

# Longstay & Backpacker

## extended stay travel insurance



### Pre-Travel and Travel Policies

This cover is for residents of the United Kingdom, the Channel Islands or for British Forces Posted Overseas (BFPO) only

For policies issued from 1st February 2018 to 31st January 2019  
Master Policies: LSZPJ 40019A&B - applies to Sections A & B1 to B8

#### SUMMARY OF COVER

Policy section	'Backpacker' policy (up to)	'Longstay' policy (up to)	'Longstay PLUS' policy (up to)	Excess*
<b>Policy A - Pre-travel policy</b>				
A. Cancellation Charges	£1,000	£2,500	£2,500	£75**
<b>Policy B - Travel policy</b>				
B1. Departure delay	no cover	£20 after first full 12 hrs £10 after each following full 12 hrs up to a maximum of £100	£20 after first full 12 hrs £10 after each following full 12 hrs up to a maximum of £100	Nil
Missed departure	no cover	£1,000	£1,000	Nil
Abandonment (after 24 hrs)	no cover	£2,500	£2,500	£75
B2. Personal possessions	£100 for each individual item no cover for <b>valuables</b> maximum of £500 in total	£250 for each individual item £250 in total for all <b>valuables</b> maximum of £2,000 in total	£250 for each individual item £10 after each following full 12 hrs maximum of £2,000 in total	£50
Possessions delayed in transit (over 12 hrs)	no cover	essential items up to £100	essential items up to £100	Nil
B3. Personal money, passport & travel documents	no cover	£250 in cash on <b>your</b> person £500 in total	£250 in cash on <b>your</b> person £500 in total	£50
Loss of passport & travel documents	no cover	£250 necessary travel and accommodation costs	£250 necessary travel and accommodation costs	Nil
B4. Emergency medical expenses outside <b>your</b> home country	£2,000,000	£5,000,000	£5,000,000	£75
State hospital benefit	£200 (£10 for each full 24 hrs) if <b>you</b> are confined to a hospital bed in a state hospital	£400 (£20 for each full 24 hrs) if <b>you</b> are confined to a hospital bed in a state hospital	£400 (£20 for each full 24 hrs) if <b>you</b> are confined to a hospital bed in a state hospital	Nil
B5. Curtailment (cutting short <b>your</b> trip)	£250 additional costs for transport and accommodation to return <b>you</b> to <b>your</b> overseas international departure point	£500 additional costs for transport and accommodation to return <b>you</b> to <b>your</b> overseas international departure point	£500 additional costs for transport and accommodation to return <b>you</b> to <b>your</b> overseas international departure point	£75
B6. Personal liability	£1,000,000	£2,000,000	£2,000,000	£250 property damage; £50 other claims
B7. Accidental death & disability benefit	£5,000***	£15,000***	£15,000***	Nil
B8. Legal advice and expenses	no cover	£25,000	£25,000	£50
C1. Consular assist cover	no cover	no cover	Insured Incident	Nil
C2. Gadget cover	no cover	£1,000	£1,000	£50

\* All excesses shown for this policy are payable by each **insured-person**, per section and for each incident giving rise to a separate claim. If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to **Nil** in the event of a claim (the excess for Section C2 would still apply). Any Excess imposed by **us** following **your** call to TravelAdministration Facilities will still apply.

\*\* Section A - for deposit only claims the Excess is reduced to £25.

\*\*\* Cover for accidental death is reduced to £1,000 if **your** age is under eighteen (18) years at the time of the incident.

Insurance Policy 2018/19

## CONTENTS

	Page No
Summary of Cover	1
Disclosure of Existing Medical Conditions	2
Change in Medical Condition or Ongoing Medication	3
Criteria for Purchase	3
How Your Policies Work	3
Return Home Cover	3
Stop-over Cover	3
Geographical Areas	4
Definition of Words	4-5
Conditions & Exclusions Applying to All Sections	5
Pre-travel Policy - Policy A - Cover	5-6
Travel Policy - Policy B - Cover	6-13
Your Right to Complain	13-14
Data Protection Act - Personal Information	14
If You Need to Claim	14
Sports & Activities (Activity Packs 1 - 4)	15
Reciprocal Health Arrangements	15
What to do in the Case of a Medical Emergency Abroad	16
Important Telephone Numbers	16

### YOUR POLICY IS INSURED BY:

Sections A & B1 to B8 are covered under master policy numbers shown at the top of page 1 and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland. Registered in England & Wales. Company No. FC024381 Branch No. Br006943. A public body corporate with limited liability. Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918. Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme. Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent ME19 4UY. Registered in England Registered Number: 3220410. Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Administration Facilities and Travel Claims Facilities are trading names of Travel Insurance Facilities plc.

Section C1 UK General Insurance Ltd on behalf of Great Lakes Insurance SE, a German insurance company with its headquarters at Königstrasse 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 the Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

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

Section C2 arranged by Supercover Insurance Ltd and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE, a German insurance company with its headquarters at Königstrasse 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 the Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request.

Supercover Insurance Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting them on 0800 111 6768.

### YOUR POLICY IS ARRANGED BY:

Cover is specially arranged through P J Hayman & Company Limited. Registered in England. Registered NO. 2534965. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. P J Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority.

## DISCLOSURE OF EXISTING MEDICAL CONDITIONS

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

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

Have you, or anyone insured under this policy, ever been diagnosed or received treatment for:

- any heart or circulatory condition?
- a stroke or high blood pressure?
- a breathing condition (including asthma)?
- any type of cancer?
- any type of diabetes?

YES

NO

In the last 2 years - have you, or anyone insured under this policy been:

- treated for any serious or re-occurring medical condition?
- asked to take regular prescribed medication?
- referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

YES

NO

Are you or anyone insured under this policy waiting for any tests or treatment of any description?

YES

NO

Has your doctor altered your regular prescribed medication in the last 6 months?

YES

NO

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

To enable us to consider your medical condition please contact Travel Administration Facilities on **0203 829 3855**

Full cover is available under this policy. If your answers change to **"YES"** during the period of insurance, please contact us on: **0203 829 3855**

You need to keep copies of all letters we send you for future reference. Your failure to disclose any relevant information may mean that your policy will not cover you and it may invalidate it altogether. We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us. Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities either by debit/credit card or cheque, made payable to URV, and sent within 14 days of receipt. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered. Any terms and conditions declared under this policy will also be recorded under your travel insurance policy so that you do not need to declare these twice.

### Note:

- We are unable to provide any cover for your existing medical condition, unless we have agreed cover in writing and any additional premium has been paid.
- We are unable to provide any cover for claims arising from a known existing medical condition of a close relative, a close business associate or a travelling companion not insured by us or any recognised complication caused by the existing medical condition.

Pregnancy - our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.

## CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travel Administration Facilities on **0203 829 3855** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis.

**We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

## CRITERIA FOR PURCHASE

This insurance is sold on the understanding that **you** and anyone travelling with **you** and named on the Schedule of Insurance:

- Are a **resident** of the **United Kingdom, Channel Islands or BFPO**.
- Are not taking a **crui**se.
- Have not started the **trip**.
- Are not making a one-way trip.
- Travel within 15 months of the start date of **your** policy.
- Are not travelling within **your home country** for less than 3 days.
- Are undertaking a minimum of 1 overnight stay when travelling abroad.
- Are not making a stop-over of more than 7 days in total.
- Will not make more than 2 return **trips** to **your home country** (each **trip** not exceeding 21 days in total).
- Are not aged 40 years or over on the date **you** purchase **your** policy, if buying the 'Backpacker' cover.
- Are not aged 70 years or over if travelling Worldwide, or aged 76 years or over if travelling within Europe or Australia and New Zealand, on the date **you** purchase **your** policy, if buying the 'Longstay' or 'Longstay PLUS' cover.
- Are travelling with the intention to return to the **United Kingdom, Channel Islands or BFPO** within **your trip** dates, unless an extension has been agreed with **us** and **we** have confirmed in writing.
- Are not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- Take all possible care to safeguard against accident, injury, loss or damage as if **you had no insurance cover**.

## HOW YOUR POLICIES WORK

### Our Pledge to You

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

For **your** added protection **we** are covered by the Financial Services Compensation Scheme (FSCS). Further information about the scheme is available from their website at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone +44 (0) 800 678 1100 or +44(0) 20 7741 4100.

### Policy Information

Cover is specified on either the 'Backpacker' or 'Longstay' or 'Longstay PLUS' policies for each passenger who is shown as having paid the insurance premiums and whose name is shown on the Schedule of Insurance.

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

In the event that **you** have paid for a **trip** on behalf of other individuals not insured on this policy please be advised that **your** policy only provides cover for **your** proportion of **trip** costs, as opposed to the amount **you** have paid on behalf of others.

