



**Benefits**  
Alliance

## Contents

Important note .....	2
Important numbers .....	2
Changing your mind.....	2
Definitions .....	3
Is this Benefits Alliance Travel Insurance suitable for you? .....	5
Basis of cover .....	6
What to do in the event of a medical emergency.....	6
Medical screening questions .....	7
Summary of cover .....	8
General Policy Conditions .....	9
Your cover – these covers are automatically included under your policy. Pages 11 - 18 .....	11
SECTION A1: CANCELLATION AND CURTAILMENT .....	11
SECTION A2: CATASTROPHE .....	12
SECTION B: EMERGENCY MEDICAL AND TREATMENT EXPENSES - This cover does not apply within the UK.....	13
SECTION C: HOSPITAL BENEFIT .....	14
SECTION D: TRAVEL DELAY AND HOLIDAY ABANDONMENT .....	14
SECTION E: MISSED DEPARTURE .....	15
SECTION F: PERSONAL ACCIDENT.....	15
SECTION G: PERSONAL LIABILITY .....	16
SECTION H: LEGAL EXPENSES .....	16
SECTION I: PERSONAL EFFECTS, BAGGAGE AND MONEY.....	17
SECTION J: PERSONAL MONEY.....	18
SECTION K: END SUPPLIER FAILURE COVER.....	18
Winter Sports Cover.....	19
Golf Cover .....	20
Cruise Cover .....	21
Natural Disaster Cover .....	22
General exclusions.....	24
Making a Claim.....	25
Claims Evidence .....	26
Cancellation of your policy .....	28
Complaints .....	28
Complaints regarding Section K Only – End Supplier Failure .....	29
Regulatory information .....	30
Acceptable sports and leisure activities .....	31
Winter sports .....	34

## Benefits Alliance Travel Insurance

Thank you for choosing Benefits Alliance Travel Insurance for your trip. Benefits Alliance is a trading name of UK General Insurance Ltd. This insurance is underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check Our details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Your cover under this policy is subject to:

- The policy being suitable for you, shown on page 5; and
- The 'General policy conditions' on page 9; and
- The level of cover you have chosen, shown on your schedule; and
- 'Your cover' on page 11 to 18; and
- The 'General exclusions' on pages 24 to 25.

### Important note

**Pre-existing Medical Conditions:** Your policy contains certain exclusions relating to pre-existing medical conditions.

If you, or any of the people insured on the policy, have any pre-existing medical conditions, please ensure you have complied with the requirements outlined in the 'Medical screening questions' on page 7.

**Pregnancy & Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section B for unforeseen bodily injury or illness. Pregnancy and childbirth are not considered to be either an illness or injury. Cover is only provided under Sections A1, B and C of this policy for claims arising from **complications of pregnancy and childbirth**. Please read the definition of **complications of pregnancy and childbirth** given under the Definitions.

It is important that you check your policy schedule to make sure your details are correct, as together with this policy wording, these documents form the policy contract between you and us.

You need to make sure that you answer any questions that we ask you, truthfully and correctly. If you provide information which is untrue or incorrect, it may mean that we cannot pay your claim and could also mean that your policy is invalid.

### Important numbers

<b>Emergency medical assistance</b>	If you are admitted to hospital, anywhere in the world: +44 (0) 113 3180 197
	Outpatient treatment in the UK & North America: +44 (0) 113 3180 197
	Outpatient treatment anywhere else in the world: +44 (0) 113 3180 124
<b>Non medical claims</b>	0344 412 4296
<b>Customer services</b>	Please contact Benefits Alliance

### Changing your mind

If you decide for any reason that you do not want this insurance policy, then please contact Benefits Alliance.

- If you do this within 14 days of taking out this policy, or the date which you received your documents if this is later, then the premium you have paid will be refunded in full unless you have already travelled or made a claim in which case no refund will be due. This 14 day period is known as the 'cooling off period'.
- If you change your mind after the 14 day cooling off period, you will not be entitled to a refund.

On behalf of UK General Insurance Ltd



Karen Beales  
Managing Director

## Definitions

Certain words in this policy have a special meaning, these are explained below and include the singular or plural where appropriate.

### Accident

A sudden and unexpected event which occurs independently of all other causes, which results in a bodily injury or illness.

### Adverse weather

Weather of such severity that; the Police, or other appropriate authority, warn by means of public communications networks, including but not limited to popular websites, television or radio, against all but essential travel and/or; it causes major disruption to transport services i.e. rail, road or bus which is reported in the media.

### Bodily injury (including 'Injury')

Any injury which is caused by external forces and results in visible damage or wounding.

### Cancellation costs

The irrecoverable costs, which you have paid or are due to pay, in respect of travel and accommodation for your trip.

### Children (including Grandchildren)

Children (son or daughter, including fostered or adopted children and children who **you** have legal guardianship of) up to and including the age of 17; and up to and including the age of 21 as long as they are in full-time education.

### Close business associate

A person employed by the same company as you, living permanently within the UK, without whom the business would not be able to function properly if you were both absent at the same time, meaning it would be necessary to cancel or curtail your travel plans. Written confirmation must be provided by a senior director of the company.

### Complications of Pregnancy and Childbirth

toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date

### Curtailed (including 'Curtail' and 'Curtailed')

If you have to abandon your trip and return home early, including if we authorise in-patient treatment for you.

### Curtailed costs

Travel costs necessary for you to return home before your booked return date. This means a pro-rata amount of the total pre-paid (or contracted) costs of accommodation, car hire and excursions for each complete missed day as a result of curtailing your holiday. All costs connected to outward and return tickets, whether used or not, are excluded.

### Family

Parents or grandparents (max. two adults including **your** martial, domestic or civil partner who you have lived with permanently for at least 6 months) and their children or grandchildren. Children are not covered unless accompanied by a responsible adult. If annual multi-trip cover is selected, then adults named on the schedule may travel independently of each other.

### Geographical limits

The part of the world that you are covered for travel to, under this policy, which is shown on your schedule. Areas are:

- Europe (Defined as: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Egypt, Estonia, Finland, France, (including Corsica), Georgia, Germany, Gibraltar, Greece, (including Greek Islands), Hungary, Iceland, Ireland, Italy, (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Island), Poland, Portugal, (including Azores, Madeira Islands), Romania, Russia (West of the Ural Mountains), San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, United Kingdom, Ukraine, and Vatican City;
  - Worldwide excluding the United States of America, Canada, Bermuda, the Caribbean and Mexico;
  - Worldwide including the United States of America and Canada, Bermuda, the Caribbean and Mexico.
- Whilst the United Kingdom is included, only trips of at least two nights within paid accommodation will be covered.

### Golf equipment

Golf clubs, bag, shoes and non-motorised trolley, all of which are less than 5 years old.

## Definitions – continued

### **Hijack**

The unlawful seizure of an aircraft, train or ship in which you are travelling as a passenger.

### **Home**

The address shown on your schedule which is your permanent residence, located within the United Kingdom.

### **Medical practitioner**

A registered and practising member of the medical profession, located within the United Kingdom, who is not related to you nor travelling with you.

### **Period of cover**

The period between the start date and end date shown on your schedule – this will either be a single trip, or annual multi-trip basis. Please refer to page 6 for more details.

### **Personal effects**

Luggage, clothing and personal items owned by you, but excluding the following: Antiques, bicycles, contact lenses, diving equipment, personal money, property used for business, satellite navigation devices, spectacles, sunglasses, mobile phones.

### **Personal money**

Currency (coins/bank notes in current circulation), cheques (Inc. travellers'), postal/money orders, travel tickets, gift cards.

### **Public transport**

A train, bus, coach, ferry or scheduled flight which runs to a scheduled and published timetable and forms part of your trip.

### **Relative**

Brother or Sister (Inc. in-laws), Civil partner, Child (Inc. Foster, Step and In-laws) Fiancé or Fiancée, Grandparent or child, Legal guardian, Parent (Inc. in-laws), Spouse, Step-brother or sister, Step-parent (Inc.in-laws). Common-law partners or any couple (Inc. same sex) cohabiting for at least six months prior to the purchase of this policy.

### **Schedule**

The document accompanying this policy wording which shows your personal details, any other people covered by the policy as 'insured parties', your home address, the period of cover, and the level of cover you have chosen.

### **Single item**

Any one article, pair, set or collection.

### **Ski equipment**

Skis, ski poles, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots which are under 5 years old.

### **Sports equipment**

Items worn, carried, used or held during the participation of a sporting activity, excluding ski and golf equipment.

### **Sports and leisure activities**

Sports and activities which are split into four categories: Category one is automatically included. Category two – four are only covered if they are shown on your schedule. Please refer to pages 31 - 33 for a full list of all the activities within each category.

### **Travelling companion**

The person with whom you have planned your trip, who is due to travel or take the trip with you who is named on the insurance certificate or booking invoice.

### **Trip (including 'Trip duration' and 'Holiday')**

A journey which starts when you leave your home to commence your holiday and ends on your planned return date, during the period of cover, to either your home, or the place where you are temporarily residing within the United Kingdom.

### **United Kingdom (including 'UK')**

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

### **Valuables**

All discs and other audio/visual media, audio visual equipment, binoculars, cameras and other photographic equipment, computers and telecommunications equipment (mobile phones are excluded), electrical and electronic equipment, furs, jewellery, precious stones or articles made of (or containing) gold, silver or other precious metals, telescopes, watches.

## Definitions – continued

### We (inc. 'Us' & 'Our')

The insurer, which is UK General Insurance Ltd on behalf of Great Lakes Insurance SE.

### Winter Sports

Any of the sports shown on page 34 under the heading 'Acceptable winter sports'

### You (Inc. 'Your')

The person who is named as the 'Policyholder' on the schedule, plus any other person named on the schedule as an 'insured party'. All persons insured under this policy must: Be registered with a medical practitioner located within the United Kingdom; and live permanently within the UK for at least 6 months prior to taking out this cover and meet the age requirements for cover. Each person covered under this policy is separately insured. The exception to this is children, who are only insured if they are accompanied by a responsible adult.

From this point onwards if a word or phrase appears in **bold type** it will have the meaning explained in the definitions above.

## Is this Benefits Alliance Travel Insurance suitable for you?

Please note that the following applies to all persons named as 'insured parties' on your schedule

This policy might suit <b>you</b> , if:	This policy will not suit <b>you</b> , if:
<p><b>You</b> have lived permanently in the <b>United Kingdom</b> for at least 6 months prior to taking out this cover and are registered with a <b>medical practitioner</b>.</p> <p><b>You</b> have:</p> <ul style="list-style-type: none"> <li>• The appropriate passport and/or visas required for <b>your trip</b>;</li> <li>• Are not travelling or acting against medical advice;</li> <li>• Have received any vaccines, medicines or inoculations which are required for <b>your trip</b>.</li> </ul> <p>If <b>you</b> have any pre-existing medical conditions, and <b>you</b> have declared these as part of the medical screening process. This applies to <b>relatives</b> as well - full details are on page 5.</p> <p><b>You</b> and <b>your</b> travelling companions named on this policy meet the age limits for cover: Aged 69 or under for trips to the USA, Canada, Bermuda, the Caribbean and Mexico; Or aged 74 or under for all other worldwide destinations. For annual policies the age limit applies at the start date of <b>your</b> policy. For single trip policies the age limit applies on the day <b>you</b> first travel.</p>	<p><b>You</b> have not lived permanently in the <b>United Kingdom</b> for at least 6 months prior to taking out this cover, or <b>you</b> are not registered with a <b>medical practitioner</b>.</p> <p><b>You</b> do not have the appropriate passport or visa, or are travelling against medical advice, or have not received the required vaccines, medicines or inoculations for <b>your trip</b>. This policy will not cover anyone who is not able to meet these requirements.</p> <p><b>You</b> have pre-existing medical conditions which <b>you</b> have not declared during medical screening. <b>We</b> will not cover any claims for pre-existing medical conditions which <b>we</b> have not accepted in writing.</p> <p>A <b>Relative</b> has a pre-existing medical condition. <b>We</b> will not cover any claims for Section A1, Cancellation &amp; Curtailment, relating to pre-existing conditions of <b>your</b> relative, see section A1 for more details.</p> <p><b>You</b> or <b>your</b> travelling companions do not meet the age limit requirements for cover.</p>

## Basis of cover

**Medical emergencies:** You must seek the advice of a **medical practitioner** before you incur any **cancellation or curtailment costs** prior to your trip. If you are already on **holiday**, then you must speak to our medical claims team before you incur any expenses. Cover under section B on page 11 for medical expenses will not apply to **trips** within the **United Kingdom**.

