



This document only constitutes a valid insurance policy when it is issued between 01/09/2015 and 31/08/2016 in conjunction with a valid **schedule**. All policies must expire prior to 31/08/2017.
Scheme Reference: 024861

Benefits Alliance is a trading name of UK General Insurance Ltd. This Insurance policy is underwritten by UK General Insurance Ltd on behalf of Ageas Insurance Limited, a company registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

IMPORTANT NOTES

We hereby draw **you** attention to some important features of **your** travel insurance policy. If **you** would like more information, please contact the company from whom you bought the policy, particularly if **you** feel the insurance may not meet **your** needs. **We** have not provided **you** with a personal recommendation as to whether this policy is suitable for **your** specific needs.

POLICY DOCUMENT

You should read this document carefully. It gives **you** full details of what is and is not covered and the conditions of the cover.

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.

CONSUMER INSURANCE ACT

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

- supply accurate and complete answers to all the questions **we** or the administrator 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.

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

YOUR RIGHT TO CANCEL

If **You** decide that for any reason, this **Policy** does not meet **Your** insurance needs then please return it to the company from whom you bought the policy within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **We** will then refund **Your** premium in full. Thereafter **You** may cancel the insurance cover at any time by informing your issuing agent, however no refund of premium will be payable.

CANCELLING YOUR POLICY

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

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

HEALTH CONDITIONS

Your policy contains certain exclusions relating to pre-existing medical conditions that affect **you**, **your** travelling companions or anyone else upon whom **your** travel plans may depend. Please read the section "MEDICAL SCREENING QUESTIONS" overleaf.

RESIDENCY

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom**, Channel Islands or the Isle of Man. You must have been present in the **United Kingdom** for at least six months prior to purchasing your policy and be registered with a **medical practitioner** in the area in which you reside.

MEDICAL EMERGENCY

If **you** suffer an injury or illness which may lead to a claim under **your** insurance, **you** must always seek the advice of a registered **medical practitioner** before cancelling or **curtailing your trip**, or before incurring any expenses. If **you** are already on **holiday** **you** must also seek the advice of the 24 hour medical emergency service before incurring any expenses under sections B. Please remember to retain receipts for all costs incurred

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of **your** policy, while general exclusions and general conditions will apply to the whole of **your** policy.

AGE LIMITS

The maximum age limit for **trips** to the USA and Canada is 69. The maximum age limit for **trips** within Europe and all other worldwide destinations is 74.

For single trip policies the limit is your age at the date of travel. For Annual Multi Trip policies the limit is as at the date the policy commences.

RECIPROCAL HEALTH AGREEMENTS: EHIC/MEDICARE

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 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.

PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment. **We** strongly recommend checking with the company **you** hire from, that they have sufficient Personal Liability cover in place should **you** hire and participate in such an activity whilst on **your trip**. For any activity listed under the **acceptable sports and leisure activities** definition there is no cover for participant to participant liability. If **you** have paid the appropriate additional premium and are participating in any **hazardous sports and leisure activities** cover is provided for Personal Liability.

POLICY LIMITS

All sections of **your** policy have limits on the amount **we** will pay under that section.

There are also specific limits under the **Personal Effects and Baggage** section for: **single items; valuables;** items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

There is a reduced limit under the **Personal Effects and Baggage** and **Personal Money** sections for claims on behalf of children.

There is a reduced limit under the **Personal Accident** section for children aged under 18 and adults aged over 65.

POLICY EXCESSES

Under some sections of the policy, claims will be subject to an **excess**. The **excess** will be applied per person, per section and per incident under which a claim is made. This means that **you** will be responsible for the first part of the claim. The amount **you** have to pay is the **excess**.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury and loss or damage to **your** property by acting as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of **personal money** which was not carried on **your** person unless placed in a safety deposit box or similar locked, fixed receptacle.

DANGEROUS SPORTS OR PASTIMES

There is no cover under the policy for claims arising from any activity not listed under the definition of the **acceptable sports and leisure activities** unless **you** have paid the additional premium prior to travel and cover is confirmed on **your schedule**.