### Cancelling Your Policies

- **You** have a 'cooling off' period where, should **you** decide that **you** find that the terms and conditions do not meet **your** requirements and provided **you** have not travelled or claimed on the policy, **you** can advise **us** within 14 days of purchase for a full refund to be considered.
- Should **you** wish to cancel **your** policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that **you** have not travelled, a refund of 50% of the policy premium and any additional premium applied to **your** existing medical conditions will apply.
- If **you** are intending to claim, or have made a claim (irrespective of whether **your** claim was successful or not) **we** will not consider refunding any proportion of **your** premium.
- **We** reserve the right to give 7 days notice of cancellation of this policy, without refund, by recorded delivery to **you** at **your** last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of **our** staff or agents.

## Accurate and Relevant Information

**You** have a duty to take reasonable care to answer questions fully and accurately, and that any information **you** volunteer is not misleading. This applies both when **you** take the policy out and at any time during the policy period. If **you** do not do so, **we** reserve the right to void **your** policy from inception.

## Your Policy Wordings

**Your** insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice (if **you** have 'Longstay' or 'Longstay PLUS' cover), and how to contact the 24 hour emergency medical assistance service.

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

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

The policy is a contract between **us** and **you**.

**We** will pay for any insured event, as described in the policy, that happens during the period of validity and for which **you** have paid the appropriate premium.

Travel insurance policies have specific requirements for both purchasing and making successful claims. Please take the time to read and understand it straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered).

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

If **your** circumstances do not fit those specified then there is no cover in place.

## Your Excess

**Your** policy carries an excess and this is the amount **you** have to contribute towards each claim. All excesses shown for this policy are payable by each **insured-person**, per section and for each incident giving rise to a separate claim.

**Your** excess may be increased to include existing medical conditions confirmed in writing by Travel Administration Facilities. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to **Nil** in the event of a claim (the excess for Section C2 would still apply).

**Note:** any excess imposed by **us** following **your** call to Travel Administration Facilities will still apply.

## When Your Two Policies Start and End

The cover on cancellation (Policy A - Pre-travel policy), starts from the date the **trip** booking was made after the policy was issued and ends when **you** leave **home**. No further **trips** are covered.

The cover under all other sections (Policy B - Travel policy) starts when **you** commence **your trip** as shown on **your** Schedule of Insurance and ends when **you** complete **your trip**. Alternatively cover will cease on expiry of the policy, whichever is the first.

## Extension of Period

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

## RETURN HOME COVER

Cover under Policy B, travel insurance, is extended to include 2 return **trips** to **your home country** for a period of up to 21 days per **trip**.

When using the return **home** extension all cover is suspended on clearance of customs in **your home country** and restarts after the baggage check-in at **your international departure point** for **your** return **flight**, international train or ferry to **your** overseas destination. All cover ceases if **you** have made a claim or intend to make a claim under the Curtailment section.

Please note that no expenses for the return **trip home** or resumption of the **trip** are covered.

## STOP-OVER COVER

The maximum amount of time **your** policy allows for a stop-over outside **your** selected geographical area is 7 days.

## GEOGRAPHICAL AREAS

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

**Area 2 - Australia & New Zealand** - Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord Howe Island) and New Zealand, including the Cook Islands, Niue and Tokelau.

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

**Area 4 - Worldwide** *including* the United States of America, Canada and the Caribbean.

## DEFINITION OF WORDS

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

### Back country

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

### Beach swimming

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

### BFPO

British Forces Posted Overseas.

### Business associate

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

### Channel Islands

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

### Close relative

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

### Connecting flight

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

### Cruise

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

### Curtailment/curtail

The cutting short of **your trip** by **your** early return **home**.

Note: cover is only provided for additional costs to allow **you** to travel to **your** return pre-booked **international departure point**.

### Domestic flight

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

### Drones

Un-manned aerial vehicles.

### Duty free

Any items purchased at duty free (including but not limited to tobacco products, alcohol, perfumes, cosmetics).

### Essential items

Underwear, socks, toiletries and a change of clothing.

### Existing medical condition

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

### Flight

A service using the same airline or airline flight number.

### Hazardous activity

Any recreational activity that requires skill and involves increased risk of injury. If **you** are taking part in any sport please refer to the back of this policy where there is a list of activities that are covered as standard or require an additional premium. If **your** chosen activity is not listed please contact the issuing Agent/Broker or P J Hayman & Company Ltd on **02392 419 050** (or **02392 419 070** if a Direct Customer), to ensure **you** are covered.

### Home

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

### Home country

The country **you** live in within the **United Kingdom** or the **Channel Islands**.

### Inshore

Within 12 Nautical miles of the shore.

### Insured-person/you/your

Any person named on the Schedule of Insurance.

For 'Gadget cover' this will also mean the person who owns the **Gadgets**.

### International departure point

The airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from **your home** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to **your home**.

### Laptop

Portable computer suitable for use whilst travelling.

### Manual labour

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

### Medical condition

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

### Off-piste

Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including **back country** or areas marked or prohibited from entry.

### On piste

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

### Open water swimming

Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.

### Pair or set

2 or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

### Personal money

Sterling or foreign currency in note or coin form.

### Personal possessions

Each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including buggies, strollers, car seats, **your drones** (as defined) and **your valuables** (as defined).

### Public transport

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

### Redundancy

Being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of 2 years or longer and is not on a short term fixed contract.

### Relevant information

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

### Resident

A person who has had their main **home** in the **United Kingdom**, the **Channel Islands** or **BFPO** and has not spent more than 6 months abroad in the year before buying this policy.

### Sports equipment

Specialist equipment belonging to **you** and used specifically for a particular sport or leisure activity.

### Travel documents

Valid visas, ESTA, travel tickets, European Health Insurance Card (EHIC) and valid reciprocal health form S2.

### Travelling companion

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

### Trip

A holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in the **UK**, the **Channel Islands** or **BFPO**, following **your** repatriation, both during the period of cover.

Note: any subsequent holiday or journey that starts after **you** have returned **home** or to a hospital or nursing home (as described above) is not covered (except when using the return **home** extension).

### Unattended

Left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

### United Kingdom/UK

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

### Valuables

Cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, ipods, MP3 players, audio equipment, **laptop**, mac or web books, personal computers, computer equipment/accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

### We/our/us

Sections A & B1 to B8 Union Reiseversicherung AG.

Sections C1 & C2 UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

### Winter sports

**On-piste** skiing, snow boarding and ice skating.

## CONDITIONS & EXCLUSIONS APPLYING TO YOUR POLICIES

Below are some important conditions and exclusions which apply to **your** pre-travel and travel policy.

It is recommended that **you** read this along with the conditions for each section of **your** policies as this will make sure that **you** are aware of any conditions which may affect **your** circumstances or likelihood to claim.

### Applying to all sections of your policies:

**You** are not covered under any section, unless specified, for any of the following circumstances:

- 1) participation in a **hazardous activity** or additional activity unless the appropriate additional premium has been paid and the policy endorsed.
- 2) any re-occurring health condition or **existing medical condition**, these will include any heart related problem, a stroke, cancer, any breathing problems, diabetes or any other **medical condition** which has been treated in hospital or has been referred to a specialist in the last 2 years or **you** are waiting for any tests or treatment of any description or **your** doctor has altered **your** regular prescribed medication in the last 6 months, unless **we** have agreed cover in writing and any additional premium has been paid.
- 3) any claim due to **your** carrier's refusal to allow **you** to travel for whatever reason.
- 4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing and any additional premium has been paid.
- 5) **you** piloting or travelling in an aircraft not licensed to carry passengers.
- 6) **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life).
- 7) **you, your travelling companion, close relative** or **business associate** being under the influence of:
  - drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction);
  - alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);
  - solvents; or
  - anything relating to **you, your travelling companion, close relative** or **business associates** prior abuse of drugs, alcohol or solvents.

- 8) **you** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate at **home** (Note: there is no cover under Section B6 - Personal Liability for any claim related to the use of motorised vehicles).
- 9) **you** travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not and if **you** are riding pillion, the rider must also hold appropriate qualifications.

Note: **you** can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>

- 10) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- 11) any claim arising from **relevant information** known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- 12) the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking or any deliberate or criminal act by an **insured-person**.
- 13) **manual labour**.
- 14) the usage of **drones**.
- 15) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- 16) accepting that **your** policy cannot be extended once it has expired.
- 17) submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **United Kingdom** or the **Channel Islands**.
- 18) **In respect of all Sections other than B4 - Emergency Medical & Associated Expenses:**
  - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- 19) loss of earnings, additional hotel costs, Visa's, ESTAs, vaccinations, inoculations, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- 20) the cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- 21) **you** support any claim with the correct documentation as laid out in the individual section.
- 22) notifying **us** immediately of any change in health.
- 23) only pay **our** proportion of any loss where **you** have not insured for the full cost of the **trip**.