**Policy limits:** All sections of this policy have limits, which is the maximum amount that we will pay if you make a claim. These are shown in the 'Summary of cover' and 'Your cover' sections. There are also specific and reduced limits for the following:

- **Personal effects** and baggage – a deduction is made for wear and tear for certain items, refer to page 17. There are also specific limits for **single items, valuables**, claims on behalf of **children** and items where you have no proof of purchase (e.g. an original receipt or insurance valuation).
- **Personal money** - claims on behalf of **children**.
- Personal accident - claims on behalf of **children** aged under 18, and adults aged over 65.

**Sporting activities:** Golf cover and **winter sports:** You are only covered for golf or **winter sports** if this is shown on your **schedule**. Otherwise we will only cover the **sports and leisure activities** listed on page 31 - 32 unless shown on your **schedule**.

**Period of cover:** The **period of cover** you have selected will be shown on your **schedule**. This is either:

- **Single trip:** The policy will only operate for the duration of your **holiday** shown on your **schedule**, with the exception of cancellation cover (section A1 on page 11), which is effective from the date of issue shown on your **schedule** and expires on the date that you start your **holiday**.
- **Annual multi-trip:** The policy will operate for the 365 day period shown on your **schedule**. During this time any **trip** within the **geographical limits** is covered, as long as it does not exceed 31 days, or 45 days, if we have accepted this in writing and you have paid the appropriate premium. Cancellation cover (section A1 on page 11) is effective from the start date of your policy or the date that the **trip** is booked – whichever is later – and expires on the date that you start your **holiday**.

In all cases all other sections of cover will commence on the date that you start your **holiday** and will expire:

- Either on the end date of your trip as shown on your **schedule**; or
- When you return to the **United Kingdom** and end your **trip** - whichever of these occurs first.

If you return to the **United Kingdom** is unavoidably delayed by an event which you are claiming for under this policy, then the duration of the **period of cover** will be automatically extended if required, to cover the delay.

**Governing Law:** Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.

## What to do in the event of a medical emergency

**You must tell us immediately if you need to go into hospital, so that we can confirm your cover before you incur any expenses. The claims handler will direct you to an appropriate medical facility and may also be able to guarantee your costs. Failure to notify the claims handler may affect your claim and result in us not paying part or all of your costs.**

Contact our claims handlers as soon as possible quoting the following:

**Scheme name:** Benefits Alliance Travel Insurance  
**Scheme reference:** 02486L

<b>Our claims handler</b>	<b>Their contact details, dependent on your location</b>
<b>Global Response</b>	If you are admitted to hospital, anywhere in the world: +44 (0) 113 3180 197
	Outpatient treatment in the UK & North America: +44 (0) 113 3180 197
<b>Healthwatch S.A.</b>	Outpatient treatment anywhere else in the world: +44 (0) 113 3180 124

You must retain all receipts for any medical or additional costs which you incur. Please note that you are responsible for the policy excess, which may need to be paid at the time of treatment. There are particular instructions for payment of invoices for outpatient treatment. Please refer to 'Making a claim' on page 25 for details of these.

## Medical screening questions

The following questions apply to all persons insured under this policy.

You will have been asked these questions when purchasing your cover. However, if **you** answer 'YES' to any of the four questions below - and **you** have not already told **us** about these conditions and received written confirmation of them from **us** please contact your issuing broker as soon as possible.

Have **you**, or anyone named as an 'insured party' on **your schedule**:

Ever:

1. Received a terminal prognosis?
2. Suffered from, been investigated for, treated for or diagnosed with:
  - a) Any cancer or malignant condition; or
  - b) Any lung, heart-related condition, or circulatory condition including angina or hypertension?

Within the last 12 months:

3. Required referral to, or consultation (including appointments) with, a **medical practitioner**?
4. Required hospital treatment, investigation or check-ups (including routine check-ups)?

**You** must tell us about all medical treatments, appointments, tests, investigations, medical conditions or illnesses that apply to **you**, or anyone named as an 'insured party'. This is because we will not cover pre-existing medical conditions unless we have specifically accepted these in writing. If **you** do not tell **us** about **your** condition(s) then they will be automatically excluded under this policy.

A pre-existing medical condition is any illness, injury, disease or condition which:

- **You** are currently receiving treatment for; or
- **You** are waiting to receive treatment for; or
- **You** have previously received treatment for in the past.

'Treatment' means any consultation, session, advice or diagnosis from a **medical practitioner**.

This includes claims for cancellation or curtailment if a relative becomes ill or dies. If **you** do not tell **us** about **your** condition(s) then they will be automatically excluded under this policy.

**We** are not able to offer cover for any medical conditions where **you** are travelling against medical advice.

All details that **you** supply will be confirmed to **you** in writing by **us**, along with a statement showing which – if any – medical conditions **we** have agreed to cover under **your** policy, and any which **we** have excluded. In the event of a claim relating to medical condition(s), **we** will check the details of **your** claim against the answers **you** gave to the medical screening questions. Any condition which was not notified and confirmed by **us** in writing as being covered, will be excluded under this policy – this means that **we** reserve the right not to pay any claim that arises as a result of that condition.



## Summary of cover

All covers and limits are per person unless specified. Full details of each section of cover can be found on pages 11 – 23.

Section		Cover	Excess
A1	Cancellation and curtailment	Up to £5,000	£60 per person / £100 per family
A2	a) Catastrophe b) Hijack c) Mugging d) Air rage	a) Up to £750 b) £50 per complete 24hrs up to £500 c) £50 per complete 24hrs up to £500 d) Up to £500	Nil
B	a) Emergency medical expenses b) Dental treatment c) Funeral and repatriation d) Travel and accommodation	a) Up to £10,000,000 b) Up to £250 c) Up to £7,500 d) Up to £1,000	£60 per person or £100 per family
C	Hospital benefit	£20 per 24hrs up to £600	Nil
D1	Travel delay	£30 per complete 12hrs up to £300	Nil
D2	Holiday abandonment	Up to £5,000	£60 per person / £100 per family
D3	Pet care	Up to £300	Nil
E	Missed departure	Up to £500 for UK & European holidays Up to £1,000 outside of Europe	Nil
F	Personal accident a) Loss of limbs or sight b) Permanent total disablement c) Death benefit (ages 18-65) d) Death benefit (under 18, over 65)	Maximum benefit payable is £25,000 a) £25,000 b) £25,000 c) £10,000 d) £5,000	Nil
G	Personal liability	Up to £2,000,000	£250
H	Legal expenses	Up to £25,000	Nil
I	Personal effects and baggage a) Single item limit b) Total valuables limit c) Travel documents d) Delayed baggage	Up to £2,000 a) £300 (£100 for children) b) £200 (£100 for children) c) Up to £500 d) Up to £125 per complete 24hrs, max. £250	a & b) £60 per person / £100 per family c) Nil d) Nil
J	Personal money Cash limit	Up to £300 £250 (£50 for children)	£60 per person / £100 per family
K	End Supplier Failure Cover	Up to £1,500	Nil
<b>Winter Sports cover – cover applies if the additional premium has been paid and it is shown on your schedule</b>			
L1	Ski equipment a) Owned by you b) Hired by you	a) Up to £350 b) Up to £250	£60 per person / £100 per family
L2	Ski hire	£20 per day up to £200	Nil
L3	Ski pack	Up to £150	£60 per person / £100 per family
L4	Piste closure	£20 per person per day, up to £200	Nil
L5	Delay due to avalanche	Up to £200	£60 per person / £100 per family
<b>Golf cover – cover applies if the additional premium has been paid and it is shown on your schedule</b>			
M1	Golf equipment a) Single item limit	Up to £1,500 a) £300	£60 per person / £100 per family
M2	Golf equipment hire	£20 per day up to £200	Nil
M3	Non-refundable golf fees	£75 per fee, up to £300	£60 per person / £100 per family
M4	Hole in one bar bill	£100	Nil

<b>Cruise cover – cover applies if the additional premium has been paid and it is shown on your schedule</b>			
N1	Missed Port Departure	£1,000	£60 per person / £100 per family
N2	Cruise Interruption	£1,000	£60 per person / £100 per family
N3	Itinerary Change	£100 per day up to £500	Nil
N4	Cabin Confinement	£100 per day up to £1,000	Nil
N5	Unused Excursions	£500	Nil
<b>Natural Disaster cover – cover applies if the additional premium has been paid and it is shown on your schedule</b>			
O1	Cancellation	£1,500	£60 per person / £100 per family
O2	Additional expenses to reach destination	£1,500	£60 per person / £100 per family
O3	Curtailed and replaced accommodation	£1,500	£60 per person / £100 per family
O4	Travel Delay	£25 per 12 hours up to £250	Nil

## General Policy Conditions

All travellers insured under this policy must comply with these conditions in order to be covered

- All claims are subject to an excess, which **you** must pay before **your** claim can be completed or may be deducted from your claim. These are shown at the start of each section of cover. Excess will be applied per person or per family, per section and per incident which has led to a claim.
- If you are travelling to European Union countries, you should obtain a European Health Insurance Card (EHIC) postal application form from your local Post Office. You can also apply either online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning 0845 606 2030. This will entitle you to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the excess under the medical section will not apply. When you are travelling to Australia and you have to go to hospital, you must register for and make use of the treatment offered under the national Medicare scheme.
- If you intend to participate in a category two, three or four **sports and leisure activity**, **you** must tell us about this before **you** travel and pay an additional premium and **we** must confirm **our** acceptance in writing. Please note that **we** will not cover:
  - Any category two, three or four activity which is not noted on **your schedule**;
  - Any **child** under 10 years old if they are not supervised by an adult; or any person aged 66 or over;
  - Any person who receives financial reward (e.g. payment or prize money) as a result of participating in the activity;
  - Any liability arising directly or indirectly from **you** participating in a **sports and leisure activity**.
- Reasonable care – illness and injury: **You** must take reasonable care to avoid illness and injury, including when participating in a **sports and leisure activity**. At all times, **you** should follow the directions of leaders/instructors, and the recommended safety procedures for that activity, to ensure **your** own wellbeing as well as the safety of those around **you**.  
Reasonable care - loss or damage to **your** property: **You** must not leave **your** property unattended if it is in a place where it is accessible to the general public. ‘Unattended’ means not visible to **you** and not within **your** arms’ length reach. **We** will not pay any claims for property left unattended in publicly accessible places. **Personal money** must be carried on **your** person, or locked in a safety deposit box or other similar locked and fixed secure location. **We** will not pay any claims for theft of **personal money** which was not carried or kept in accordance with this condition. **You** must act as though **you** are not insured.
- Theft claims (including loss of **personal money**) must be reported to the Police as soon as possible after **you** discover the theft and a written Police report obtained confirming the loss. For theft claims from **your holiday** accommodation or motor vehicles, the report must confirm if there were signs of force and violent entry or exit. For theft claims from your holiday accommodation, a report from the accommodation owner confirming unauthorised access to your accommodation is required. If items are left unattended (not visible to **you** and beyond **your** arm’s length reach) in a motor vehicle, they must be out of sight in a locked boot, glove compartment or covered luggage compartment. The maximum payable for theft from unattended motor vehicles is £100.

6. **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;
  - makes a claim for any loss or damage you caused deliberately or with your knowledge; or
  - 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.

7. Subrogation – this means that **we** reserve the right to take over **your** claim after **we** have paid it, in order to recover payment from a third party. This may include taking legal action against third parties **in your** name. **You** must co-operate with **us** if **we** choose to do this; any action **we** take will be at **our** expense. In the event that property or liability covered under this policy is more specifically insured elsewhere, **we** reserve the right to seek a rateable share from the provider of the other policy – this does not apply to personal accident.

8. Any items which are the subject of a claim for damage, must be retained in case **we** need to inspect them – if required you will need to forward them to **us** at **your** own expense. Upon final payment of a successful claim, the items will become **our** property. However, **you** must not abandon property to **us**; **we** will notify **you** if **we** intend to take possession of the item.

9. This policy is governed by English law. If there is a dispute between **you** and **us**, then it will be dealt with in the court of the country where **you** are a permanent resident. This policy may not be transferred to any other person and will end either at the end of the **period of cover** or the date the policy is cancelled.