COMPLAINTS PROCEDURE

If **you** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure on page 10.

IMPORTANT CONTACT DETAILS

FOR POLICY ENQUIRIES Call our Customer Helpline on: 0345 218 7171	FOR MEDICAL SCREENING ENQUIRIES Call our Helpline on: 0345 218 7171	FOR CLAIMS Call our Claims Helpline on: 0344 412 4296
If you are admitted to hospital for inpatient treatment, anywhere in the world you must contact: Global Response +44 (0) 113 3180 197	Outpatient treatment, anywhere in the world, excluding North America and the United Kingdom, you must contact: Healthwatch S.A. +44 (0) 113 3180 124	Outpatient treatment, in North America and the United Kingdom you must contact: Global Response +44 (0) 113 3180 197

SUMMARY OF COVER, LIMITS AND EXCESSES

Cover and limits are per person unless otherwise stated

Section	Cover	Excess
A1 Cancellation & Curtailment	Up to £5,000	£60 per person or £100 per family
A2 Catastrophe Hijack Mugging Air Rage	Up to £750 £50 per complete 24 hours up to £500 £50 per complete 24 hours up to £500 Up to £500	Nil
B Emergency Medical and Treatment Expenses Emergency Dental Treatment Funeral & Repatriation Expenses Travel & Accommodation Expenses	Up to £10,000,000 Up to £250 Up to £7,500 Up to £1,000	£60 per person or £100 per family
C Hospital Benefit	£20 per 24 hours up to £600	Nil
D1 Travel Delay	£200 (£20 for each 12 hours of delay)	Nil
D2 Holiday Abandonment	Up to £5,000	£60 per person or £100 per family
D3 Pet Care	Up to £300	Nil
E Missed Departure	Up to £500 (UK & European Holidays) Up to £1,000 (outside UK & Europe)	Nil
F Personal Accident Loss of Limbs or Sight Permanent Total Disablement Death Benefit (aged 18 -65) Death Benefit (aged under 18 or over 65)	Maximum Benefit £25,000 £25,000 £25,000 £10,000 £5,000	Nil
G Personal Liability Legal Expenses	Up to £2,000,000 Up to £25,000	Nil Nil
Personal Effects & Baggage & Personal Money		
I Personal Effects & Baggage Single Item Limit Total Valuables Limit Travel Documents Delayed Baggage	Up to £2,000 £300 (£100 for children) £200 (£100 for children) Up to £500 Up to £125 per 24 hours up to £250	£60 per person or £100 per family Nil Nil Nil
J Personal Money Cash Limit Cash Limit (aged under 18)	Up to £300 (£150 for children) £250 £50	£60 per person or £100 per family
Winter Sports (When Additional Premium Is Paid)		
Winter Sports Cover	Maximum Benefit £1,350	
K1 Ski Equipment i) Owned ii) Hired	Up to £350 Up to £250	£60 per person or £100 per family
K2 Ski Hire	£20 per day up to £200	Nil
K3 Ski Pack	Up to £150	£60 per person or £100 per family
K4 Piste Closure	£20 per person per day up to £200	Nil
K5 Delay Due to Avalanche	Up to £200	£60 per person or £100 per family
Golf Cover (When Additional Premium Is Paid)		
L1 Golf Equipment Single Item Limit	Up to £1,500 £300	£60 per person or £100 per family
L2 Golf Equipment Hire	£20 per day up to £200	Nil
L3 Non-Refundable Golf Fees	£75 per fee up to £300	£60 per person or £100 per family
L4 Hole in One Bar Bill	£100	Nil

MEDICAL SCREENING QUESTIONS – PLEASE READ CAREFULLY

This policy is not intended to cover all medical conditions or situations relating to a person's health and some exclusions do apply. A pre existing medical condition is defined as any illness, injury or disease for which you are receiving or are awaiting treatment. This is relevant to all persons being insured on the policy, not just the proposer. To identify if this policy can provide the right cover for your circumstances, please answer the following questions on behalf of yourself and your travelling companions;

Have you, or any of your travelling companions;

- received a terminal prognosis
- required referral to or consultation with a specialist or hospital treatment, investigation or check up within the past 12 months?
- suffered from, been investigated for, treated for or diagnosed with any cancer or malignant condition?
- suffered from, been investigated for, treated for or diagnosed with any lung, heart related or circulatory condition including angina or hypertension?
- suffered from, been investigated for, treated for or diagnosed with stress, anxiety or depression?