### In respect of Sections A - Curtailment Charges, B4 - Emergency Medical & Associated Expenses and B5 - Curtailment, only

- 24) checking with **your** doctor on the advisability of making the **trip** if **you** have any **existing medical condition**, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- 25) not requiring insurance for **your existing medical condition**, unless **we** have agreed cover in writing and any additional premium has been paid.
- 26) not requiring insurance for any **medical condition** where a terminal prognosis has been given by a registered doctor before buying this policy.
- 27) not requiring insurance for any **existing medical condition** that is being investigated or for which **you** or a **close relative** or **business associate** or a **travelling companion** not insured by **us**, are awaiting or receiving treatment in hospital at the time of buying this policy.
- 28) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

## POLICY A - PRE-TRAVEL POLICY

### Section A – Cancellation Charges

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

up to **£1,000** if **you** have bought 'Backpacker' cover or **£2,500** if **you** have bought 'Longstay' or 'Longstay PLUS' cover for **your** proportion of:

- i) transport charges,
- ii) loss of accommodation
- iii) foreign car hire and
- iv) pre-paid excursions booked before **you** go on **your trip**,

that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

- (i) the death, injury or illness of:
  - **you** or a **travelling companion**;
  - a **close relative** who lives in **your home country**;
  - a close **business associate** who lives in **your home country**;
  - a friend who lives abroad and with whom **you** were intending to temporarily stay;
- (ii) **you**, a **travelling companion** or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law;
- (iii) **you**, a **travelling companion** or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**;
- (iv) the requirements of H. M. Forces.

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

- the first **£75** (reduced to **£25** on claims for deposits only) of any loss, charge or expense made on each claim under this section;
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**;
- any payment or part payment made using frequent flyer vouchers, Air/Avios Miles vouchers or other vouchers that have no financial face value;
- any payment where **you** have not suffered any financial loss;
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
  - **your** failure to obtain the required passport, visa or ESTA;
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
  - the cancellation of **your trip** by the tour operator;
  - the failure of **your** travel agent or tour operator;
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
  - **your** disinclination to travel;
  - death or illness of any pets or animals;
  - terrorism, riot, civil commotion, strike or lock-out;
- cancellation due to the fear of an epidemic or pandemic;
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges and credit card fees;
- cancellation for any claim arising from a known **existing medical condition** of a **close relative**, a close **business associate** or a **travelling companion** not insured by **us** or any recognised complication caused by the **existing medical condition**;
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing;
- cancellation of **your trip** due to an **existing medical condition** of a person insured under this policy and included on **your** booking, where the risk attaching to that **existing medical condition** has not been accepted by **us** in writing;
- any claim for loss, or deterioration of, or damage to property;
- any loss unless it is specified in the policy;
- (iii) - any claim where **you** are unable to provide proof of **your termination of employment** due to **redundancy**;
- financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance;
- (iv) - any claim where **you** have not obtained prior authority to take leave;
- any claim where leave has been cancelled on disciplinary grounds.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

**If you need to claim:**

Inform **your** tour operator, travel agent, transport or accommodation provider immediately of **your** necessity to cancel and request a cancellation invoice.

Ensure that the medical certificate in the cancellation claim form is completed by the General Practitioner of the person whose injury, illness or death has caused the cancellation.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

## POLICY B - TRAVEL POLICY

### Section B1 - Departure Delay

Applicable only to 'LONGSTAY' & 'LONGSTAY PLUS' cover

Applicable to trips outside your home country

For each insured-person this insurance will pay :

1. **you** **£20** compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than 12 hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of **£10** for each complete period of 12 hours up to a maximum of **£100**;
2. up to **£2,500** for the cancellation of **your trip** if **your** possessions have been checked in and after 24 hours delay **you** wish to abandon the **trip**;
3. up to **£1,000** for alternative transport to get **you** to **your** destination if:
  - (a) the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or
  - (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.

For each insured-person this insurance will not cover:

- **you** if **you** have bought 'Backpacker' cover;
- the cost of any accommodation, food, drink, telephone calls or faxes;
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
- 1&2 - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing;
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time;
- any compensation when **your** tour operator has rescheduled **your flight** itinerary;
- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being over booked;
- any delay due to the diversion of aircraft after it has departed.
- 1. - missed connections outside **your home country**.
- 2. - the first **£75** of any claim made by **you**;
- abandonment where the **trip** is of two days duration or less;
- any claim outside of **your home country**.
- 3. - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary;
- any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

**If you need to claim:**

Obtain written confirmation from **your** transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of **your** international **flight**, international train or sailing.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

### Section B2 - Personal Possessions

For each insured-person this insurance will pay:

- a) up to a total of **£500** if **you** have bought 'Backpacker' cover or **£2,000** if **you** have bought 'Longstay' or 'Longstay PLUS' cover for **your personal possessions** to cover:
  - either i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item;
  - or ii) the market value of the item, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

An amount for age, wear, tear and loss of value will be deducted. Details are shown at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

- b) up to a total of **£100** if **you** have bought 'Longstay' or 'Longstay PLUS' cover to cover the purchase of **essential items** if **your personal possessions** are delayed due to being misplaced, lost or stolen on **your** outward journey from **your home country** for over 12 hours from the time **you** arrived at **your trip** destination.

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

- a) - the first **£50** of each and every incident giving rise to a claim;
- more than **£100** if **you** have bought 'Backpacker' cover or **£250** if **you** have bought 'Longstay' or 'Longstay PLUS' cover for any one article, **pair or set** of any kind, whether they are solely or jointly owned;
- **valuables** if **you** have bought 'Backpacker' cover;
- more than **£250** in total for **valuables** whether solely or jointly owned if **you** have bought 'Longstay' or 'Longstay PLUS' cover;
- more than **£100** in respect of sunglasses;
- more than **£100** for items lost or stolen from a beach or lido;
- car keys, mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;
- the use of, or damage to, **drones**;
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report;
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership/purchase of any item with an insured value in excess of **£100**;
- loss of, or damage to, property that does not belong to **you** or any member of **your** family;
- any claim that is the result of a domestic dispute;
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments or household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;
- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin;
- the cost of replacing or repairing dentures;
- b) - shoes, boots, trainers and the like;
- a) & b) the loss, theft or damage to:
- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price;
  - **duty free** items;
  - perishable goods, bottles, cartons and any damage caused by them or their contents;
  - pedal cycles or wheelchairs except while they are being carried as luggage on **public transport**;
  - **sports equipment** whilst in use;
  - any items more specifically insured elsewhere;
  - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**;
  - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your locked** personal holiday or **trip** accommodation;
  - contact or corneal lenses or artificial limbs;
- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind;
- **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between 6.00am and 11.00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

**If you need to claim:**

**For loss or damage claims during transit:** **you must** retain **your** tickets and luggage tags and report the loss or damage to **your** transport provider or their handling agents and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.

**For all damage claims:** **you** should retain the items in case **we** wish to see them, **you** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.

**For delay claims:** for the purchase of **essential items** **you must** keep all receipts and send them to **us** with **your** claim and any amount paid will be deducted from the final claim settlement, if the items are permanently lost.

**For all losses:** **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

**Note:** any item with a purchase price in excess of **£100** **must** be supported by original proof of ownership/purchase.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

## Section B3 - Personal Money, Passport & Travel Documents

Applicable only to 'LONGSTAY' & 'LONGSTAY PLUS' cover

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

- a) up to **£500** for the loss or theft of **your personal money**, passport or **travel documents** during **your trip**;
- b) up to **£250** for additional travel and accommodation expenses necessarily incurred to obtain a replacement passport or **travel documents** whilst on **your trip** if **your** passport or **travel documents** are lost or stolen during **your trip**.

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

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

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

**If you need to claim:**

**For all losses:** **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them.

**You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

**For loss of personal money:** **we** will also require:

- exchange confirmations from **your home country** for foreign currency.
- where sterling is involved, documentary evidence of possession.

**For a lost or stolen passport or travel documents:** **you** will also need to get a letter from the consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

## Section B4 - Emergency Medical & Associated Expenses

**Please Note:** Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact the emergency *medical assistance service* prior to being admitted anywhere. In this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs. You must call the emergency *medical assistance service* immediately if your medical bill is likely to exceed £500.

Please see the section 'What to do in the Case of a Medical Emergency Abroad' at the back of this policy for details.

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

to you or your legal representatives the following necessary emergency expenses that are payable within 6 months of the event that causes the claim that results from your death, injury or illness:

- a) up to **£2,000,000** if you have bought 'Backpacker' cover or **£5,000,000** if you have bought 'Longstay' or 'Longstay PLUS' cover for:
  - i) customary and reasonable fees or charges for necessary and emergency treatment to be paid outside your home country for medical, surgical, hospital nursing home or nursing services;
  - ii) customary and reasonable additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within your home country or to travel with you;
  - iii) (a) charges following your death outside your home country for your burial or cremation in the locality where your death occurs up to a maximum cost of **£2,000, plus**
  - (b) the reasonable cost of returning your ashes home or the return of your body to your home when arranged by us;
- b) up to **£100** to cover emergency dental treatment only to cure sudden pain;
- c) **£10** if you have bought 'Backpacker' cover or **£20** if you have bought 'Longstay' or 'Longstay PLUS' cover for each full 24 hours that you are in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid under a) above.