10. **You** must take reasonable care to:
- supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy
  - to make sure that all information supplied as part of your application for cover is true and correct
  - tell us of any changes to the answers you have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. If any information you provide is not complete and accurate, this may mean your policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

If **You** become aware that information **You have** given **us** is inaccurate or has changed, **You** must inform **us** as soon as possible.

11. There are certain changes which **you** must tell Benefits Alliance about, as soon as they happen. These are:
- If the answers to the medical screening questions change, for any person insured under this policy;
  - Changes to the health of anyone whose health could affect **your** trip;
  - If there are any changes to **your holiday** dates of travel or location, or if there are any changes to the persons being insured by this policy (e.g. a **child** is no longer in full time education, or you change your home address).

If **you** do not tell Benefits Alliance about these changes, then this may mean that **we** cannot pay **your** claim. Certain changes that **you** tell **us** about (e.g. medical conditions) may result in **us** altering the terms of cover or premium under this policy; **you** will be advised if this is the case.

**Your cover – these covers are automatically included under your policy. Pages 11 - 18**

<b>SECTION A1: CANCELLATION AND CURTAILMENT</b>	
The sum insured for this section is £5,000. The excess applicable to each and every claim is £60 per person / £100 per <b>family</b> .	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p><b>Your</b> proportion of the <b>cancellation costs</b> which <b>you</b> have paid – or agreed to pay – which <b>you</b> cannot recover, up to the sum insured, if cancelling or <b>curtailing your trip</b> is necessary and unavoidable due to:</p> <p>The death, injury or illness of:</p> <ul style="list-style-type: none"> <li>• <b>You</b> or one of <b>your travelling companions</b>;</li> <li>• A <b>relative</b>;</li> <li>• A <b>close business associate</b>;</li> <li>• A friend or relative living abroad with whom <b>you</b> were due to stay.</li> </ul> <p><b>You</b> or <b>your travelling companion</b> are:</p> <ul style="list-style-type: none"> <li>• Called for jury or witness service in a Court of Law within the <b>UK</b>, which cannot be deferred;</li> <li>• Held under compulsory quarantine;</li> <li>• Required to be present within the <b>UK</b>, by the Police, as a result of a burglary at <b>your home</b> or place of business, which occurs within 7 days of the start of <b>your trip</b>, or during <b>your trip</b>;</li> <li>• Required to be present within the <b>UK</b> by either the Police or <b>your</b> insurers, due to a fire, flood, theft or storm damage event at <b>your home</b>;</li> <li>• Made redundant – <b>you</b> must qualify for payment under the current redundancy payments legislation;</li> <li>• Called for emergency requirements of duty for the Armed Forces, Police, or Health Services.</li> </ul>	<ul style="list-style-type: none"> <li>• Any claim for curtailment where <b>you</b> return to the <b>UK</b> due to illness or injury, which has not been approved by <b>our</b> claims handler prior to <b>you</b> returning or incurring any expenses;</li> <li>• Any claim where <b>you</b> are not able to provide proof that an event occurred which caused <b>you</b> to have to cancel or <b>curtail your trip</b>.</li> <li>• Loss of air passenger duty, ATOL or credit card fees</li> <li>• Unused timeshare property, air miles or other promotions of this nature;</li> <li>• Any unused portions of <b>your</b> original travel tickets, if <b>we</b> have already repatriated <b>you</b>;</li> <li>• <b>Your</b> travel expenses to return to the <b>UK</b>, if <b>you</b> had not already purchased this prior to <b>your</b> departure;</li> <li>• Any costs which <b>we</b> would not have had to pay, had <b>you</b> notified <b>your</b> travel agent, tour operator or provider of transport or accommodation, immediately after <b>you</b> knew <b>you</b> would have to cancel or <b>curtail your trip</b>.</li> </ul> <p>Any costs which <b>you</b> have paid or which <b>you</b> have agreed to pay, if <b>your trip</b> is cancelled or <b>curtailed</b> due to:</p> <ul style="list-style-type: none"> <li>• Redundancy which occurs outside of the <b>period of cover</b>, or any other adverse change in <b>your</b> financial circumstances;</li> <li>• <b>You</b> or a <b>travelling companion</b> being posted overseas, or receiving an emergency requirement of duty following an act of terrorism, war or invasion;</li> <li>• <b>Your</b> disinclination to travel</li> <li>• <b>Any claim arising directly or indirectly from any pre-existing medical condition known to you prior to the commencement of the period of insurance affecting any relative or travelling companion who is not insured under this policy, or person with whom you intend to stay whilst on your trip if:</b> <ul style="list-style-type: none"> <li>i) a terminal diagnosis had been received prior to the commencement of the period of insurance; or</li> <li>ii) they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the period of insurance; or</li> <li>iii) during the 90 days immediately prior to the commencement of the period of insurance they had:                             <ul style="list-style-type: none"> <li>• required surgery, inpatient treatment or hospital consultations; or</li> <li>• required any form of treatment or prescribed medication</li> </ul> </li> </ul> </li> <li>• Normal pregnancy, without any accompanying bodily injury, illness, disease or complication.</li> </ul> <p><i><b>Our claims handler will check if the circumstances of your cancellation or curtailment are covered, before you return to the UK or incur any irrecoverable expenses. We will not pay claims where you cannot provide proof of the event.</b></i></p>

<b>SECTION A2: CATASTROPHE</b>			
The sums insured for this section are:		The excesses applicable to each and every claim are:	
Catastrophe	Up to £750	Catastrophe	NIL
Hijack	£50 per complete 24hrs up to £500	Hijack	
Mugging	£50 per complete 24hrs up to £500	Mugging	
Air rage	Up to £500	Air rage	
What <b>you</b> are covered for:		What <b>you</b> are not covered for:	
<p><u>AIR RAGE</u>                      If <b>you</b> outbound or inbound flight is delayed due to violent and/or drunken behaviour by other passengers, then <b>we</b> will pay for the reasonable costs <b>you</b> incur for reasonable additional food and drink due to the delay. This is subject to the maximum <b>we</b> will pay for any one incident, which is £500.</p>		<p><u>AIR RAGE</u></p> <ul style="list-style-type: none"> <li>Any claim which is not supported by written confirmation from the airline that the delay occurred and that this was due to an air rage incident.</li> <li>Any claim for which <b>you</b> do not provide receipts as evidence of the costs that <b>you</b> incurred.</li> </ul> <p><i>This is because in order to confirm cover, <b>our</b> claims handler will need proof to show that the event occurred, and of the costs <b>you</b> incurred.</i></p>	
<p><u>CATASTROPHE</u>                      If <b>you</b> are forced to move from <b>your</b> pre-booked and paid accommodation, during <b>your trip</b>, as a result of:</p> <ul style="list-style-type: none"> <li>Fire or explosion;</li> <li>Lightning;</li> <li>Earthquake;</li> <li>Storm, tempest, hurricane or flood;</li> <li>Medical epidemic or local Government directive.</li> </ul> <p>Then <b>we</b> will pay any expenses relating to travel and accommodation that <b>you</b> incur, to enable <b>you</b> to:</p> <ul style="list-style-type: none"> <li>Either continue <b>your trip</b>; or</li> <li>If <b>you</b> are unable to continue with <b>your trip</b>, to return <b>you</b> to the <b>UK</b></li> </ul>		<p><u>CATASTROPHE</u></p> <ul style="list-style-type: none"> <li>Any costs or expenses which cannot be supported by a written evidence of the event: E.g. A written report from the local or national authority responsible for the order for you to relocate away from <b>your</b> pre-booked and paid accommodation, and which specifies the reason for the order to relocate.</li> </ul> <p><i>In order to confirm cover, the claims handler will need proof to show that the event occurred or that <b>you</b> could not avoid the relocation.</i></p> <ul style="list-style-type: none"> <li>Any costs or expenses which are payable by or recoverable from <b>your</b> travel agent, tour operator, airline, hotel or any other provider of transport or accommodation;</li> <li>Any costs or expenses if <b>you</b> decide not to stay in your pre-booked and paid accommodation, if no insured event has occurred;</li> </ul> <p><i>This is because this policy will only pay costs which are unavoidable and irrecoverable and for the insured events specified within it.</i></p>	
<p><u>HIJACK</u>                      If the aircraft, train or ship in which <b>you</b> are travelling as a passenger is <b>hijacked</b>, <b>we</b> will pay £50 for each complete 24hr period that <b>you</b> are a hostage. The maximum <b>we</b> will pay for any one event is £500.</p>		<p><u>HIJACK</u></p> <ul style="list-style-type: none"> <li>Any claim which is not supported by a written Police report which confirms the <b>hijacking</b> and the duration of the incident.</li> </ul> <p><i>This is because in order to confirm cover, <b>our</b> claims handler will need proof to show that the event occurred.</i></p>	
<p><u>MUGGING</u>                      If <b>you</b> are a victim of mugging and as a result <b>you</b> are admitted as an in-patient to hospital, then <b>we</b> will pay £50 for each complete 24hr period that <b>you</b> are in hospital. This is in addition to the medical expenses in Section B, but subject to the maximum <b>we</b> will pay for any one event which is £500.</p>		<p><u>MUGGING</u></p> <ul style="list-style-type: none"> <li>Any claim which is not supported by a written Police report which confirms the mugging, as well as documentation from the hospital which confirms <b>your</b> injuries and the duration of <b>your</b> stay as an in-patient.</li> </ul> <p><i>This is because in order to confirm cover, <b>our</b> claims handler will need proof to show that the event occurred.</i></p>	

<b>SECTION B: EMERGENCY MEDICAL AND TREATMENT EXPENSES - This cover does not apply within the UK</b>		
The sums insured for this section are:		The excesses applicable to each and every claim are:
Emergency medical expenses	£10,000,000	£60 per person or £100 per <b>family</b>
Dental treatment	Up to £250	
Funeral & repatriation	Up to £7,500	
Travel & accommodation	Up to 1,000	
What <b>you</b> are covered for:		What <b>you</b> are not covered for:
<p><u>EMERGENCY MEDICAL EXPENSES</u>  <b>We</b> will pay reasonable and customary medical, surgical and hospital expenses, which are incurred as a result of <b>you</b> becoming ill or being injured. The maximum <b>we</b> will pay is up to £10,000,000.</p>		<p><u>EMERGENCY MEDICAL EXPENSES</u></p> <ul style="list-style-type: none"> <li>• Claims where <b>you</b> have not notified <b>our</b> claims handler.</li> <li>• Any costs where <b>you</b> do not make use of any reciprocal health agreements, such as the EHC or Australian Medicare system.</li> <li>• Any costs for - or associated with – physiotherapy unless this is required as an ongoing part of the treatment for an <b>injury</b> which <b>our</b> claims handlers have confirmed is covered. Cover for physiotherapy is limited to £750.</li> <li>• Any claims for costs related to pregnancy or childbirth unless the claim is certified by a medical practitioner as necessary due to <b>complications of pregnancy and childbirth</b>.</li> </ul> <p><i>If <b>you</b> need to go to hospital <b>you</b> must tell <b>us</b> as soon as possible, as the claims handler will direct you to an appropriate medical facility and may also be able to guarantee costs on <b>your</b> behalf. Failure to notify <b>us</b> may affect <b>your</b> claim.</i></p>
<p><u>DENTAL TREATMENT</u>  <b>We</b> will pay up to £250 for emergency dental treatment, to provide immediate pain relief.</p>		<p><u>DENTAL TREATMENT</u></p> <ul style="list-style-type: none"> <li>• Any costs for treatment which is not for a dental emergency, for immediate pain relief.</li> </ul> <p><i>This policy will only cover costs for emergency treatment.</i></p>
<p><u>FUNERAL &amp; REPATRIATION</u>                      If <b>you</b> die during <b>your</b> trip, <b>we</b> will pay:</p> <ul style="list-style-type: none"> <li>• Either the cost of <b>your</b> funeral up to £1,000 in the country where <b>your</b> death occurs; or</li> <li>• The cost of returning <b>your</b> body or ashes to <b>your</b> home, up to £7,500.</li> </ul>		<p><u>FUNERAL &amp; REPATRIATION</u>                      Please refer to the ‘Exclusions applying to all covers under Section B’ at the bottom of this table.</p>
<p><u>TRAVEL &amp; ACCOMMODATION</u>                      If <b>you</b> are certified as unfit to travel back to the <b>UK</b> by a medical practitioner and <b>our</b> claims handler, <b>we</b> will pay <b>your</b> reasonable travel and room only accommodation expenses. This includes travel and room only accommodation expenses if necessary, for one <b>travelling companion</b> to remain with <b>you</b>. The maximum payable is up to £1,000 per person.</p>		<p><u>TRAVEL &amp; ACCOMMODATION</u></p> <ul style="list-style-type: none"> <li>• Any claim for travel and accommodation expenses if you are already claiming under Section A of this policy.</li> </ul> <p><i>We will not pay for the same claim more than once under these sections.</i></p>
<p><u>EXCLUSIONS WHICH APPLY TO ALL COVERS UNDER SECTION B:</u></p> <ol style="list-style-type: none"> <li>1. Any costs or expenses which have not been agreed by <b>our</b> claims handler, in relation to:                         <ol style="list-style-type: none"> <li>a) Incurring medical or treatment expenses, or being admitted to hospital;</li> <li>b) <b>Curtailing your trip</b> or missing <b>your</b> return journey <b>home</b> due to medical reasons;</li> <li>c) Funeral and repatriation expenses.</li> </ol> </li> <li>2. Any costs or expenses relating to dentures, dental work which involves the use of precious metals (e.g. Gold), prosthetic limbs, hearing aids, contact or corneal lenses or prescription spectacles.</li> <li>3. Cosmetic surgery and any expenses or treatment costs arising solely from or traceable to cosmetic surgery.</li> </ol>		