No cover is available under this particular policy for any claim which is directly or indirectly linked to the medical condition(s) which caused **you** or your travelling companions to answer 'Yes' to any of the questions above. However, we may be able to offer extended cover. Please call us on **0345 218 7171** to discuss **your** requirements and **we** will advise if additional cover is available and if any additional premium would apply.

Please note that we are unable to offer any cover for the following circumstances relating to you or your travelling companions;

- travelling or acting against medical advice
- the illness or ill health of any close relative/s which may cause the trip to be cancelled or cut short

IMPORTANT: THE 24 HOUR MEDICAL EMERGENCY SERVICE

HOSPITAL TREATMENT ABROAD

WHILE YOU ARE AWAY - WHAT TO DO IN THE CASE OF MEDICAL EMERGENCY

The emergency assistance provided for **you** by this insurance is operated by Global Response and Healthwatch S.A. In the event of any illness, injury, **accident** or hospitalisation which requires:

- Inpatient treatment, anywhere in the world **you** must contact:
Global Response
Tel: +44 (0) 113 3180 197 Fax: +44 (0) 113 3180 198
Email: operations@global-response.co.uk
- Outpatient treatment, anywhere in the world, excluding North America and the **United Kingdom**, **you** must contact:
Healthwatch S.A.
Tel: +44 (0) 113 3180 124 Fax: +44 (0) 113 3180 125
Email: newcase@healthwatch.gr
- Outpatient treatment, in North America and the **United Kingdom** **you** must contact:
Global Response
Tel: +44 (0) 113 3180 197 Fax: +44 (0) 113 3180 198
Email: operations@global-response.co.uk

Global Response or Healthwatch S.A. may be able to guarantee costs on **your** behalf. When contacting Global Response or Healthwatch S.A. please state that **your** insurance is provided by UK General Insurance Ltd and quote the appropriate scheme name and reference number:

Scheme Name: **Benefits Alliance Travel Insurance**

Reference number: **024861**

Note: **You** must retain receipts for medical and additional costs incurred and **you** are responsible for any policy **excess** which should be paid by **you** at the time of treatment.

Inpatient Treatment Abroad

If **you** go into hospital **you** must contact Global Response immediately. If **you** do not, this could mean that **we** will not provide cover or **we** will reduce the amount **we** pay for medical expenses.

Outpatient Treatment Abroad

If **you** require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed above. If the emergency assistance is being provided by Healthwatch SA, please ensure the treating Doctor or Clinic is aware of the following instructions.

OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS

In order to have **your** invoices paid quickly, please send **your** invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to newcase@healthwatch.gr.

You must include **your** bank account details, IBAN no's and / or swift code for payment to be processed electronically.

Out Patient Department Tel: 00 30 2310 256454

Out Patient Department Fax: 00 30 2310 256455 or 00 30 2310 254160

Email: newcase@healthwatch.gr

RETURNING EARLY TO THE UNITED KINGDOM, CHANNEL ISLANDS OR ISLE OF MAN

If **you** have to return to the **United Kingdom**, Channel Islands or Isle of Man under Section B (Emergency medical & Treatment Expenses), the relevant 24 hour medical emergency services must authorise this. If they do not, this could mean that **we** will not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**, Channel Islands or Isle of Man. **We** reserve the right to repatriate **you** should **our** medical advisors consider **you** fit to travel.

TERRITORIAL LIMITS

The level of cover applicable to **you** will depend upon the premium paid;

- Area 1 - Europe (west of the Ural Mountains and including the **United Kingdom**).
- Area 2 - Worldwide (including USA/Canada).

Trips within the **United Kingdom**, Channel Islands or Isle of Man, whichever is **your** area of residence are included providing a minimum of 2 nights are spent in paid accommodation.