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

- a) - the first **£75** of each and every incident giving rise to a claim;
- any elective or pre-arranged treatment;
- any routine non-emergency tests or treatment;
- any treatment or hospitalisation which can be reasonably expected;
- the cost of private treatment where adequate state facilities are available;
- the cost of replenishing supplies of any medication you were using at the start of the trip, or further treatment for any medical condition you had at the start of your trip;
- the cost of taxi fares for anyone other than the patient, telephone calls or faxes;
- any costs for food or drink;
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency *medical assistance service*;
- any claim that is caused by:
  - the cost associated with the diversion of an aircraft due to your death, injury or illness;
  - repatriation unless this is deemed medically necessary by our appointed emergency *medical assistance service*.
- a) i) - any services or treatment received by you within your home country;
- any services or treatment received by you, including any form of cosmetic surgery or any treatment that in the opinion of the emergency *medical assistance service*, in consultation with your treating doctor, can reasonably wait until you return to your home country;
- any services or treatment received by you after the date on which in the opinion of the emergency *medical assistance service*, you can safely return home, that would exceed the cost of your repatriation;
- any routine non-emergency tests or treatment of any description;
- repairs to or for the provision of artificial limbs or hearing aids;

- in-patient treatment that has not been notified to and agreed by the emergency *medical assistance service*;
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency *medical assistance service*;
- any extra costs for single or private accommodation in a hospital or nursing home;
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

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

b) - emergency dental work costing more than **£100**;

- repairs to or for the provision of dentures, crowns or veneers;
- any dental work involving the use of precious metals;
- any dental work or treatment which could wait until your return to your home country.

c) - any payment when you are in a private hospital or clinic;

- more than **£200** on 'Backpacker' cover and **£400** on 'Longstay' or 'Longstay PLUS' cover in total for state hospital inpatient benefit.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions (including any treatment, tests and associated illnesses for non-declared existing medical conditions).

### If you need to claim:

#### FOR MEDICAL EMERGENCIES +44 (0) 203 829 6745

Call the emergency *medical assistance service* 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.

For cases where the emergency *medical assistance service* were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card (available if you are a UK or BFPO resident - please note if you reside in the Isle of Man or the Channel Islands you are not eligible for an EHIC) or details of any other reciprocal health arrangement you used.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

## Section B5 - Curtailment (cutting short your trip)

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

up to **£250** if you have bought 'Backpacker' cover or **£500** if you have bought 'Longstay' or 'Longstay PLUS' cover for your additional travel and accommodation expenses to get you back to your pre-booked international departure point that you have paid or agreed to pay and that you cannot recover from any other source following your necessary curtailment of your trip due to:

the trip being cut short by your early return home because of:

- i) the death, injury or illness of:
  - you or a travelling companion with whom you are travelling;
  - a close relative who lives in your home country;
  - a close business associate who lives in your home country;
  - a friend who lives abroad and with whom you were intending to stay;
- ii) you, a travelling companion or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law, or
- iii) you, a travelling companion or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your travelling companion or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood.

**NB:** Your unused proportion of trip costs will be calculated from the date of your flight home.

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

- the first **£75** of any loss, charge or expense made on each claim under this section;
- any payment or part payment made using frequent flyer vouchers, Air/Avios Miles vouchers or other vouchers that have no financial face value;
- any payment where you have not suffered any financial loss;
- the cost of your return international flight to the United Kingdom;



- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**;
  - **your** failure to obtain the required passport, visa or ESTA;
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking;
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent;
  - the **curtailment of your trip** by the tour operator;
  - the failure of **your** travel agent or tour operator;
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on;
  - financial circumstances;
  - **your** loss of enjoyment of the **trip** however caused;
  - death or illness of any pets or animals;
  - **curtailment** arising from an **existing medical condition** of a non-travelling **close relative**, a close **business associate**, **travelling companion** or a friend **you** are intending to stay with or any known or recognised complication of or caused by the **existing medical condition**;
- **curtailment** due to death or illness, of a non-travelling **close relative**, close **business associate**, **travelling companion** or a friend **you** are intending to stay with, caused by an **existing medical condition**;
- terrorism, riot, civil commotion, strike or lock-out;
- any unused portion of **your** original ticket where repatriation has been made;
- cutting short **your trip** unless the emergency *medical assistance service* have agreed;
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness;
- **curtailment** due to the fear of an epidemic or pandemic;
- any resumption of a **journey** once it has been **curtailed**. There is no further cover once **you** have returned to **your home country**.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

#### If you need to claim:

If **you** need to cut short **your trip** due to a medical necessity **you must** ring to confirm this with the emergency *medical assistance service* +44 (0) 203 829 6745, **curtailment** claims **will not** otherwise be covered.

Inform **your** tour operator, travel agent, transport or accommodation provider **immediately** of **your** necessity to **curtail** and request a cancellation invoice confirming the number of nights missed.

Request a **curtailment** claim form and ensure that the medical certificate is completed by the General Practitioner of the person whose injury, illness or death has caused the **curtailment**.

**You** should keep any receipts or accounts given to **you**.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

## Section B6 - Personal Liability

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

up to **£1,000,000** on 'Backpacker' cover and **£2,000,000** on 'Longstay' or 'Longstay PLUS' cover plus costs agreed between **us** in writing, for an amount incurred due to an event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in :

- a) injury, illness or disease of any person;
- b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family;
- c) loss of, or damage to **your trip** accommodation which does not belong to **you** or any member of **your** family.

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

- a)&b) the first **£50** in respect of each and every event that causes a claim;
- c) the first **£250** in respect of each and every event that causes a claim;
- a) b) - any liability for loss of or damage to property or injury, illness or disease:
  - & c) • where an indemnity is provided under any other insurance;

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

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

#### If you need to claim:

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

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with names and contact details of any witnesses, as well as any supporting evidence **we** may require.

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

## Section B7 - Accidental Death & Disability Benefit

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

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

	amount of payment	
	'Backpacker'	'Longstay' or 'Longstay PLUS'
a) death	<b>£5,000</b>	<b>£15,000</b>
b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	<b>£5,000</b>	<b>£15,000</b>
c) permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*	<b>£5,000</b>	<b>£15,000</b>

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

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

- more than 1 of the benefits that is a result of the same injury.

- a) more than **£1,000** death benefit when **your** age is under eighteen (18) years at the time of the incident.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

#### If you need to claim:

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

Please also refer to the contact details and the supporting information provided under the heading 'If You Need to Claim' at the back of this policy.

## Section B8 - Legal Advice and Expenses

Applicable only to 'LONGSTAY' & 'LONGSTAY PLUS' cover

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

up to **£25,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

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

- **you** if **you** have bought 'Backpacker' cover;
- the first **£50** in respect of each and every event that causes a claim, other than 30 minutes initial free advice;
- any costs to pursue a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office;
- any legal action where the estimated amount that will be recovered is less than **£500**;
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement;
- any costs that can be considered under an arbitration scheme or a complaints procedure;
- any legal expenses incurred without **our** prior authorisation or that of the claims office;
- any claim made by **you** against another **insured-person** who is a member of **your** family;
- any claim for damage to a motor vehicle.

No cover is provided under this section due to anything mentioned in the policy Conditions & Exclusions.

#### Note:

- **we** will not pay legal expenses to bring proceedings in more than one country in respect of the same event;
- if **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

### If you need to claim:

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

Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ

They will arrange for up to 30 minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should telephone: **0161 228 3851** or fax **0161 909 4444**

## Section C1 - Consular Assist Cover

Applicable only to 'LONGSTAY PLUS' cover

**Strong Advisory Note:** by nature of the risks that this section covers, some categories of claim may require the input of a third party. It is strongly advised that **you** inform at least one of the following parties of the existence of this policy and provide them with a copy of the wording in the event that **you** require assistance and are unable to initiate the claims process:

- a) a Family Member;
- b) **your** employer;
- c) a close friend;
- d) a colleague.

This policy is intended to cover the circumstances as detailed under the 'What this insurance covers' section.

The intention of this policy is not to duplicate services being delivered directly to **you** or costs being incurred on **your** behalf by the Foreign & Commonwealth Office, other service provider or any other insurance policy or policies that **you** may have.

Please note that events arising as a consequence of terrorism will not be covered under this policy.

**Definitions applicable to this section only:** the words or expressions detailed below have the following meaning wherever they appear in this section of cover and for ease of reference start with a capital letter.

**Note:** **you** must refer to the Policy Definitions, which also apply and are shown in bold type.

#### Abducted

To take (someone) away illegally by force or deception but not with the intention to extort monies or to use the victim for the purpose of bargaining with another party.

#### Detention

The action of detaining someone or the state of being detained in official custody.

#### Express Kidnapping

A method of abduction where a small and easily paid ransom is demanded and the victim is then released.

#### Family Members

**Your** parents, spouses, siblings and children.

#### In-Country Support

The provision of advice and support by one of **our** local consular specialists within 24 hours for up to 5 days.

**We** shall, at **our** sole discretion, supply the above advice and support with a visit from a Consular specialist based in **your home country** within 72 hours (travel permitting) for up to 5 days.

The above support shall be with the communications and liaison with local authorities, organisations, consulates or embassies following an accepted claim.

The maximum amount of time **we** shall incur costs providing in-country support locally or with a visit from **your home country** shall be limited to 5 days.