SECTION C: HOSPITAL BENEFIT	
The sum insured for this section is £20 per complete 24hrs up to £600. The excess applicable to each and every claim is Nil.	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p>If <b>you</b> are an in-patient in hospital and <b>your</b> stay has been authorised by <b>our</b> claim handler, then <b>we</b> will pay £20 for each complete 24hr period that <b>you</b> are in hospital as an in-patient.</p>	<ul style="list-style-type: none"> <li>Any claims which are as a result of in-patient treatment for pre-existing medical conditions unless the condition has been declared to <b>us</b> and <b>we</b> have agreed cover in writing.</li> <li>Any claims where <b>our</b> claims handler has not accepted <b>your</b> treatment expenses under Section A of this policy.</li> <li>Any claims for costs related to pregnancy and childbirth unless the claim is certified by a medical practitioner as necessary due to <b>complications of pregnancy and childbirth</b>.</li> </ul> <p><i><b>We will only pay the benefit for medical treatment where <b>your</b> in-patient stay is authorised by <b>our</b> claims handler.</b></i></p>

SECTION D: TRAVEL DELAY AND HOLIDAY ABANDONMENT			
The sums insured for this section are:		The excesses applicable to each and every claim are:	
Travel delay	£20 per complete 12hrs up to £200	Travel delay	Nil
Holiday abandonment	Up to £5,000	Holiday abandonment	£60 per person / £100 per <b>family</b>
Pet care	Up to £300	Pet care	Nil
What <b>you</b> are covered for:	What <b>you</b> are not covered for:		
<p><u>TRAVEL DELAY</u>  <b>We</b> will pay £20 for each complete 12hr period if the outbound or inbound flight, rail or sea journey for <b>your</b> scheduled journey is delayed due to: Strike or industrial action; <b>adverse weather</b>; breakdown or derangement of train, craft or vessel.</p>	<p><u>TRAVEL DELAY</u>                      Please refer to the 'Exclusions which apply to travel delay and holiday abandonment' at the bottom of this table.</p>		
<p><u>HOLIDAY ABANDONMENT</u>                      If <b>you</b> decide to abandon <b>your holiday</b> due to a delay of 24hrs or more, AND <b>you</b> cannot recover any of the travel or accommodation expenses <b>you</b> have paid or have agreed to pay, then <b>we</b> will pay up to the sum insured above for these costs.</p>	<p><u>HOLIDAY ABANDONMENT</u></p> <ul style="list-style-type: none"> <li>Any costs which <b>you</b> are able to recover elsewhere.</li> </ul> <p><i>This policy will only pay for costs which are irrecoverable.</i></p> <p>Please refer to the 'Exclusions which apply to travel delay and holiday abandonment' at the bottom of this table.</p>		
<p><u>EXCLUSIONS WHICH APPLY TO 'TRAVEL DELAY' AND 'HOLIDAY ABANDONMENT':</u></p> <ol style="list-style-type: none"> <li>Any claim where <b>you</b> do not provide written confirmation from the airline, train company, shipping company, or their handling agents, of the delay including the reason, scheduled departure time and the actual departure time.</li> <li>Any claim for delay benefit, if <b>you</b> are already claiming abandonment costs under this policy, and vice versa.</li> </ol> <p><i>This policy will only provide cover for unforeseen delays. <b>Our</b> claims handler will require proof of the delay in order to be able to pay <b>your</b> claim. <b>We</b> will not pay twice for the same event.</i></p>			
<p><u>PET CARE</u></p> <p>If <b>you</b> are delayed in <b>your</b> return home by more than 12 hours, <b>we</b> will pay towards additional boarding/kennelling fees for <b>your</b> dog or cat, until <b>you</b> are able to return home.</p> <p>The maximum <b>we</b> will pay for any one pet care claim, is up to £300.</p>	<p><u>PET CARE</u></p> <ul style="list-style-type: none"> <li>Any claim for animals other than dogs or cats.</li> <li>Any boarding or kennelling fees which <b>you</b> have incurred – or would have incurred – as part of <b>your</b> planned trip, regardless of any delay or illness.</li> <li>Any claim caused by delay, if <b>our</b> claims handler has not also accepted <b>your</b> claim under the travel delay section of this policy.</li> </ul> <p><i><b>We</b> will only pay claims which are for unforeseen events and for additional and unplanned costs which are unavoidable. <b>Our</b> claims handler will require proof of your delay, as well as costs incurred, before <b>your</b> claim can be paid.</i></p>		

<b>SECTION E: MISSED DEPARTURE</b>	
The sum insured for this section is up to £500 for UK & European holidays, or up to £1,000 for holidays outside of Europe. The excess applicable to each and every claim is Nil.	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p>If <b>you</b> are too late to board <b>your</b> pre-booked and paid flight, train or sea crossing from <b>your</b> last departure point from the <b>UK</b>, as a result of one of the following:</p> <ul style="list-style-type: none"> <li>• The failure of scheduled public transport services to get <b>you</b> to <b>your</b> destination in time, due to strike or industrial action, <b>adverse weather</b> or breakdown;</li> <li>• The private motor vehicle <b>you</b> are travelling in is involved in a road traffic collision, or it suffers a breakdown.</li> </ul> <p>Then <b>we</b> will pay up to the sum insured listed above, for reasonable additional accommodation and travel expenses.</p>	<ul style="list-style-type: none"> <li>• Any claims where <b>you</b> do not provide evidence of costs incurred.</li> <li>• Any claims as a result of <b>you</b> failing to take reasonable steps to complete <b>your</b> journey (e.g. <b>Your</b> train was delayed but a bus was available which would have enabled <b>you</b> to complete <b>your</b> journey as planned).</li> <li>• Any claim once the reason for the delay has been resolved.</li> <li>• Any claim which relates to internal flights.</li> <li>• Any claim due to breakdown of a motor vehicle, if it has not been serviced and maintained. Claims must be supported by a written report from a rescue service or garage. Costs for repairs to motor vehicles are excluded.</li> </ul> <p><i>This policy will only pay for claims for unforeseen events and unavoidable costs. <b>Our</b> claims handler will need proof of any breakdown, plus receipts as evidence of costs incurred, before <b>your</b> claim can be paid.</i></p>

<b>SECTION F: PERSONAL ACCIDENT</b>		
The sums insured for this section are:		The excesses applicable to each and every claim are:
Loss of limbs or sight	£25,000	Nil
Permanent total disablement	£25,000	
Death benefit (ages 18-65)	£10,000	
Death benefit (under 18, over 65)	£5,000	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:	
<p>If <b>you</b> suffer <b>bodily injury</b> as a result of an <b>accident</b>, during <b>your</b> trip, which causes:</p> <ul style="list-style-type: none"> <li>• The permanent loss of sight in one or both of <b>your</b> eyes; or</li> <li>• The permanent loss of one or more limbs; or</li> <li>• <b>Your</b> permanent total disablement; or</li> <li>• <b>Your</b> death.</li> </ul> <p>Then <b>we</b> will pay the amount of benefit listed above.</p>	<ul style="list-style-type: none"> <li>• Any claims arising from <b>your</b> participation in a <b>sport or leisure activity</b>, including <b>winter sports</b>, unless this is specifically shown on <b>your</b> schedule.</li> <li>• Any claim where <b>your</b> death or injury does not arise within 180 days of the date of the <b>accident</b> that caused it.</li> <li>• Any claim for total permanent disablement if <b>you</b> cannot prove to <b>us</b> that it has continued for 12 consecutive months from the date of <b>your</b> <b>accident</b>, and that it is probable that the disablement is permanent.</li> <li>• Any claims for permanent total disablement if at the date of the <b>accident</b>, <b>you</b> were over the statutory retirement age and not in full-time paid employment.</li> <li>• Any claims arising from or traceable to disease or illness or the deliberate ingestion of any substance(s) known to cause harm.</li> <li>• Any claim due to an <b>accident</b> which has exacerbated a pre-existing or previous <b>bodily injury</b>.</li> <li>• Any claim for multiple benefit: <b>You</b> may only claim for one incident of incapacity under this section and once the benefit is paid, all cover will cease under this section.</li> </ul> <p><i><b>We</b> will only pay claims which are unforeseen and unavoidable. <b>You</b> must be able to prove your incapacity before <b>we</b> pay <b>your</b> claim. <b>We</b> will not pay more than once for the same event.</i></p>	



<b>SECTION G: PERSONAL LIABILITY</b>	
The sum insured for this section is £2,000,000. The excess applicable to each and every claim is £250.	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p><b>We</b> will pay for <b>your</b> legal liability, including all associated legal fees and costs in total, up to a maximum of £2,000,000, for any event relating to an incident caused by <b>you</b> during <b>your trip</b>, which results in:</p> <ul style="list-style-type: none"> <li>• <b>Injury</b> or illness to another person;</li> <li>• Loss or damage to property which does not belong to <b>you</b> or <b>your family</b> or <b>your travelling companions</b>, and is not within <b>your</b> or <b>your family</b> or <b>your travelling companions'</b> custody or control.</li> </ul> <p>If <b>you</b> die, then in the event that liability has been incurred by <b>you</b>, <b>we</b> will indemnify <b>your</b> personal legal representatives acting on <b>your</b> behalf.</p>	<p>The following exclusions apply to <b>you</b>, <b>your family</b>, <b>your travelling companions</b> and any person employed (including temporary employment) by <b>you</b>, <b>your family</b> or <b>your travelling companions</b>. Liability is excluded for:</p> <ul style="list-style-type: none"> <li>• Participation in <b>sports and leisure activities</b>, including those which are noted on <b>your schedule</b>;</li> <li>• Any person who is or was employed (including temporary employment) by <b>you</b>, <b>your family</b> or <b>your travelling companions</b>;</li> <li>• Loss or damage to property belonging to <b>you</b> (or in <b>your</b> care and control);</li> <li>• <b>Your</b> work, profession or business.</li> <li>• Contractual liability and cross (or member to member) liability;</li> <li>• Ownership, occupation, possession or use of land or buildings, other than <b>your</b> occupation of a temporary residence;</li> <li>• Ownership, use or possession of firearms or weapons of any kind;</li> <li>• Wilful or criminal acts, including assault;</li> <li>• Arising from animals belonging to <b>you</b> (or in <b>your</b> care and control);</li> <li>• Any claims arising from use, possession or ownership of any motorised or mechanical vehicle (including any attached trailers or caravans), aircraft, watercraft or vessel, or any other motorised leisure equipment. However, <b>we</b> will cover manually propelled non-motorised watercraft and vessels.</li> </ul>

