and **your immediate family**.
- The benefits of this policy cannot be transferred to someone else or to any other **electronic equipment** without **our** written permission.

## HOW TO CLAIM

**You** must:

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

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

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

UK General Insurance Ltd is an agent of Great Lakes.

## CANCELLATION

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

Thereafter **you** may cancel the insurance cover at any time by informing Leisure Guard however no refund of premium will be payable.

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

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

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

## MAKING YOURSELF HEARD

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

### Complaints regarding the sale of the policy:

Please contact Leisure Guard who arranged the Insurance on Your behalf at

The Compliance Manager,  
ROCK Insurance Group,  
Griffin House,  
135 High Street,  
Crawley,  
West Sussex  
RH10 1DQ

Telephone 0333 300 2160  
Email: [info@leisureguardsupport.com](mailto:info@leisureguardsupport.com)

If Your complaint about the sale of Your policy cannot be resolved by the end of the third working day, Leisure Guard Insurance will pass it to:

Customer Relations Department,  
UK General Insurance Limited,  
Cast House,  
Old Mill Business Park,  
Gibraltar Island Road,  
Leeds  
LS10 1RJ

Telephone: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

### Complaints regarding claims:

Trent - Services (Administration) Ltd,  
Trent House,  
Love Lane,  
Cirencester,  
Gloucestershire  
GL7 1XD

Telephone: 01285 626020  
Email: [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk)  
Fax: 01285 626031

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

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

Customer Relations Department,  
UK General Insurance Limited,  
Cast House,  
Old Mill Business Park,  
Gibraltar Island Road,  
Leeds  
LS10 1RJ

Telephone: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

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

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

Telephone: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

## COMPENSATION SCHEME

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

## IMPORTANT NOTICE TO CUSTOMERS

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

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

## DATA PROTECTION

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

## SECTION A - TRAVEL INSURANCE SUMMARY OF COVER

Cover (per person unless shown otherwise)	STANDARD	Excess per person	PREMIER	Excess per person	PREMIER PLUS	Excess per person
Cancellation and Curtailment	£1,500	£100/£25 LOD*	£3,500	£85	£10,000	Nil
Medical Expenses Emergency Repatriation	Up to £5,000,000	£100	Up to £10,000,000	£85	Up to £20,000,000	Nil
Dental Expenses	£50	£100	£200	£85	£550	Nil
Hospital Benefit	£15 per day up to £150	Nil	£50 per day up to £500	Nil	£50 per day up to £1,500	Nil
Personal Effects and Baggage	£750	£100	£2,000	£85	£3,000	Nil
Single Item Limit	£100	£100	£200	£85	£300	Nil
Valuables Limit	£100	£100	£200	£85	£300	Nil
Delayed Baggage	N/A	N/A	£300	£85	£300	Nil
Money & Cash	£300	£100	£500	£85	£525	Nil
Cash Limit	£100	£100	£250	£85	£525	Nil
Travel Delay	N/A	N/A	£20 for each full 12 hour period up to up to £200	Nil	£30 for each full 12 hour delay maximum £500	Nil
<b>Personal Accident</b>						
Permanent Total Disablement	£5,000	Nil	£30,000	Nil	£50,000	Nil
Loss of Limb(s)/Eye(s)	£5,000	Nil	£30,000	Nil	£50,000	Nil
Death	£5,000	Nil	£30,000	Nil	£30,000	Nil
Death <18 or >65	£1,000	Nil	£7,500	Nil	£7,500	Nil
Personal Liability	£1,000,000	Nil	£1,000,000	Nil	£2,500,000	Nil
Legal Expenses	£5,000	Nil	£15,000	Nil	£50,000	Nil
<b>Wintersports coverage – subject to the payment of an additional premium</b>						
Ski Equipment - owned	£300	£100	£1,000	£85	£2,000	Nil
Single Item Limit	£150	£100	£500	£85	£1,000	Nil
Ski Equipment - hired	£150	£100	£250	£85	£250	Nil
Single Item Limit	£150	£100	£250	£85	£250	Nil
Ski Hire	15 / 150	Nil	50 / 500	Nil	50 / 500	Nil
Ski Pack	15 / 150	Nil	50 / 500	Nil	50 / 500	Nil
Piste Closure	10 / 100	Nil	50 / 500	Nil	50 / 500	Nil
Delay due to Avalanche	£50	Nil	£50	Nil	£50	Nil
<b>Golf coverage – subject to the payment of an additional premium</b>						
Golf Equipment	£1,000	£100	£2,000	£85	£2,000	Nil
Single Article Limit	£250	£100	£250	£85	£500	Nil
Golf Equipment - hired	20 / 200	Nil	75 / 300	Nil	75 / 300	Nil
Green Fees	75 / 300	Nil	100 / 400	Nil	100 / 400	Nil
Hole in One	£100	Nil	£150	Nil	£150	Nil
<b>Wedding Cover – subject to the payment of an additional premium</b>						
Wedding Rings	£250 per ring	£100	£500 per ring	£85	£500 per ring	Nil
Wedding Gifts	£1000 per couple	£100	£2000 per couple	£85	£2000 per couple	Nil
Wedding Attire	£1000 per couple	£100	£2000 per couple	£85	£3000 per couple	Nil
Photographs & Videos	£750 per couple	£100	£1500 per couple	£85	£1500 per couple	Nil
<b>Business coverage – subject to the payment of an additional premium</b>						
Business Equipment	£1,000	£100	£1,000	£85	£1,500	Nil
Single Article Limit	£500	£100	£500	£85	£500	Nil
Business Samples	£500	£100	£500	£85	£500	Nil
Computer Equipment Limit	£1,000	£100	£1,000	£85	£1,500	Nil
Business Equipment Delay	£150	Nil	£200	Nil	£500	Nil
Business Equipment Hire	30 / 300	Nil	50 / 500	Nil	1000 / 500	Nil
Business Money	£1,000	£100	£1,000	£85	£1,000	Nil
Cash Limit	£500	£100	£500	£85	£500	Nil
Emergency Courier Expenses	£200	£100	£200	£85	£200	Nil
Replacement Employee	£1,000	£100	£1,500	£85	£1,500	Nil
<b>Cruise coverage – subject to the payment of an additional premium</b>						
Missed Port Departure	£1,000	£50	£1,000	£50	£1,000	Nil
Cabin Confinement	100 / 500	Nil	100 / 500	Nil	100 / 500	Nil
Itinerary Change	100 / 500	Nil	100 / 500	Nil	100 / 500	Nil
Unused Excursions	£300	£50	£300	£50	£300	Nil
Cruise Interruption	£1,000	£50	£1,000	£50	£1,000	Nil

\* LOD means Loss of Deposit

## SECTION B - END SUPPLIER FAILURE SUMMARY OF COVER

Cover (per person unless otherwise shown)	Standard Cover Limits up to	Excess	Premier Cover Limits up to	Excess	Premier Plus limits up to	Excess
1. End Supplier Failure Cover	N/A	N/A	£3,000	Nil	£3,000	Nil

## SECTION C - OPTIONAL GADGET COVER SUMMARY OF COVER

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess
1. Level 1	3 gadgets Single Article Limit Single Article Limit for Laptop	£1,000 £1,000 £1,000	Up to £50
2. Level 2	5 gadgets Single Article Limit Single Article Limit for Laptop	£2,000 £1,000 £2,000	Up to £50
3. Level 3	7 gadgets Single Article Limit Single Article Limit for Laptop	£3,000 £1,000 £2,000	Up to £50