#### Kidnap (Kidnapped/Kidnapping)

To take (someone) away illegally by force or deception with the intention to extort monies or to use the victim for the purpose of bargaining with another party.

#### Major Crisis

An event that is, or is expected to lead to, an unstable and dangerous situation in the country **you** are visiting.

#### Natural Disasters

A natural event including but not limited to a flood, earthquake, or hurricane, which causes great damage or loss of life.

#### Period of Advice

- Sub sections **1, 4, 5, 6, 7, 8** and **10** – up to 30 days after the Time of Occurrence.
- Sub sections **2, 3** and **9** – up to 180 days after the Time of Occurrence and up to 30 days after **your** release.

#### Petty and Minor Crime

A misdemeanour, not defined as a Serious Crime, for which the punishment is usually just a small fine or short term of imprisonment.

#### Security Agencies

- a) governmental organisations which conduct intelligence activities for the internal security of a nation;
- b) consulting firms specialising in political, security and integrity risks.

#### Serious Crime

Where **you** are an alleged victim of Grievous Bodily Harm, murder or manslaughter (excluding corporate manslaughter) as defined in English Law.

If **you** are an alleged victim of grievous bodily harm, **we** shall only provide In-Country Support where **you** have been hospitalised for a period of over 48 hours.

#### Sexual Assault

Sexual assault as defined in English Law.

#### Time of Occurrence

When the event occurred or commenced whichever is the earlier.

**Your cover under this section:** following an insured incident occurring during **your trip**, **we** will provide the following cover:

#### 1 – Major Crisis Management

##### What you are covered for:

Where a Major Crisis occurs during **your trip**, **we** will manage communications between official agencies and Family Members whilst **you** are not in **your home country**.

##### What you are not covered for:

Anything mentioned in the Policy Conditions & Exclusions, which also apply.

#### 2 – Abduction

##### What you are covered for:

Where **you** are Abducted, **we** will support **you** by:

- a) providing In-Country Support;
- b) liaising with Family Members, and **your** employer;
- c) liaising with appropriate governments, **your** embassy and the local authorities;
- d) liaising with **your** insurance provider and Security Agencies;
- e) referring **you** to a translation service where it is required.

Upon release, **we** will meet with **you** and help **you** to find accommodation, arrange a medical check-up and arrange travel back to **your home country**.

**What you are not covered for:**

Anything mentioned in the Policy Conditions & Exclusions, which also apply.

**3 – Kidnapping****What you are covered for:**

Where **you** are Kidnapped, **we** will support **you** by:

- providing In-Country Support;
- liaising with Family Members, and **your** employer;
- liaising with appropriate governments, **your** embassy and the local authorities;
- liaising with **your** travel insurance provider and Security Agencies;
- referring **you** to a translation service where it is required.

Upon release, **we** will meet with **you** and help **you** to find accommodation, arrange a medical check-up and arrange travel back to **your home country**.

**What you are not covered for:**

Any costs in relation to a claim that falls within the definition of an Express Kidnapping.  
Anything mentioned in the Policy Conditions & Exclusions, which also apply.

**4 – Victim of Serious Crime****What you are covered for:**

Where **you** are a victim of Serious Crime, **we** will support **you** by:

- providing In-Country Support;
- helping **you** arrange an appointment with a local hospital or doctor for treatment where necessary;
- liaising with Family Members, and **your** employer;
- liaising with appropriate governments, **your** embassy and the local authorities;
- providing **you** with general information about the local police and legal procedures;
- liaising with **your** travel insurance provider and Security Agencies;
- referring **you** to a translation service where it is required;
- referring **you** to legal professionals and helping **you** appoint a solicitor in relation to the Serious Crime.

**What you are not covered for:**

Anything mentioned in the Policy Conditions & Exclusions, which also apply.

**5 – Sexual Assault****What you are covered for:**

Where **you** are a victim of Sexual Assault **we** will support **you** by:

- where requested by **you**, discreetly contacting **your** Family Members, or employer to let them know what has happened;
- contacting **your** embassy and ask that they provide **you** with an escort to the police station;
- providing a list of local lawyers, interpreters and referring **you** to a translation service; transmitted infections and on pregnancy;
- providing information on professional help that is available to **you** in **your home country** and requesting, where needed, the services of a sexual offences trained officer from **your** local police station in **your home country**;
- referring **you** to legal professionals and helping **you** appoint a solicitor in relation to the Sexual Assault.

**What you are not covered for:**

Anything mentioned in the Policy Conditions & Exclusions, which also apply.

**6 – Detention / Imprisonment****What you are covered for:**

Where **you** are detained or imprisoned abroad **we** will support **you** by:

- liaising with **your** embassy and/or, where requested by **you**, **your** next of kin, and employer;
- contacting support charities and organisations if required;
- referring **you** to legal professionals and helping **you** appoint a solicitor in relation to **your** detention or imprisonment;
- referring **you** to a translation service where it is required.

**What you are not covered for:**

The cost of any fines or penalties that **you** are requested to pay by the local police or authorities.

Anything mentioned in the Policy Conditions & Exclusions, which also apply.

**7 – Express Kidnapping****What you are covered for:**

Where **you** are a victim of an Express Kidnapping **we** will support **you** by:

- liaising with appropriate governments, **your** embassy and the local authorities;
- where requested by **you**, liaising with Family Members, and/or **your** employer;
- referring **you** to legal professionals and helping **you** appoint a solicitor in relation to the Express Kidnapping;
- referring **you** to a translation service where it is required;
- liaising with **your** insurance provider and Security Agencies;
- providing **you** with advice on what next steps **you** should take following the Express Kidnapping;
- liaising with **your** embassy and local authorities where necessary.

**What you are not covered for:**

The repayment or replacement of monies or items extorted from **you** in the Express Kidnapping.

Anything mentioned in the Policy Conditions & Exclusions, which also apply.

**8 – Victims of Petty and Minor Crime****What you are covered for:**

Where **you** are a victim of a Minor or Petty Crime, **we** will support **you** by:

- providing telephone support from an English speaking consular trained incident manager;
- where requested by **you**, liaising with Family Members, and/or **your** employer;
- referring **you** to legal professionals and, where necessary, helping **you** appoint a solicitor in relation to the Petty or Minor Crime;
- referring **you** to a translation service where it is required.

**What you are not covered for:**

Anything mentioned in the Policy Conditions & Exclusions, which also apply.

**9 – Missing Persons****What you are covered for:**

Where **you** are reported as missing for a period of over 48 hours, **we** will support **you** by:

- providing In-Country Support;
- liaising with **your** next of kin and if **you** are found, **we** will liaise with **your** Family Members and/or employer where requested by **you** on what their next steps should be;
- referring **you** to a translation service where it is required;
- referring **you** to legal professionals and, where necessary, helping **you** appoint a solicitor in relation to the circumstances that led to **you** going missing;
- liaising with **your** embassy and local authorities where necessary.

**What you are not covered for:**

Anything mentioned in the Policy Conditions & Exclusions, which also apply.

**10 – Passport Replacement****What you are covered for:**

Where **your** passport has been lost or stolen, **we** will support **you** by:

- providing telephone support from an English speaking consular trained incident manager who will help **you** to complete **your** application;
- providing advice on how to acquire a replacement passport;
- liaising with local government agencies or the consulate to help **you** acquire a replacement passport and arranging appointments with the consulate if required;
- where requested by **you**, liaising with Family Members, and/or **your** employer.

**What you are not covered for:**

The cost of any applications or fees in replacing **your** passport.

Anything mentioned in the Policy Conditions & Exclusions, which also apply.

**Conditions applicable to this section only:****1. In-Country Support**

Where **we** are providing In-Country Support it shall be at **our** discretion as to how and where **our** representatives spend their time in trying to provide **you** with the most effective assistance for **your** circumstances.

**2. Duplication of Costs**

The intention of this policy is not to duplicate services being delivered directly to **you** or costs being incurred on **your** behalf by the Foreign & Commonwealth Office, other service provider or any other insurance policy or policies that **you** may have.

### 3. **Observance**

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

### 4. **Fraudulent or Exaggerated Claims**

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

### 5. **Contracts (Rights of Third Parties) Act 1999**

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

Note: **you** must refer to the Policy Conditions & Exclusions, which also apply.

#### **Exclusions applicable to this section only:**

**We** shall not be liable for:-

1. claims in respect of In-Country Support where in the opinion of a Security Agency the attendance of **our** representative could result in their life being placed in serious danger;
2. costs arising from or in connection with translation services, interpreters or legal professionals that **we** have referred to **you**;
3. any communications that are not in relation to **your** whereabouts, well-being, travel arrangements or travel insurance;
4. costs arising from or in connection with **your** accommodation, travel, or medical arrangements;
5. costs of advice provided after the Period of Advice for the specific incident has expired;
6. claims for advice for circumstances that are not covered by the policy;
7. claims arising from:-
  - a) electronic data:
 

any consequence, howsoever caused, including but not limited to computer virus in electronic data being lost, destroyed, distorted, altered, or otherwise corrupted.