<b>SECTION H: LEGAL EXPENSES</b>	
The sum insured for this section is £25,000. The excess applicable to each and every claim is Nil.	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p><b>We</b> will pay up to £25,000 for legal costs and expenses, for the legal pursuit of compensation and damages due to:</p> <ul style="list-style-type: none"> <li>• <b>You</b> being injured or ill during <b>your trip</b>; or</li> <li>• <b>Your</b> death during <b>your trip</b>.</li> </ul> <p>A legal representative will be appointed to act in <b>your</b> name. If legal proceedings are issued, <b>you</b> have the right to select <b>your</b> own representative, if <b>you</b> wish, under the Insurance Companies (Legal Expenses Insurance) Regulations 1990. If <b>you</b> choose <b>your</b> own representative, they must agree to the standard terms of appointment provided by <b>our</b> claims handler.</p>	<ul style="list-style-type: none"> <li>• Any costs or expenses which <b>you</b> incur prior to <b>us</b> accepting <b>your</b> claim;</li> <li>• Any claim where, in the opinion of <b>our</b> legal representatives, <b>you</b> do not have reasonable prospects of success (which means that in <b>our</b> opinion <b>you</b> have a 51% chance or greater, of winning <b>your</b> case);</li> <li>• Any claim which arises as the result of a contingent fee agreement between <b>you</b> and <b>your</b> legal representative;</li> <li>• Any costs for travel expenses or accommodation that <b>you</b> incur whilst pursuing <b>your</b> case;</li> <li>• Any claim arising from <b>you</b> pursuing legal action on behalf of a group or organisation;</li> <li>• Any claim against a member of <b>your family</b> or <b>your travelling companions</b>;</li> <li>• Any claim relating to medical negligence, whether proven or unproven;</li> <li>• Any claim against <b>us</b>, <b>our</b> agents or <b>our</b> claims handlers.</li> </ul>

SECTION I: PERSONAL EFFECTS, BAGGAGE AND MONEY																	
The sums insured under this section are:		The excesses applicable to each and every claim are:															
Personal effects & baggage	Up to £2,000		£60 per person or £100 per <b>family</b>														
Single item adults £300	Single item <b>children</b> £100																
Valuables limit £200	Valuables limit <b>children</b> £100																
Travel documents	Up to £500		Nil														
Delayed baggage	Up to £125 per complete 24hrs. Maximum £250.																
What <b>you</b> are covered for:		What <b>you</b> are not covered for:															
<p><b>PERSONAL EFFECTS AND VALUABLES</b></p> <p>The loss, theft or damage to <b>your personal effects</b> or <b>valuables</b>, up to the sums insured shown above, subject to the single article limit.</p> <p>A depreciation deduction will apply for the following items:</p> <table border="1"> <thead> <tr> <th>Age of item</th> <th>Deduction</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>10%</td> </tr> <tr> <td>2 years</td> <td>30%</td> </tr> <tr> <td>3 years</td> <td>50%</td> </tr> <tr> <td>4 years</td> <td>70%</td> </tr> <tr> <td>5 years</td> <td>80%</td> </tr> <tr> <td>Over 5 years</td> <td>NIL payable</td> </tr> </tbody> </table>		Age of item	Deduction	1 year	10%	2 years	30%	3 years	50%	4 years	70%	5 years	80%	Over 5 years	NIL payable	<ul style="list-style-type: none"> <li>PERSONAL EFFECTS AND VALUABLES</li> <li>Damage caused by leakage of powder or liquid items within your baggage;</li> <li>Breakage of fragile items unless caused by a fire or an accident involving the vehicle in which you are travelling as a passenger;</li> <li>Claims for: Antiques, bicycles, contact/corneal lenses, dentures/bridgework, diving and marine equipment, golf equipment (see Golf Cover), hearing aids, mobile phones, motor vehicles, personal money, prams/buggies/pushchairs, property used for business, prosthetic limbs, satellite navigation devices, ski equipment (see Winter Sports Cover), spectacles, sports equipment, stamps, sunglasses, surfboards, watercraft, wheelchairs.</li> <li>There is no cover for valuables which are carried in checked-in baggage; they must be kept in your hand luggage. When not in transit or use, they must be kept in a locked safe or similar locked fixed container.</li> <li>more than the single item limit for any one claim limited to £50 per item and subject to a maximum of £200 in total, if <b>you</b> are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss</li> <li>loss, theft or damage arising from the delay, detention, seizure or confiscation by customs or other officials</li> <li>theft from <b>your</b> holiday accommodation unless there is evidence of violent, visible and forcible entry thereto</li> <li>loss or damage to <b>sports equipment</b>, whilst in use</li> </ul>	
Age of item	Deduction																
1 year	10%																
2 years	30%																
3 years	50%																
4 years	70%																
5 years	80%																
Over 5 years	NIL payable																
<p><b>TRAVEL DOCUMENTS</b></p> <p><b>We</b> will pay reasonable expenses <b>you</b> incur whilst obtaining replacement: visas, green cards, passports, accommodation vouchers, or travel tickets, if <b>your</b>s are lost or stolen during <b>your trip</b>. The maximum <b>we</b> will pay is the sum insured shown above.</p>		<p><b>TRAVEL DOCUMENTS</b></p> <ul style="list-style-type: none"> <li>Any claims where <b>you</b> are not able to provide receipts as evidence of costs incurred, and where <b>you</b> are not able to provide evidence that emergency replacement documents were required (e.g. Theft report from the Police). <b>Our claim handler will need proof that the emergency replacement documents were necessary. We are only able to pay towards expenses you have incurred where you are able to provide receipts.</b></li> </ul>															
<p><b>BAGGAGE DELAY</b></p> <p><b>We</b> will pay towards the cost of essential items if <b>your personal effects</b> are delayed or lost in transit for more than 12 hours. This applies to <b>your</b> outward journey only. The maximum <b>we</b> will pay is the sum insured shown above. If <b>you</b> make a subsequent claim under Section I for lost or stolen <b>personal effects</b> or <b>valuables</b>, then any claim payment already made under the 'Baggage delay' section will be deducted from <b>your</b> final claims settlement.</p>		<p><b>BAGGAGE DELAY</b></p> <ul style="list-style-type: none"> <li>Any claims where <b>you</b> are not able to provide receipts for the essential items which <b>you</b> have purchased, along with written confirmation from the carrier of the length of the delay in getting <b>your</b> baggage to you. <b>In order to pay your claim our claim handler will need proof that the event occurred and of the length of the delay. We are only able to pay towards essential items where you are able to provide receipts as evidence of purchase.</b></li> </ul>															

<b>SECTION J: PERSONAL MONEY</b>	
The sum insured for this section is up to £300, with a cash limit of up to £250 for adults and £50 for <b>children</b> . The excess applicable to each and every claim is £60 per person / £100 per <b>family</b> .	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p><b>We will pay for loss or theft of personal money during your trip</b> if it has been:</p> <ul style="list-style-type: none"> <li>• Taken from <b>you</b> whilst carried on <b>your</b> person (e.g. pickpocketing, mugging);</li> <li>• Taken from a locked safe or similar locked and fixed container.</li> </ul> <p>The maximum <b>we</b> will pay is the sums insured and limits shown above.</p>	<ul style="list-style-type: none"> <li>• Any claim for traveller’s cheques if the issuer provides a replacement service;</li> <li>• Any claims where the <b>personal money</b> was not carried on <b>your</b> person or kept in a locked safe or other similar locked and fixed container;</li> <li>• Any loss of value, depreciation or currency fluctuation.</li> </ul> <p><b>We will only pay claims which are unavoidable and unforeseen. In order to pay your claim our claims handler will require proof of the event.</b></p>

<b>SECTION K: END SUPPLIER FAILURE COVER</b>	
This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR and is underwritten by Certain Underwriters at Lloyd’s ( <b>The Insurer</b> ). The Insurer will pay up to £1,500 in total for each Person-Insured named on the Invoice for:	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p>1. Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas abroad &amp; Cottages in the UK; Coach Operator, Car Hire company, Caravan Sites, Campsites, Mobile Home, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Parks such as Disney Land Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure or</p> <p>2. In the event of insolvency after departure:                      a) additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements  <b>or</b>                      b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.                      PROVIDED THAT in the case of 2(a) and (b) above where practicable the Person-Insured shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out below.</p>	<ul style="list-style-type: none"> <li>• Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure</li> <li>• The Financial Failure of:                             <ul style="list-style-type: none"> <li>○ any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at the Insured’s date of application for this Policy</li> <li>○ any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)</li> <li>○ any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation</li> </ul> </li> <li>• Any loss for which a third party is liable, or which can be recovered by other legal means</li> <li>• Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline.</li> </ul>

**Claims Procedure:** International Passenger Protection claims **only** - any occurrence which may give rise to a claim should be advised promptly and in any event within 14 days to:  
 International Passenger Protection Claims Office, 22-26 Station Road, West Wickham, Kent BR4 OPR  
 IPP House Facsimile: +44 (0)20 8776 3751  
 Telephone: +44 (0)20 8776 3752  
 Email: info@ipplondon.co.uk  
 IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

The following sections only apply if you have paid an additional premium and they are shown on your schedule:

### Winter Sports Cover

SECTION L1: SKI EQUIPMENT			
The sums insured for this section are:		The excesses applicable to each and every claim are:	
<b>Ski equipment</b> owned by <b>you</b>	Up to £350	<b>Ski equipment</b> owned by <b>you</b>	£60 per person / £100 per <b>family</b>
<b>Ski equipment</b> hired by <b>you</b>	Up to £250	<b>Ski equipment</b> hired by <b>you</b>	
What <b>you</b> are covered for:		What <b>you</b> are not covered for:	
If <b>your ski equipment</b> is accidentally lost, damaged or stolen during <b>your trip</b> , <b>we</b> will pay up to sums insured shown above, subject to a deduction for depreciation for items <b>you</b> own:		<ul style="list-style-type: none"> <li>Any claims for <b>ski equipment</b> which is more than 5 years old;</li> <li>Any claims where <b>you</b> are unable to provide proof of purchase or ownership. In these cases <b>we</b> reserve the right to limit the claims payment to £50 per item subject to a maximum of £200 in total, per claim;</li> </ul> <p><b>We will only pay claims where you are able to provide evidence of value and ownership of the ski equipment. We are unable to cover ski equipment which is more than 5 years old.</b></p>	
Age of item	Deduction		
Up to 1 year old	10% of purchase price		
1 – 2 years old	30% of purchase price		
2-3 years old	50% of purchase price		
3-4 years old	70% of purchase price		
4-5 years old	80% of purchase price		
Over 5 years old	No cover		

SECTION L2: SKI HIRE	
The sum insured for this section is £20 per day up to a maximum of £200. The excess applicable to each and every claim is Nil.	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p><b>We</b> will pay towards hire costs for each 24hr period, up to the sum insured shown above, if <b>your own ski equipment</b> is:</p> <ul style="list-style-type: none"> <li>Lost, stolen or damaged; or</li> <li>Misdirected or delayed in transit by more than 12 hours.</li> </ul>	<ul style="list-style-type: none"> <li>Any claim where <b>you</b> have not supplied proof of hire costs incurred as a result of loss, damage or theft.</li> </ul> <p><b>We will only pay claims where you have provided proof of costs incurred.</b></p>

SECTION L3: SKI PACK	
The sum insured for this section is up to £150.	
The excess applicable to each and every claim is £60 per person/£100 per <b>family</b> .	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p>If during <b>your trip you</b> are unable to use <b>your</b> ski pass, ski tuition or ski hire, due to:</p> <ul style="list-style-type: none"> <li>Being ill or involved in an <b>accident</b>; or</li> <li>The loss or theft of <b>your</b> ski pass.</li> </ul> <p><b>We</b> will pay the proportionate cost, subject to the sum insured shown above.</p>	<ul style="list-style-type: none"> <li>Any claim where <b>your</b> illness or <b>accident</b> is not supported by medical evidence, which confirms that <b>you</b> would have been unable to ski.</li> </ul> <p><b>Our claims handler will require medical proof that your illness or accident meant that you were unable to ski, as we will only pay for unavoidable and unforeseen costs.</b></p>

<b>SECTION L4: PISTE CLOSURE – This cover does not apply within the UK</b>	
Cover is only operative for <b>trips</b> within the Northern Hemisphere between the months of December to March inclusive; or within the Southern Hemisphere between the months of May to September inclusive. The sum insured for this section is £20 per person per day, subject to a maximum of £200. The excess applicable to each and every claim is Nil.	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
If during <b>your trip you</b> are unable to ski for a continuous period in excess of 24hrs, due to a lack of snowfall at your pre-booked resort, <b>we</b> will pay the benefit shown above.	<ul style="list-style-type: none"> <li>Any claim where <b>you</b> have not pre-booked a resort, or <b>you</b> are due to ski at a resort which is not more than 1,000m above sea-level;</li> <li>Any claim where an alternative resort is available or offered to <b>you</b>;</li> <li>Any claims where <b>you</b> were already aware of the piste closure (or the likelihood of this) when <b>you</b> purchased this policy;</li> <li>Any claim where <b>you</b> are not able to provide written proof from the resort of the piste closure and the dates that the closure applied.</li> </ul> <p><b>Our claims handler will require written proof to support your claim. We will only pay claims where the closure was unforeseen and unavoidable.</b></p>

<b>SECTION L5: DELAY DUE TO AVALANCHE</b>	
The sum insured for this section is up to £200. The excess applicable to each and every claim is £60 per person / £100 per <b>family</b> .	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
If <b>your</b> outbound or return journey is delayed by at least 12hrs beyond the scheduled departure time, due to avalanche in <b>your</b> pre-booked resort, <b>we</b> will pay towards additional accommodation and travel expenses, subject to the sum insured.	<ul style="list-style-type: none"> <li>Any claim where <b>you</b> have not pre-booked a return journey, or your departure was not scheduled or planned from the affected resort;</li> <li>Any claim where <b>you</b> are not able to provide written proof from the resort of the avalanche and the consequential delay it caused.</li> </ul> <p><b>Our claims handler will require written proof to support your claim, and will only pay claims where the delay was unforeseen and unavoidable.</b></p>

## Golf Cover

<b>SECTION M1: GOLF EQUIPMENT</b>	
The sum insured for this section is up to £1,500 Single article limit £300	The excess applicable to each and every claim is £60 per person / £100 per <b>family</b>
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
If <b>your golf equipment</b> is accidentally lost, damaged or stolen during <b>your trip</b> , then <b>we</b> will pay up to the sum insured shown above. <b>We</b> are not able to cover <b>golf equipment</b> which is more than 5 years old.	<ul style="list-style-type: none"> <li>Any claims for <b>golf equipment</b> which is more than 5 years old;</li> <li>Any claims where <b>you</b> are unable to provide proof of purchase or ownership. In these cases <b>we</b> reserve the right to limit the claims payment to £50 per item subject to a maximum of £200 in total, per claim.</li> </ul> <p><b>Our claims handler will require proof of ownership. We are unable to cover golf equipment which is more than 5 years old.</b></p>

<b>SECTION M2: GOLF EQUIPMENT HIRE</b>	
The sum insured for this section is £20 per day up to a maximum of £200. The excess applicable to each and every claim is Nil.	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<b>We</b> will pay towards hire costs for each 24hr period, up to the sum insured shown above, if <b>your own golf equipment</b> is: <ul style="list-style-type: none"> <li>Lost, stolen or damaged; or</li> <li>Misdirected or delayed in transit by more than 12 hours.</li> </ul>	<ul style="list-style-type: none"> <li>Any claim where <b>you</b> have not supplied proof of hire costs incurred as a result of loss, damage or theft.</li> </ul> <p><b>We will only pay claims where you have provided proof of costs incurred.</b></p>

<b>SECTION M3: NON-REFUNDABLE GOLFING FEES</b>	
The sum insured for this section is £75 per fee up to a maximum of £300. The excess applicable to each and every claim is £60 per person / £100 per family.	
<b>What you are covered for:</b>	<b>What you are not covered for:</b>
<p><b>We</b> will pay up to the sum insured for unused pre-paid green fees, or <b>golf equipment</b> hire fees or golf tuition fees, during <b>your trip</b>, due to:</p> <ul style="list-style-type: none"> <li>• <b>Your accident</b> or illness; or</li> <li>• <b>Adverse weather</b> which causes the closure of the golf course <b>you</b> were due to play on.</li> </ul>	<ul style="list-style-type: none"> <li>• Any claim where <b>you</b> were entitled to, or received, a refund of fees;</li> <li>• Any claim where <b>you</b> have not supplied written proof of fees incurred;</li> <li>• Any claim where <b>you</b> were already aware of a reason prior to incurring the fees, that <b>you</b> would be unable to play golf.</li> <li>• Any claim where <b>your</b> illness or <b>accident</b> is not supported by medical evidence, which confirms that <b>you</b> would have been unable to play golf.</li> </ul> <p><b>We will only pay for unavoidable and unforeseen costs, where you have provided proof of fees incurred.</b></p>

<b>SECTION M4: HOLE IN ONE BAR BILL</b>	
The sum insured for this section is £100. The excess applicable to each and every claim is Nil.	
<b>What you are covered for:</b>	<b>What you are not covered for:</b>
<p><b>We</b> will pay towards the cost of a round of drinks, in the event that <b>you</b> achieve a hole-in-one stroke during an organised competition or tournament at a recognised golf course. The maximum <b>we</b> will pay is the sum insured shown above.</p>	<ul style="list-style-type: none"> <li>• Any claim where the hole-in-one stroke is not achieved at a recognised golf course in competition, and which is not signed and validated by the golf club or course secretary.</li> <li>• Any claim where <b>you</b> are not able to provide a receipt as proof of costs incurred, for the day <b>you</b> achieved the hole-in-one stroke.</li> </ul> <p><b>We will only pay claims where you have provided proof of costs incurred.</b></p>

## Cruise Cover

<b>SECTION N1: MISSED PORT DEPARTURE</b>	
The sum insured for this section is £1,000. The excess applicable to each and every claim is £60 per person / £100 per family	
<b>What you are covered for:</b>	<b>What you are not covered for:</b>
<p><b>We</b> will pay up to the sum insured for;</p> <ul style="list-style-type: none"> <li>• scheduled <b>public transport</b> services failing to get <b>you</b> to <b>your</b> destination in time due to strike, industrial action, <b>adverse weather</b> or mechanical breakdown; or</li> <li>• the private motor vehicle in which <b>you</b> were travelling suffering from a mechanical breakdown or failure; or</li> <li>• the private motor vehicle in which <b>you</b> were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.</li> </ul>	<ul style="list-style-type: none"> <li>• any upgrade in accommodation</li> <li>• any claim arising as a result of <b>you</b> not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified</li> <li>• any claim relating to internal flights</li> <li>• any claim, if the <b>adverse weather</b>, strike or industrial action was in existence or publicly declared before <b>you</b> started <b>your</b> journey to the departure point</li> <li>• any claim in respect of mechanical breakdown or failure, if <b>your</b> private motor vehicle has not been properly serviced and maintained</li> <li>• any repair costs to <b>your</b> private motor vehicle</li> <li>• any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.</li> </ul> <p><b>We will only pay claims where you have provided proof of costs incurred.</b></p>
<b>SECTION N2: CRUISE INTERRUPTION</b>	
The sum insured for this section is £1,000. The excess applicable to each and every claim is £60 per person / £100 per family	
<b>What you are covered for:</b>	<b>What you are not covered for:</b>
<p><b>We</b> will pay to the sum insured for additional travel expenses incurred to reach the next port in order to re-join the cruise, following your temporary illness that requires hospital treatment on dry land.</p>	<ul style="list-style-type: none"> <li>• Claims where less than 25% of the trip duration remains.</li> <li>• Any claim arising directly or indirectly from a known pre-existing medical condition affecting you unless you have declared all pre-existing medical conditions to us and we have written to you accepting them for insurance.</li> </ul> <p><b>Our claims handler will require written proof to support your claim, and will only pay claims where the interruption was unforeseen and unavoidable.</b></p>

<b>SECTION N3: ITINERARY CHANGE</b>	
The sum insured for this section is £100 per day up to £500. The excess applicable to each and every claim is Nil	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
We will pay to the sum insured for each missed port in the event of cancellation of a scheduled port visit due to mechanical failure of the ship, adverse weather or timetable restrictions. Written confirmation of the cancellation which details the reason for the missed port must be provided by the cruise operator.	<ul style="list-style-type: none"> <li>• Claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.</li> <li>• Your failure to attend the excursion as per your itinerary.</li> </ul> <p><b><i>Our claims handler will require written proof to support <b>your</b> claim, and will only pay claims where the change was unforeseen and unavoidable.</i></b></p>

<b>SECTION N4: CABIN CONFINEMENT</b>	
The sum insured for this section is £100 per day up to £1,000. The excess applicable to each and every claim is Nil	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
We will pay to the sum insured for each 24 hour period that you are confined to your cabin by the ship's medical officer for medical reasons during the period of the trip.	<ul style="list-style-type: none"> <li>• any confinement to your cabin which has not been confirmed in writing by the ships medical officer.</li> </ul>

<b>SECTION N5: UNUSED EXCURSIONS</b>	
The sum insured for this section £500. The excess applicable to each and every claim is Nil	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
We will pay to the sum insured for the cost of pre-booked excursions, which you were unable to use as a direct result of being confined to your own cabin due to an accident or illness which is covered under section N4	<ul style="list-style-type: none"> <li>• any confinement to your cabin which has not been confirmed in writing by the ships medical officer.</li> </ul> <p><b><i>We will only pay claims where <b>you</b> have provided proof of costs incurred.</i></b></p>

### Natural Disaster Cover

If any part of your outward, onward or return journeys are delayed, cancelled, cut short or extended as a result of a fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm we will provide cover up to the amount shown below as follows:

<b>SECTION O1: CANCELLATION</b>	
The sum insured for this section £1,500. The excess applicable to each and every claim is £60 per person / £100 per family	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
We will pay to the sum insured for the cost of any non-refundable unused travel, accommodation and holiday services which you have paid or are contracted to pay if the public transport on which you are booked to travel is cancelled and you are unable to use your travel, accommodation or holiday services.	<p><b><i>We will only pay claims where <b>you</b> have provided proof of costs incurred.</i></b></p>

<b>SECTION 02: ADDITIONAL EXPENSES TO REACH DESTINATION</b>	
The sum insured for this section £1,500. The excess applicable to each and every claim is £60 per person / £100 per family	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p>We will pay to the sum insured for any reasonable additional accommodation (room only) and transport expenses necessarily incurred, up to the standard of your original booking, in reaching your booked destination at any stage of your trip, including your return home, if:</p> <p>a) the public transport on which you are booked to travel is delayed for more than 24 hours and no reasonable alternative is offered by the transport company to allow you to reach your destination; or</p> <p>b) the public transport on which you are booked to travel is cancelled and an alternative is not provided to you within 24 hours or, in the case of connecting transport, not provided within a timeframe that allows you to continue with your original itinerary.</p>	<p><b>We will only pay claims where <i>you</i> have provided proof of costs incurred.</b></p>

<b>SECTION 03: CURTAILMENT &amp; REPLACED ACCOMODATION</b>	
The sum insured for this section £1,500. The excess applicable to each and every claim is £60 per person / £100 per family	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p>We will pay to the sum insured any reasonable additional accommodation (room only) and transport expenses necessarily incurred, up to the standard of your original booking, if:</p> <p>a) you are unable to use your pre-booked/pre-paid accommodation and have to move to other accommodation due to circumstances outside of your control; or</p> <p>b) you have to cut short your trip and return home, with Our prior authorization</p>	<p><b>We will only pay claims where <i>you</i> have provided proof of costs incurred.</b></p>

<b>SECTION 04: TRAVEL DELAY</b>	
The sum insured for this section is £25 per 12hours up to £250. The excess applicable to each and every claim is Nil	
What <b>you</b> are covered for:	What <b>you</b> are not covered for:
<p>We will pay to the sum insured if the public transport on which you are booked to travel is delayed or cancelled at any international departure point from or to the UK, provided you have checked in at the airport or, if you have checked in online, you have already travelled to the airport, and eventually continue with the trip. This benefit is provided to assist with miscellaneous expenses that you incur when delayed at the airport such as food and drink and telephone expenses.</p>	<p><b>We will only pay claims where <i>you</i> have provided proof of costs incurred.</b></p>



## General exclusions

### The following exclusions apply to all claims made for THEFT or LOSS, for ALL sections of cover:

We will not cover any claims or costs arising:

1. For unattended items; meaning the item was not visible to **you** AND within **your** arm's length reach. If left in an unattended motor vehicle items must be out of sight in a glove or covered luggage compartment or boot, with the vehicle locked and fully secured. Claims from unattended motor vehicles are limited to £100 and there must be visible evidence of forced or violent entry or exit to the vehicle. If left in a public place then the items are only covered if they are not unattended and are with a family member, an 'insured party' on **your** schedule, or a travelling companion.
2. Not reported to the Police. All theft and loss should be reported to the Police as soon as possible after discovery, and a written Police report obtained which confirms the crime and if there was evidence of force or violent entry or exit.
3. Where **you** are not able to provide evidence that **you** own the item, or of the item's value or purchase price.
4. Whilst the item is in the care and control of an airline or other transport carrier, unless **you** have obtained a written lost property report from the carrier responsible for the item.
5. Occurring where the item is being transported on a roof rack, or is in transit as a freight item or under a Bill of Lading.