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

For the purposes of this policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
  - b) Natural Disasters (other than sub-section 1 where cover is provided).
  - c) terrorism which is defined as any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.

Note: **you** must refer to the Policy Conditions & Exclusions, which also apply.

## **Section C2 - Gadget Cover**

### **Applicable only to 'LONGSTAY' & 'LONGSTAY PLUS' cover**

In return for the payment of **your** premium **we** will provide insurance for **your Gadgets** during the period of cover, subject to the terms, conditions, and limitations shown below or as amended in writing by **us**. This insurance policy is designed to cover **you** for the duration of **your trip**.

Note: **you** must refer to the full Policy terms including: 'Policy Information', 'Accurate & Relevant Information', 'Definitions of Words', 'Conditions & Exclusions', which also apply.

#### **DEFINITIONS - applicable to this section only**

The words or expressions detailed below have the following meaning wherever they appear in this section of cover and for ease of reference start with a capital letter and are bold.

Note: **you** must refer to the Policy Definitions, which also apply and are shown in bold type.

**Accidental Loss** - means that the **Gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

**Evidence of Ownership** - a document to evidence that the **Gadget you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, gift receipt or, if the **Gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

**Gadgets** – the portable electronic items insured by this policy, purchased by **you** in the **UK** or the **Channel Islands**; that is no more than 3 years old at point of policy purchase. Items must have been purchased as new or in the case of refurbished items, purchased directly from the manufacturer, and **you** must be able to evidence ownership of **your Gadget**. **Gadgets** can include: Mobile Phones, iPads, Tablets, Camera's, iPads, Laptops, Portable Gaming Consoles, iPods/MP3 Players, E-readers/Kindles, Smart Watches, Sat Nav's, and Portable DVD Players.

**Precautions** – all measures that it would be reasonable to expect a person to take in the circumstances to prevent **Accidental Loss**, damage or theft of **your Gadgets**.

**Proof of Usage** – means evidence that the **Gadget** has been in use since policy inception. Where the **Gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **Gadgets**, in the event of an accidental damage claim this can be verified when the **Gadget** is sent to **our** repairers for inspection.

**Unattended** – not within **your** sight at all times and out of **your** arms-length reach.

#### **WHAT WE WILL COVER**

**We** will cover **your Gadgets** worldwide, subject to the territorial limits up to a maximum sum of **£1,000**.

The total amount payable in aggregate in each period of cover is **£1,000**, and the maximum value per single **Gadget** that can be claimed for is **£1,000**.

##### **A. Accidental Damage**

**We** will arrange a repair if **your Gadget** is damaged as a result of an accident or malicious damage. If **your Gadget** cannot be repaired **we** will replace it.

##### **B. Theft**

If **your Gadget** is stolen **we** will replace it. Where only part or parts of **your Gadget** have been stolen, **we** will only replace that part or parts.

##### **C. Accidental Loss**

If **you** lose **your Gadget** **we** will replace it. Please note laptops are not insured for **Accidental Loss**.

##### **D. Breakdown**

If **your Gadget** suffers electrical breakdown which occurs outside of the manufacturers guarantee period, then **we** will repair it. If **your Gadget** cannot be repaired, **we** will replace it. This cover is not available on laptops.

##### **E. Unauthorised Call/Data Use**

If **your** mobile phone is lost or stolen and is used fraudulently, **we** will reimburse **you** for the costs upon receipt of **your** itemised bill, up to a maximum value of **£1,000**. This includes calls, messages, downloads and data made / used from the time it was lost or stolen up to a maximum of **24** hours from discovery of the incident

##### **F. Liquid Damage**

If **your Gadget** is damaged as a result of accidentally coming into contact with any liquid, **we** will repair it. If it cannot be repaired **we** will replace it.

#### **WHAT WE WILL NOT COVER (Exceptions)**

**Your Gadget** is not covered for:

1. Theft:
  - from any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **Gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim;
  - from any building or premises (including **your** holiday accommodation) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairer's account for such damage, or other evidence of damage must be supplied with any claim;
  - where **your Gadget** was in the possession of a third party (other than a **close relative**) at the time of the event giving rise to a claim under this insurance.
  - when away from **your home**, unless the **Gadget** is concealed on or about **your** person when not in use;
  - where the **Gadget** has been left **Unattended** when it is away from **your home** or holiday accommodation; or
  - where all available **Precautions** have not been taken.
2. Loss or damage caused by:
  - **you** deliberately damaging or neglecting the **Gadget**;
  - **you** not following the manufacturer's instructions; or
  - the use of non-original accessories.
3. Repair or other costs for:
  - routine servicing, inspection, maintenance or cleaning;
  - loss caused by a manufacturer's defect or recall of the **Gadget**;

- repairs carried out that have not been pre-approved by us;
  - **Gadgets** which have previously had repairs carried out by non-manufacturer approved repairers;
  - wear and tear, including but not limited to: replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials, or gradual deterioration of performance;
  - cosmetic damage of any kind including scratches and dents; or
  - if the serial number has been deliberately tampered with in any way.
4. Any kind of damage whatsoever unless the damaged **Gadget** is provided for repair.
  5. Any loss of a SIM (subscriber identity module) card.
  6. Any claim for liquid damage to **your Gadget** where the event causing the need to claim involved **you** taking **your Gadget** on a boat, other water vessel or whilst taking part in water activities.
  7. Any expense incurred as a result of not being able to use the **Gadget**, or any loss other than the repair or replacement costs of the **Gadget** unless relating to unauthorised use for **your** mobile phone up to the maximum value of **£1,000**.
  8. In the event that **you** make a claim, an excess fee applies per **Gadget** being claimed for, which must be paid to **us** before **your** claim can be settled. This is the first **£50** of each claim.
  9. The cost of any unauthorised calls following the theft, **Accidental Loss** or damage of **your** mobile phone unless the theft or loss of the mobile phone has been reported to the Service Provider within **24** hours of discovery.
  10. Any claim for a **Gadget** where **Proof of Usage** cannot be provided or evidenced.
  11. **Accidental Loss** where the circumstances of the loss cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the loss.
  12. Loss of or damage to accessories.
  13. Any claim if the **Gadget** has not been used after the date the insurance has been purchased.
  14. Any theft, loss or damage that occurs to **your Gadget** whilst travelling on public transport or on an aircraft unless they are being carried in **your** hand luggage or on **your** person.
  15. Any **Gadget** that is more than **3** years old, or that is without valid **Evidence of Ownership** when the policy is started. This insurance does not cover any **Gadget** purchased outside of **your home country**, or any **Gadget** purchased second hand.
  16. Any claim for any **Gadget** over the value of **£1,000**.
  17. War - any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
  18. Terrorism - any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
  19. Radiation - any direct or indirect consequence of:
    - a. Irradiation, or contamination by nuclear material; or
    - b. The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
    - c. Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
  20. Sonic Boom - damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
  21. Electronic Data - any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.  
 For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.  
 For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
  22. Any indirect loss or damage resulting from the event which caused the claim under this policy;
  23. Liability of whatsoever nature arising from ownership or use of the **Gadget**, including any illness or injury resulting from it.
  24. Value Added Tax (VAT) where **you** are registered with HM Revenue and Customs for VAT.
  25. Any claim if **you** have bought 'Backpacker' cover.

**Note:** **you** must refer to the Policy Conditions & Exclusions, which also apply.

#### CONDITIONS AND LIMITATIONS - applicable to this section only

1. The **Gadget** must not be more than 3 years old, must be purchased as new, or if refurbished, purchased directly from the manufacturer, and with valid evidence of ownership at inception of this Policy. All **Evidence of Ownership** must include the make, model and serial number of the **Gadget** and must be in **your** name.
2. **You** must provide **us** with any receipts, documents or **Evidence of Ownership**, that it is reasonable for **us** to request.
3. **You** must take all available **Precautions** to prevent any loss or damage.
4. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty or insurance.
5. Fraudulent claims - **you** must not act in a fraudulent way. If **you** or anyone acting for **you**:
  - fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy;
  - fails to reveal or hides a fact likely to influence the cover **we** provide;
  - makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
  - sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
  - makes a claim under the policy, knowing the claim to be false or fraudulent in any way; or
  - makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you** and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

**Note:** **you** must refer to the Policy Conditions & Exclusions, which also apply.

#### YOUR RIGHT TO COMPLAIN

If **you** wish to complain, please follow the process detailed below.

- a) In the first instance, please contact:

- **Sale of the Policy**

The Customer Services Manager, P J Hayman & Company Limited  
 Stansted House, Rowlands Castle, Hampshire PO9 6DX  
 Email: [customerservices@pjhayman.com](mailto:customerservices@pjhayman.com)

- **Sections A & B1 to B8, Claims, Medical Screening and Assistance Services**

Quality & Improvements Manager, URV  
 1 Tower View, Kings Hill, West Malling ME19 4UY  
 Telephone: **0203 829 6604**

- **Section C1**

The Managing Director, Legal Insurance Management Ltd  
 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF  
 Alternatively email **us** at: [tellus@legalim.co.uk](mailto:tellus@legalim.co.uk)  
 Please ensure **your** policy number is quoted in all correspondence to assist a quick and efficient response.

- **Section C2**

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 follow the complaints procedure below:

For complaints regarding the 'Sale of the Policy', see contact details provided above.

For complaints about the handling of any 'Claim', please contact:

Direct Group Ltd  
 Direct Group  
 PO Box 1291, Preston PR2 0QJ  
 Tel: **0203 794 9300**  
 Email: [customer.relations@ryandirectgroup.co.uk](mailto:customer.relations@ryandirectgroup.co.uk)

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 06172.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service (FOS), details as provided.

- b) If **you** are not satisfied with the outcome **you** may ask the Financial Ombudsman Service (FOS) to review **your** case.

Their address is Exchange Tower, Harbour Exchange Square, London E14 9SR  
 Their telephone advice line is **0300 123 9123** (freephone number for mobile users) or **0800 023 4567** (freephone number for a landline).

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

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Online sales only:

If **you** purchased **your** policy online, **you** are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on **your** behalf.

## DATA PROTECTION ACT - PERSONAL INFORMATION

### How your insurer collects data:

**You** should understand that any information **you** have given **us** will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

For Section C2 the insurer may also send the information in confidence for process to other companies acting on their instructions, including those located outside the European Economic Area.

**You** have a right of access to, and correction of, information that **we** hold about **you**. If **you** would like to exercise either of these rights **you** should contact **us**. All **your** insurers contact details are provided within the section titled 'Your Right to Complain'.

## IF YOU NEED TO CLAIM

For Sections A & B1 to B8

**We** have appointed Travel Claims Facilities to look after **your** claim. If **you** require a claim form please obtain a form from the internet at:

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

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

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling ME19 4UY  
 Telephone: **0203 829 6761**, between 8.30am and 6pm, Monday to Friday  
 Fax: 08706 205 001

### You need to:

- produce **your** Policy Schedule confirming **you** are insured before a claim is admitted.
- give **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- pass onto **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies **you** may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to **us** or the claims office.
- not admit liability for any event or offering to make any payment without **our** prior written consent.

### We can:

- make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the trip.
- not make any payment for any event that is covered by another insurance policy.

- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- submit any dispute arising out of this contract to the exclusive jurisdiction of the courts of the country that **you** live in within the **UK** or the **Channel Islands**.

### For Section C1

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

In the event of a claim under this policy, **you** must call the Emergency Helpline Number on **033 33 70 70 70** and report the circumstances that have given rise to a claim.

The Emergency Helpline Number is operated 24 hours a day 365 days a year.

**You** shall at all times co-operate with **us** and give to **us** and/or **our** representatives, evidence and documents as requested to support **your** claim, at **your** own expense.

In the event of a claim **your** claim will be managed by **our** appointed Claims Handler, Legal Insurance Management (LIM).

To ensure an accurate record **your** telephone conversation may be tape recorded.

Where **we** have offered to liaise with various parties under this policy, this shall be done so in a form of communication that is deemed appropriate by **us**. It shall be at **our** discretion as to whether any of **our** representatives shall present themselves in person to any authorities, consulates or organisations.

**We** reserve the right under this policy to cease to provide advice where **we** have assessed that the incident is not covered under this policy.

### For Section C2

#### Claims Procedure

##### 1. You must:

- notify Direct Group Ltd, the claims handler, on **0203 794 9300** Monday to Friday 9am to 6pm. Email: [gadgetclaims@directgroup.co.uk](mailto:gadgetclaims@directgroup.co.uk)
- report the theft or loss of any mobile phone, within 24 hours of discovery to **your** Airtime Provider and blacklist **your** handset;
- report the theft or loss of any **Gadgets** to the Police within 48 hours of discovery and obtain a crime reference number in support of a theft claim or a lost property reference in support of an **Accidental Loss** claim;
- provide **us** with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a ratable proportion of the claim may be recovered direct from these Insurers.
- return **your** completed claim form and evidence of ownership to Direct Group Ltd within 30 days of the incident date along with any other requested information.

##### 2. If **we** replace **your Gadgets** the damaged or lost item becomes **ours**. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

UK General Insurance Limited are an agent of Great Lakes Insurance SE and in the matters of a claim act on their behalf.

To help **us** improve **our** service **we** may record or monitor telephone calls.

#### Claims Settlement

1. This policy offers replacement only and is not a replacement as new policy. If the **Gadget** cannot be replaced with an identical refurbished **Gadget** 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 **Gadget**. Where an equivalent refurbished item is not available, **we** will replace with new. **We** cannot guarantee to replace an item with one of the same colour.
2. Repairs will be carried out using readily available parts. Where possible **we** will use original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by **us** under this policy invalidate **your** manufacturer's warranty, **we** will repair or replace **your Gadget** for the remaining period of **your** manufacturer's warranty in line with **your** manufacturer's warranty terms and conditions.
3. In the event of a valid claim resulting in the replacement of the **Gadget**, this policy will automatically cover the replacement **Gadget**.

#### Warning

**We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. If **your** claim is not covered and **you** then submit a claim having changed the reason **we** consider this as fraud. Details of all such cases will be passed to appropriate agencies for action.

## SPORTS & ACTIVITIES

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

**We** have categorised the activities that are not covered as standard into 3 further bands. If **you** do not see **your** chosen activity, do not worry, **we** may cover it, but **you** must contact **us** so **we** can discuss the activity and what, if any, additional premium is necessary.

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. **We** consider 'professional or competitive' to be activities/sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of **£200**.

Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi - professional / paid / sponsored racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy.

Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim.

If **your** chosen activity is not listed, please contact the issuing Broker/Agent or P J Hayman & Company Limited\* to ensure **you** are properly covered.

\*Broker Support **02392 419 050** (9am-5pm Monday to Friday, closed Bank Holidays)

\*Direct Customers **02392 419 070** (8am-6pm Monday to Friday, closed Bank Holidays)

Please Note: those activities marked with an asterisk (\*) do not have Accidental Death & Disability Benefit or Personal Liability cover.

### Activity Pack 1 - Covered as standard

Abseiling, Aerobics, Amateur Athletic Field Events/Track Events, Angling, Animal Sanctuary/Refuge Work, Archery\*, Athletics, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, **Beach Swimming**, Biathlon, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging, Bungee Jumping, Camel Trekking, Camping, Canoeing\* (excluding white water), Caravanning, Catamaran Sailing\* (**in-shore**), Chess, Clay Pigeon Shooting\*, Climbing, Cricket, Croquet, Curling, Cycle Touring/Cycling (under 1,000m), Dancing, Darts, Deep Sea Fishing, Diving, Driving any Motorised Vehicle, Elephant Trekking (UK-booked), Farm Work, Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as a passenger\* (private/small aircraft/helicopter), Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Glass Bottom Boats, Gliding (learning non competition), Golf, Gorilla Trekking, Gymnastics, Highland games, Hiking up to 1,000m, Hill Walking up to 1,000m, Historical Research, Horse Riding (no jumping), Hot Air Ballooning\*, Indoor Skating, Jet Boating\*, Jet Skiing\*, Jogging, Kayaking\* (up to grade 2 rivers only), Keepfit, Kiting, Korfball, Low Ropes, Manual Labour (work that involves the lifting or carrying of heavy items less than 25kg, work at below the level of 2 storeys high but excluding any form of work underground), Marathons, Model Flying, Model Sports, Motorcycling with appropriate UK licence, Mountain Biking (on road non-racing), Netball, Orienteering, Overland Trips, Petanque, Pigeon racing, Pony Trekking, Pool, Power Lifting, Quoits, Rackets, Rafting\*, Rambling up to 1,000m, Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work, Rifle Range\*, Ringos, River Walking, Rock Scrambling (under 4,000m), Rounders, Rowing\*, Running, Sprint/Long Distance, Safari (UK organised), Safari Trekking, Sailboarding\*, Sailing/Yachting\* (**inshore**), Scuba Diving\* (to 30m if qualified or with qualified instructor - not solo), Sea Fishing, Shinty, Shooting (target range-not hunting), Small Bore Target Shooting, Snooker, Snorkelling, Soccer, Softball, Squash (amateur), Stoolball, Stoopball, Surfing\* (amateur), Swim Trekking, Swimming (pool - not **open water swimming**), Swimming with Dolphins, Sydney Harbour Bridge, Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking 1,000m, Triathlon, Tubing\*, Tug of War, Volleyball, Water Skiing\* (amateur), Weight Lifting, Whale Watching, White Water Rafting\* (grade 1 to 3), Windsurfing\*, Yachting\* (**inshore**), Yoga.