### The following exclusions apply to all claims due to MEDICAL EXPENSES, ILLNESS or INJURY for ALL sections of cover:

We will not cover any claims or costs arising:

1. Where there are no supporting written medical and/or clinical reports which confirm the circumstances of your claim.
2. For treatment which in our opinion is non-essential, non-continuous or could be reasonably delayed until your return home, or which is not usual and customary for the illness or injury you have. This includes any costs which are not related to the illness or injury for which you were admitted to the hospital or clinic.
3. For treatment or costs or any loss where your claim has not been reported to us as soon as you knew you would need medical treatment, and where our claims handler has not authorised these costs or treatment.
4. For any pre-existing medical conditions which you have not told us about as part of the medical screening questions. We will only cover conditions where we have confirmed this in writing to you prior to your trip. We will not cover claims for drugs or medicines you knew you would need prior to the start of your trip.
5. For single or private rooms or travel upgrades, unless medically necessary and authorised by our claims handler.

### The following exclusions apply to all claims made against the NATURAL CATASTROPHE section of cover:

1. Travel tickets paid for using any airline mileage reward scheme.
2. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
3. Any circumstance existing or being publicly announced on or before the date you purchased this insurance or at the time of booking any trip, whichever is later or, if you are cutting short your trip under subsection O3, before you had started your trip.
4. Any costs for normal day to day living such as food and drink.

## General exclusions

### The following exclusions apply to ALL claims made under ALL sections of cover:

We will not cover any claims or costs arising:

1. Where you have not paid the excess that applies, or which are above the sums insured and/or limits shown in this policy, or where you are unable to provide written proof of the event or loss where our claims handler requires it.
2. Occurring before or after the **period of cover**, as **we** will only pay claims arising whilst **your** policy is in force.
3. Arising due to you, or your travelling companion or anyone else upon whom your trip depends:
  - a) Travelling or acting against medical advice, including failure to obtain the recommended vaccines, medicines or inoculations in the required timeframe for your trip;
  - b) Awaiting test or hospital investigation results or being on a waiting list for treatment (unless we have specifically confirmed in writing that we will cover this);
  - c) Failing to obtain the required passport or visa(s) required for your trip;
  - d) Due to criminal proceedings being brought by a recognised authority.
4. Any direct or indirect consequence of war, invasion, acts of foreign enemies, (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
5. Where you refuse to be repatriated by us, if in our opinion you are medically fit to travel. In this event all cover under the whole of this policy will cease.
6. Arising from delay, detention, seizure or confiscation by Customs or other officials.
7. Due to your failure to check-in at a port or airport, unless this due to an event specifically insured by this policy.
8. Arising from orders from the Government, Local Authority or other official body (e.g. the Civil Aviation Authority).
9. Due to moths or vermin, any cleaning or restoration process, wear and tear, depreciation or loss of value.

10. Which you would have incurred regardless of your claim (e.g. the cost of your return journey home), or arising from loss of use, or which are not directly specified in the 'Your cover' section on pages 11 - 18 of this policy.
11. Arising from any delays, closures, strikes or industrial action which was announced prior to you purchasing this policy.
12. Any alteration, endorsement or amendment made to this policy unless **we** have specifically authorised this in writing. Any changes to the contents of this policy may only be authorised by **us**.
13. Any consequence, howsoever caused, including but not limited to Computer Virus of Electronic Data being lost, destroyed, distorted, altered or otherwise corrupted  
For the purpose of this Policy, Electronic Data shall mean facts, concepts and information stored to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled hardware, software and other coded instruction 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.
14. Loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any act of terrorism, as defined herein, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
15. Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
16. Loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.
17. Any direct or indirect consequence of:
  - irradiation or contamination by Nuclear Material; or
  - the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - any device or weapon employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter.
18. Any claims arising from the losses directly arising from the insolvency or financial failure of a tour operator, public transport provider or holiday services provider.
19. Any claims arising directly or indirectly from you travelling against Foreign Office advice or where it is deemed unsafe for you to travel
20. Any costs incurred by you which are recoverable from a tour operator, public transport operator, accommodation provider, holiday services provider or any other source, or for which you receive or are expected to receive compensation or other assistance.
21. Any accommodation costs, charges and other expenses where the public transport operator has offered reasonable alternative travel arrangements.

## Making a Claim

Claims must be notified to the claims handler as soon as possible. This is particularly important if **you** need to go into hospital, as the claims handler will direct **you** to an appropriate medical facility and may be able to guarantee **your** costs. If **you** delay reporting **your** claim without good reason, and this delay means that the cost of **your** claim is more than it would have been had **you** had reported it earlier, then **we** may not pay part or all of **your** claim.

Non-medical claims: **Direct Group Travel Claims Services: 0344 412 4296**

In the event of a Medical Emergency Global Response must be contacted by the **Insured person** or someone acting on their behalf at the first available opportunity.

Failure to contact Global Response could result in **your** claim being limited to £500.

Medical claims only:

- If **you** are admitted to hospital, anywhere in the world: **Global Response: +44 (0) 113 3180 197**
- Outpatient treatment in the **UK & North America: Global Response: +44 (0) 113 3180 197**
- Outpatient treatment anywhere else in the world: **Healthwatch SA: +44 (0) 113 3180 124**

**We** reserve the right to limit payment to what **Our** medical officer deems reasonable.

If **Our** medical officer advises a date when it is feasible and practical to repatriate **You**, but **You** choose instead to remain abroad, **Our** liability to pay any further costs under this section after that date will be limited to what **We** would have paid if **Your** repatriation had taken place.

**You** must follow the instructions given to **you** by the claims handler. **You** may be asked to provide evidence to support **your** claim, including but not limited to: Receipts and proof of purchase as evidence of ownership (e.g. lost baggage or theft claims), Police reports, confirmation from airlines of cancelled or delayed flights, invoices for travel costs etc. Please note that **you** will be responsible for the translation costs of any documents which are not in English.

Outpatient claims worldwide (excluding North America): If **your** outpatient treatment has been authorised by **our** claims handler, please present the following instructions to the clinic or hospital where **you** are being treated:

**Treating Doctor or Hospital**: In order to have the invoice settled quickly please send it to this email address: [Newcase@healthwatch.gr](mailto:Newcase@healthwatch.gr) along with a copy of the patient's insurance policy schedule (which shows their personal details and policy number), as well as any supporting documents relating to their outpatient treatment (e.g. Medical reports, cost breakdowns etc.). The hospital/clinic's bank account information including IBAN number and/or SWIFT code must be included. In the event of a query please contact:  
Outpatient department tel: (+30) 2310 256454 Outpatient department fax: (+30) 2310 256455 or (+30) 2310 254160

#### **For Medical Treatment in the USA:**

**Treating Doctor or Hospital**: **We** will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

#### **Claims Evidence**

For all claims we will require your travel details and Originals of your flights tickets, booking invoice and itinerary. We will require the following evidence where relevant as well as any other relevant information that we may ask you for

##### SECTION A – Cancellation & Curtailment

1. A medical certificate from the treating medical practitioner explaining why it was necessary for you to cancel or curtail the trip.
2. In the case of death causing cancellation or curtailment of the trip, the original death certificate.
3. Booking confirmation together with a cancellation invoice from your airline, agent, tour operator and/or provider of accommodation.
4. In the case of curtailment claims, written details from your travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.
5. Your unused travel tickets / Unused flight details.
6. Original Receipts or bills for any costs, charges or expenses claimed for.
7. The Global Response reference number to confirm that you contacted the emergency assistance service.
8. In the case of compulsory quarantine, a letter from the relevant authority or the treating medical practitioner.
9. In the case of jury service or witness attendance the court summons. (subject to wording)
10. The letter of redundancy for redundancy claims. (Subject to wording)
11. A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons (Subject to wording).
12. In the case of serious damage to your home a report from the Police or relevant authority.
13. Private Medical Insurance Policy Schedule.

##### SECTION B – Medical Emergency

1. Original Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
2. A medical certificate from the treating medical practitioner explaining why it was necessary for you to cancel or curtail the trip.
3. In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
4. The Global Response reference number to confirm that you contacted the emergency assistance service.
5. Original Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
6. Original Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for.

## 7. Private Medical Insurance Policy Schedule

### SECTION C – Hospital Daily Benefit

Confirmation in writing from the hospital, relevant authority or the treating medical practitioner of the dates on which you were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to your accommodation.

### SECTION D – Travel Delay / Abandonment

1. Full details of your planned travel itinerary.
2. A letter from your airline confirming the numbers of hours delay, the reason for the delay and confirmation of your check in time.
3. Your unused travel tickets / Flight Details.
4. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
5. If you chose to abandon your trip you must forward confirmation from your airline that you did not travel. This must detail the time and date of when you could have next been accommodated to travel.
6. In the case of abandonment claims, your booking confirmation together with written details from your airline, travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip.

### SECTION E – Missed Departure

1. Full details of your planned travel itinerary.
2. Your unused travel tickets / Flight Details.
3. Original Receipts or bills for any transport or accommodation costs claimed for.
4. Written evidence to support reason for scheduled public transport services failing to get you to your destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown.
5. Written evidence from Licensed Repair Unit to support the private motor vehicle in which you were travelling suffering from a mechanical breakdown or failure.
6. Police Report and/or Report from Licensed Repair Unit to evidence that the private motor vehicle in which you were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.

### SECTION G – Personal Liability

1. Full details in writing of any incident.
2. Any writ, summons, letter of claim or other document must be sent to us as soon as you receive it.

### SECTION I & J – Personal Effects, Baggage & Money

1. An original Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
2. A Property irregularity Report from your airline or a letter from the carrier where loss, theft or damage occurred in their custody, as well as confirmation of any payment made.
3. A letter from your tour operator's representative, hotel or accommodation provider where appropriate.
4. Original Receipts for items lost, stolen or damaged.
5. A letter from your airline confirming the time and date your baggage was returned to you along with any payment made.
6. Used flight details and luggage tags.
7. Report from a reputable supplier confirming item(s) is/are damaged beyond economical repair.
8. Original Receipts or bills for any transport and accommodation expenses claimed for.
9. Household Insurance Policy Schedule

## Cancellation of your policy

If **you** decide that **you** want to cancel **your** policy with **us** then please refer to page 2 of this policy 'Changing your mind', for details of how to do this. **We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 day's notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions we ask.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover

Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and we will be entitled to keep the premium.

If **Your** policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance with **Us**, as well as other insurers, in the future.

## Complaints

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:

Complaints regarding:

### SALE OF YOUR POLICY

Benefits Alliance, Melford Court, The Havens, Ransome Europark, Ipswich, Suffolk, IP3 9SJ  
Tel: 0345 218 7171 Email: [benefitsalliancetravel@ukgeneral.co.uk](mailto:benefitsalliancetravel@ukgeneral.co.uk)

If **your** complaint cannot be resolved by the end of the third working day, it will be passed to: Customer Relations Department, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Tel: 0345 2182685. Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

### CLAIMS

Please contact the claims administrator: Direct Group Ltd, Customer Relations, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Tel: 0344 854 2072. Email: [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk)

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote scheme reference 02486I

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

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

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0800 023 4 567 or 0300 123 9 123.  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.

## Complaints regarding Section K Only – End Supplier Failure

If you have a complaint in regards to Section K – End Supplier Failure, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please telephone us on: (020) 8776 3750.

Or write to:

The Customer Services Manager  
International Passenger Protection Limited,  
IPP House, 22-26 Station Road,  
West Wickham,  
Kent BR4 0PR  
Fax: (020) 8776 3751  
Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

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

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

We will provide you with a written response outlining our detailed response to your complaint within two weeks of receipt of the complaint. If our investigations are ongoing we will write to you, at that time, and outline why we are not in a position to provide you with a written response and explain to you that you are able, at that time, to ask Lloyd's Complaints Team to review the complaint. In any event, you will receive either our written response or an explanation as to why we are not in a position to provide one within four weeks of receipt of your complaint.