### Activity Pack 2 - Additional premium required

Adventure Racing (up to 12 hours), Airsoft\*, American Football, Big Foot Skiing, Blade Skating, Bobbing, Breathing Observation Bubble (BOB), Canoeing\* (White Water grade 1 to 3), Canyoning, Cat Skiing, Cross Country Running, Cross Country Skiing, Dragon Boat Racing, Dry Slope Skiing, Elephant Riding/Trekking (non-UK booked), Equestrian, Falconry, Flying crew/pilot\*, Flying Helicopter\* (Pilot), Football - Amateur, Gaelic Football, Glacier Walking, Gliding (non competition), Go Karting\*, Gorge Walking (no ropes), Handball, Harness Racing, High Diving, Hobie Catting (In-shore), Hockey, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Hockey, Ice Skating, Indoor Climbing (on climbing wall), Iron Man, Judo, Jousting, Karate, Karting\*, Kayaking\* (grade 3 rivers only), Kayaking\* (**inshore**), Kendo, Kick Sledging, Kite Boarding, Lacrosse, Land Skiing, Land Yachting, Langlauf, Martial Arts (Training Only), Modern Pentathlon, Mono Skiing, Mountain Biking (off road

non-racing) Mountain Boarding, Mountain Walking up to 1,000m, Mountaineering up to 1,000m, Off Road Motorcycling\* (up to 250cc), **Off-piste** Skiing, Paint Balling, Parasailing\* (over water), Parascending\* (over water), Passenger Sledge, Polo Cross, Power Boating\* (**inshore**), Professional Entertaining (acrobats, dancing and the like), Quad Bikes\*, Rambling up to 2,000m, River Tubing\*, Rodeo, Roller Blading (Line Skating/Skate Boarding), Roller Hockey, Roller skating, Rugby (amateur game), Rugby League, Rugby (training), Rugby Union, Safari (non UK Organised), Sand Boarding, Sand Dune Surfing/Skiing\*, Sand Yachting, Sea Kayaking/Canoeing\*, Shark Cage Diving\*, Skateboarding, Ski Boarding, Ski Dooing, Skiing, Skiing - Mono, Skiing - Nordic, Ski Resort Occupations (Chalet/Bar Work not including Ski Instructing), Sky Diving\* (max 2 jumps), Sledging, Sleigh riding (reindeer, horses or dogs), Snow Biking\*, Snow Blading, Snow Bobbing, Snow Mobile/Ski Doos\*, Snow Mobiling\*, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing\*, Speed Skating, Speed Trials/Time Trials (amateur - organised not public roads), Sphereing, Street Hockey, Surfcasting, Summer Tobogganing, Taw Kwon Do, Telemarking, Tobogganing, Trampolining, Tree Top Canopy Walking, Trekking 2,000m, Under 17 Driving\* (not public roads), War Games/Paint Balling, Water Polo (amateur), Water Ski Jumping\*, White Water Rafting\* (grade 4 to 6), **Winter sports**, Wrestling.

### Activity Pack 3 - Additional premium required

Boardsailing\*, Buggyng\*, Caving/Pot Holing, Cyclo Cross, Devil Karting\*, Dinghy Sailing\*, Dirt Boarding, Glacier Skiing, Heliskiing, Hurling, Hydrospeeding, Ice Climbing, Ice Go Carting, Ice Windsurfing, Kite Buggyng\*, Kite Surfing, Mountaineering up to 2,000m, Octopush, Outdoor Endurance Tests, Paragliding, Parascending (over land), Power Gliding\*, Power Kiting, River Bugging, Rock Climbing (under 2,000m), Skeleton, Ski Biking, Ski Blading, Ski Randonee, Ski Touring, Ski Yawing, Skiing - Freestyle, Skiing - Glacier, Skiing - Snowcat, Snow Carting, Snow Go Karting\*, Snow Kiting, Trekking up to 3,000m, Via Ferrata, Wake Boarding, Wind Tunnel Flying, Winter Walking (poles & special shoes).

### Activity Pack 4 - Additional premium required

Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Black Water Rafting\* (Grades 1 to 3), Blowcarting, BMX Freestyle & Racing, Cave Diving, Cycle Racing, Freestyle Skateboarding, Gliding\* (competition), Hang Gliding, Micro Lighting, MotoCross\*, Motor Racing/Rallies/Competitions\* (all types), Mountaineering up to 3,000m, Parapenting/Paraponting\*, Polo, Scuba Diving\* (to 40m if qualified and with qualified instructor - not solo), Ski Flying\*, Ski Mountaineering, Ski Run Walking, Skiing - **Off piste** Without a Guide, Sky Diving\* (multiple jumps), Slack-Lining, Trekking up to 5,000m, Wicker Basket Tobogganing, Zip Trekking, Zorbing.

## RECIPROCAL HEALTH ARRANGEMENTS

### European Health Insurance Card (EHIC)

The EHIC allows **you** to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge, provided **you** are a **UK** or **BFPO resident** (please note if **you** reside in the Isle of Man or the **Channel Islands** **you** are not eligible for an EHIC).

**You** must carry it with **you** when travelling abroad. Remember to check **your** EHIC is still valid before **you** travel. Applying on [www.ehic.org.uk](http://www.ehic.org.uk) for the card is free and it is valid for up to five years.

If **your** EHIC is accepted whilst obtaining medical treatment abroad **your** policy excess will be reduced to NIL (with the exception of any increased excess relating to declared **medical conditions**).

If **you** are travelling outside the EEA then there are some countries that have reciprocal agreements with the **UK** and these can be found on:

[www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx](http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx)

### Medicare

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

For more information on Medicare: visit: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or email: [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au)

Note: if **you** make use of these arrangements or any other reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an excess.

## WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

We strongly suggest **you** put the telephone number for **our** emergency *medical assistance service* into **your** mobile phone before **you** travel, so that it is to hand should **you** need it: **+44 (0)203 829 6745**

### In a Medical Emergency

1. Call an ambulance using the local equivalent of a **999** number or alternatively by dialling **112** within the EU
2. Contact **our** 24 hour emergency *medical assistance service* for advice on: **+44 (0) 203 829 6745**

#### You will need to provide some basic information:

- **your** telephone number, so **you** can be contacted in case **you** are cut off;
- the name and age of the patient;
- information about the medical situation;
- the name of the hospital, ward, treating doctor and their contact telephone number;
- **your** policy number and details of **your** booked travel arrangements;
- the patient's own GP contact details in case **we** need to obtain further medical information.

**You** may need to pay the policy excess locally and ask the hospital to send the rest of their bills to:

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling ME19 4UY, UK.

**Our** emergency *medical assistance service* will explain this to them and provide the hospital with billing instructions, if necessary.

### Things to be aware of/remember

- **Your** policy does not cover any costs for private medical treatment, unless authorised by **us**.
- NEVER give **your** passport to a clinic or hospital.
- It is not always possible to return **home** immediately after discharge following injury or illness. **You** will be able to return **home** when the assistance service considers it safe, in conjunction with **your** doctor, and airline regulations have been met. Sometimes **you** will need to stay in resort for a while longer before returning **home** so the assistance team will arrange additional accommodation for **you**.
- **You** may be required to obtain **your** medical records in the event of a claim.

### Outpatient Treatment or Minor Illness/Injury

If **you** need to see a doctor ask **your** hotel reception or tour representative for the nearest public/state medical facility or seek advice on where to go for treatment from **our** *medical assistance service*.

In Europe **you** should show them **your** EHIC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the standard policy excess will be reduced to **NIL** (increased excesses applied to declared **medical conditions** will still be required to be paid, if related to the cause of **you** requiring medical treatment).

If **your** outpatient bill is less than **£500** then **you** will need to pay this to the medical facility at the time of treatment and ensure **you** keep all receipts so **you** can claim upon **your** return home.

**You** must call the emergency *medical assistance service* immediately if **your** medical bill is likely to exceed **£500**.

Note: **your** policy covers treatment at a public/state facility only, unless approved by **us**.

### What if You Want to Come Home Early?

This policy covers **you** to come **home** early because **you** are ill or injured only if medical treatment is not available locally.

If **you** are thinking of cutting short **your** trip because **you** are not well then **you** must contact **our** *medical assistance service* on **+44 (0)203 829 6745** for advice first.

If **you** need to come **home** for any other reason, such as the illness of a **close relative** in the **UK, Channel Islands** or **BFPO**, then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured.

If **you** are not sure whether **your** circumstances are included in the cover then call Travel Claims Facilities on **+44 (0)203 829 6761**, between 8.30am and 6.00pm UK time, Monday to Friday, for advice.

Please call **02392 419 050** for large print, audio and Braille.

<b>IMPORTANT TELEPHONE NUMBERS</b>	
<b>24hr Emergency Medical Assistance</b>	<b>+44 (0)203 829 6745</b>
<b>Consular Assist Emergency Helpline</b>	<b>033 33 70 70 70</b>
<b>Claims - (Sections A &amp; B1 to B8) Travel Claims Facilities</b>	<b>0203 829 6761</b>
<b>Claims - (Section C1)</b>	<b>033 33 70 70 70</b>
<b>Claims - (Section C2)</b>	<b>0203 794 9300</b>
<b>Travel Administration Facilities (for Medical Disclosures)</b>	<b>0203 829 3855</b>
<b>P J Hayman &amp; Company Limited (Customer Service)</b>	Broker Support - <b>02392 419 050</b> Direct Customers - <b>02392 419 070</b>
<b>Legal Advice Helpline</b>	<b>01612 283 851</b>

Please note that calls may be recorded and monitored.