Having followed the above procedure, if you are not satisfied with the response you may write to:

Complaints Team  
Lloyd's  
One Lime Street  
London EC3N 7HA  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
More information can be found on their website – [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Again, if you are not satisfied with the response you receive from Lloyd's or we have failed to provide you with a written response with eight weeks of the date of receipt of your complaint, you may have the right to contact the Financial Ombudsman Service at the following address (if you are an Eligible Complainant as set out in the definition below)

The Financial Ombudsman Service,  
Exchange Tower,  
London.  
E14 9SR  
Telephone: 0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

More information can be found of their website – [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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

### Definition of an Eligible Complainant

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

## Regulatory information

### Right to vary terms

**We** may decide to vary the terms and conditions of **your** policy, or the premium that **we** charge. In the event that **we** decide to vary terms, **we** will give **you** at least 14 days' written notice of the changes that **we** intend to make. If **you** are unwilling to accept **our** revised terms, **you** may cancel **your** policy and **you** will receive a pro-rata refund for every complete month remaining for that **period of cover**.

### Authorisation

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority and is an insurers' agent acting on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

### UK GENERAL INSURANCE LTD PRIVACY NOTICE

We are UK General Insurance Ltd, referred to as "we/us/our" in this notice. Our data controller registration number issued by the Information Commissioner's Officer is **Z7739575**.

This privacy notice is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy. We refer to these individuals as "you/your" in this notice.

We are dedicated to being transparent about what we do with the information that we collect about you. We process your personal data in accordance with the relevant data protection legislation.

### **Why do we process your data?**

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

### **What information do we collect about you?**

Where you have requested us to provide you with a quote for one of our insurance policies, or you have purchased an insurance policy from us, you will be aware of the information that you have given to us.

We may also collect information about you from other sources. This includes information where you are a joint or additional insured party and we collect information about you from the policyholder. We may also collect information about you from fraud prevention, law enforcement or government agencies and HM Treasury and other authorities in relation to regulatory issues. Information may also be collected about you from credit reference agencies when you choose to pay by Direct Debit instalments.

### **Do we collect special personal data?**

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We have a legitimate interest to collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

### **Full privacy notice**

This notice explains the most important aspects of how we use your data. You can get more information about this by viewing our full privacy notice online at <https://quote.travel.benefitsalliance.co.uk/Privacy/Privacynotice.pdf> or request a copy by emailing us at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, you can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

### **GREAT LAKES INSURANCE SE INFORMATION NOTICE**

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.

### **Financial Services Compensation Scheme (FSCS)**

In the unlikely event that Great Lakes Insurance SE is unable to meet its obligations, **you** may be entitled to compensation from the FSCS, depending on the type of policy and the circumstances of **your** claim. The amount **you** are covered for will depend on the insurance contract. **You** can obtain more information on the FSCS by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## Acceptable sports and leisure activities

These are split into four categories. If **your** sport or activity is not shown here, then it cannot be covered. Liability cover under Section G of this policy is excluded from ALL of the activities listed, including the **winter sports** on page 34.

### Category one activities

These are automatically included within the policy, but some may specify certain conditions **you** must comply with.

4x4 off-roading (Within organiser's guidelines. No liability cover)	Endurance activities (up to 3,000 metres above sea level)
Abseiling (within organisers guidelines)	Falconry
Aerial tram	Fell walking / running (up to 3,000 metres above sea level)
Aerobics	Fencing
Airboarding	Fishing
Amateur athletics	Fives
Archaeological digging	Flying fox (cable car)
Archery (amateur and under adequate supervision)	Football - American (amateur only)
Assault Course	Football - Association (amateur only)
Badminton (amateur)	Football - Gaelic (amateur only)
Banana Boating (only as a passenger with no right of control)	Football (amateur only)
Baseball (amateur)	Frisbee
Basketball (amateur)	Glass Bottom Boats/Bubbles
Battle re-enactment	Go Karting (within organisers guidelines and no personal liability)
Beach Games	Golf (amateur)
Billiards / Snooker / Pool	Handball
Body boarding / Boogie boarding	Heptathlon (amateur only)
Bowls	Hiking (up to 3,000 metres above sea level)
Breathing Observation Bubble (BOB)	Hockey (amateur)
Bridge Climb / Walk	Horse riding (excluding competitions, racing, polo, jumping or hunting)
Bridge Walking (within organisers guidelines)	Hot Air Ballooning (organised pleasure rides only)
Bungee jumping / Swoop (within organisers guidelines) - Single Jump	Hovercraft (as a fare-paying passenger only)
Camel riding	Hurling (amateur only)
Camp America Counsellor	Hydro zorbing
Canoeing (up to grade 3 rivers)	In-line skating/roller blading (wearing appropriate safety equipment and clothing)
Canopy Walking	Javelin throwing (amateur only)
Catamaran Sailing (if qualified and no personal liability) Hobie Cat	Jeep Safari (within organisers guidelines and no personal liability)
Clay pigeon shooting (no liability cover)	Jet boating (no racing or liability cover)
Climbing (on climbing wall only)	Jet skiing (no racing or liability cover)
Cricket (amateur)	Jogging
Croquet	Jousting (within organisers guidelines and no personal liability)
Cross country running (non-competitive)	Karting (no racing or liability cover)
Curling	Kayaking (up to grade 3 rivers)
Cycle touring	Korfball (amateur only)
Cycling - Standard (excluding BMX, mountain biking and racing)	Marathon Running (amateur)
Cycling - Cyclocross	Martial arts (amateur only)
Cycling - Triathlon	Motorcycling / Moped - up to 125cc (full UK licence held, helmet to be worn and no liability cover)
Dancing (including instruction)	Mountaineering (under 2,000 metres and with appropriate safety equipment and clothing)
Deep sea fishing (within organisers guidelines)	Mud Buggy (within organisers guidelines and no personal liability)
Dinghy Sailing (excludes liability)	Netball (amateur)
Dragon Boat Racing	
Dry Slope Skiing	
Dune Bashing (within organisers guidelines but excludes liability)	
Elephant riding	



Octopush / Underwater hockey
Orienteering
Outward bound pursuits
Paint balling/war games (wearing eye protection and no liability cover)
Parachuting (Single jump. Tandem only)
Parasailing / parascending - over water
Pedalos
Polo (amateur only)
Pony trekking
Power boating (no racing, non-competitive and no liability cover)
Racquetball (amateur)
Rambling
Refereeing (amateur only)
RIB boat tours (no racing, non-competitive and no liability cover)
Roller Derby
Roller skating / blading / in line skating (wearing appropriate safety equipment and clothing)
Rounders (amateur only)
Rowing (amateur only)
Rugby (amateur only)
Running (Non-competitive and not marathon)
Safari (organised tour by a recognised company and not involving the use of firearms)
Safari trekking /tracking in the bush (organised tour by a recognised company and not involving the use of firearms)
Sail boarding
Sailing within territorial limits (excludes racing, competition and liability cover)
Sand boarding / surfing / skiing
Sand yachting (no racing and no liability cover)
Scuba diving between 15 and 30 metres in depth (provided you hold the relevant qualifications and not diving alone)
Scuba diving up to 15 metres in depth (if adequately supervised or hold the relevant qualifications)
Sea canoeing / kayaking (wearing appropriate safety equipment and clothing)
Segway
Shark Cage Diving (pre-organised in the UK)
Shinty (amateur only)
Skate Boarding (excludes racing, competition and liability cover)
Sky diving (Single jump. Tandem only)
Snorkelling
Soccer (amateur only)

Softball (amateur only)
Speed sailing (excludes racing, competition and liability cover)
Sphering
Squash (amateur)
Surfing (Amateur only. Under 14 days)
Surf Kayaking
Swimming (amateur only)
Swimming with dolphins
Tall ship crewing (no racing and no liability cover)
Ten pin bowling (amateur)
Tennis (amateur)
Tobogganing/sledging
Trampolining
Tree top walking
Trekking (up to 3,000 metres above sea level)
Triathlon
Tug of war
Ultimate frisbee
Volleyball (amateur)
Wadi bashing (Within organisers guidelines. No liability cover)
Wake Boarding
Walking (up to 3,000 metres above sea level)
War Games
Water Polo (amateur)
Water Skiing (amateur)
Whale watching
White water rafting (grade 1 to 3 rivers)
Wind Tunnel Flying (wearing appropriate safety equipment and clothing)
Windsurfing (amateur)
Work - Admin & office based
Work - Bar & restaurant
Work - Caring for children as au pair / nanny (excludes liability)
Work - charity / conservation work provided no interaction with wild animals
Work - Coaching only (no playing or involvement in sport or activity)
Work - Farm work, fruit or vegetable picking (non-mechanical)
Yachting (racing/crewing inside territorial waters)
Yoga
Zap cats (Within organisers guidelines. No liability cover)
Zip Lining (wearing appropriate safety equipment and clothing)
Zorbing / Hydro-zorbing

Category two activities

**You must tell us if you are going to do any of these as they are only covered if you have paid an additional premium and they are shown on your schedule.**

Biathlon / Triathlon (amateur)
Blokarting (no liability cover)
Bungee jumping / Swoop (within organisers guidelines) - Multiple Jumps
Cycling - Mountain biking (excluding downhill and extreme cycling)
Gymnastics
Lacrosse (amateur only)
Minjin swinging
Mountain boarding
Street luge (wearing appropriate safety equipment and clothing. Excludes liability cover)
Surfing (Amateur only. Over 14 days)
Weightlifting (amateur)

Category three activities

**You must tell us if you are going to do any of these as they are only covered if you have paid an additional premium and they are shown on your schedule.**

Blobbing (within organiser’s guidelines & using appropriate safety equipment)
Grass skiing
High diving
Land yachting / skiing (amateur only)
Via feratta

Category four activities

**You must tell us if you are going to do any of these as they are only covered if you have paid an additional premium and they are shown on your schedule.**

Caving / Pot holing (using appropriate safety equipment and clothing)
Flying (as passenger in a private plane, helicopter or light aircraft). The cover excludes PL and is limited to a max of 12 hours flying time.
Gliding (under instruction and no personal liability)
Hang gliding
Kite boarding
Kite buggying
Kite surfing
Microlighting (no liability cover)
Paragliding
Paramotoring
Parapenting
Parasailing / parasascending - over land
Potholing / caving (using appropriate safety equipment and clothing)
Quad biking (accompanied by a qualified instructor/leader)
Scuba diving between 30 and 40 metres in depth (provided you hold the relevant qualifications and not diving alone)

## Winter sports

The following **winter sports** may be covered under this policy, but **you** must tell **us** if you are going to do any of them as they are only covered if shown on **your schedule**. **You** must comply with the conditions specified. If **your** sport or activity is not shown below then it cannot be covered under this policy.

Dog sledding (organised, non-competitive and with experienced local driver for max 3 days)
Glacier skiing / walking
Ice fishing (within organisers guidelines and no personal liability)
Ice go karting (within organisers guidelines and no personal liability)
Ice windsurfing (within organisers guidelines and no personal liability)
Ice-skating
Ringos (within organisers guidelines and no personal liability)
Skiing - winter walking (using crampons and ice picks only)
Skiing - alpine
Skiing - big foot
Skiing - blading
Skiing - dooing
Skiing - mono
Skiing - Nordic
Skiing - tandem
Skiing - terrain park
Sledging/sleigh riding (pulled by horse or reindeer as a passenger)
Sledging/tobogganing on snow
Snowboarding - within resort boundaries
Snow carving (using non-powered hand tools only and working at ground level)
Snow shoe walking
Snow sledging
Snow tubing

### Category two winter sport activities

**You** must tell **us** if **you** are going to do any of these as they are only covered if you have paid an additional premium and they are shown on **your schedule**.

Dog sledding (organised, non-competitive and with experienced local guide and adequate training in driving and handling dogs)
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### Category three winter sport activities

**You** must tell **us** if **you** are going to do any of these as they are only covered if you have paid an additional premium and they are shown on **your schedule**.

Skiing - biking
Skiing - off piste outside the resort boundaries but <b>with</b> a guide (must carry avalanche survival kit including avalanche beacon)
Snowboarding - off piste outside the resort boundaries but <b>with</b> a guide (must carry avalanche survival kit including avalanche beacon)
Snow carting (no liability cover)
Snow go karting (no liability cover)
Snow scooting

### Category four winter sport activities

**You** must tell **us** if **you** are going to do any of these as they are only covered if you have paid an additional premium and they are shown on **your schedule**.

Ice hockey
Skiing - cross country
Snow mobiling / skidoo (no liability cover)
Ice hockey