MAKING A CLAIM

Any incident or loss which gives rise, or may give rise, to a claim under **your** travel insurance should be advised immediately to:

Direct Group Travel Services
PO Box 1188,
Doncaster,
DN1 9PQ
Tel: 0344 412 4296

On contacting Direct Group Travel Services please state **your** insurance is provided by UK General Insurance Ltd and quote the following:

Scheme Name: **Benefits Alliance Travel Insurance**

Reference number: **024861**

You will then be sent a claim form, which **you** should arrange to complete as fully as possible, and return with the necessary supporting documents. If **you** have to make a claim, **you** must notify **us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after **your** return **home**. **We** reserve the right to decline liability for any claim notified after this date. UK General Insurance Ltd are an insurers agent and in the matters of a claim, act on behalf of the insurer.

COVER

We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the **period of insurance**. This policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the **schedule** that states the persons covered and the basis of cover. Together these documents form a contract of insurance.

POLICY DEFINITIONS

Wherever the following words or phrases appear within this policy they will always have the same meaning and will appear in bold. Under certain sections cover will be limited, please refer to individual sections for full terms and conditions.

• Acceptable sports & leisure activities

The following activities are automatically included within the cover when participating on an amateur basis: 4x4 off-roading (Within organisers' guidelines. No liability cover), Abseiling (within organisers guidelines), Aerial tram, Aerobics, Air boarding, Amateur athletics, Archaeological digging, Archery (under adequate supervision), Assault Course, Badminton, Banana Boating (only as a passenger with no right of control), Baseball, Basketball, Battle re-enactment, Beach Games, Billiards / Snooker / Pool, Body boarding / Boogie boarding, Bowls, Breathing Observation Bubble (BOB), Bridge Walking (within organisers guidelines), Bungee jumping / Swoop (within organisers guidelines) - Single Jump, Camel riding, Camp America Counsellor, Canoeing (up to grade 3 rivers), Canopy Walking, Catamaran Sailing (if qualified and no personal liability), Clay pigeon shooting (no liability cover), Climbing (on climbing wall only), Cricket (amateur), Croquet, Cross country running (non-competitive), Curling, Cycle touring, Cycling - Standard (excluding BMX, mountain biking and racing), Dancing (including instruction), Deep sea fishing (within organisers guidelines), Dinghy Sailing (excludes liability), Dragon Boat Racing, Dry Slope Skiing, Dune Bashing (within organisers guidelines but excludes liability), Elephant riding, Endurance activities (up to 3,000 metres above sea level), Extreme ironing, Falconry, Fell walking / running (up to 3,000 metres above sea level), Fencing, Fishing, Fives, Flying fox (cable car), Football - American, Football - Association, Football - Gaelic, Football, Frisbee, Glass Bottom Boats/Bubbles, Go Karting (within organisers guidelines and no personal liability), Golf, Handball, Heptathlon, Hiking (up to 3,000 metres above sea level), Hockey, Horse riding (excluding competitions, racing, polo, jumping or hunting), Hot Air Ballooning (organised pleasure rides only), Hovercraft (as a fare-paying passenger only), Hurling, Hydro zorbing, In-line skating/roller blading (wearing appropriate safety equipment and clothing), Javelin throwing, Jeep Safari (within organisers guidelines and no personal liability), Jet boating (no racing or liability cover), Jet skiing (no racing or liability cover), Jogging, Jousting (within organisers guidelines and no personal liability), Karting (no racing or liability cover), Kayaking (up to grade 3 rivers), Korfbal, Marathon Running, Martial arts, Motorcycling / Moped - up to 125cc (full UK licence held, helmet to be worn and no liability cover), Mountaineering (under 2,000 metres and with appropriate safety equipment and clothing), Mud Bugging (within organisers guidelines and no personal liability), Netball, 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, Pony trekking, Power boating (no racing, non-competitive and no liability cover), Racquetball, Rambling, Refereeing, RIB boat tours (no racing, non-competitive and no liability cover), Roller skating / blading / in line skating (wearing appropriate safety equipment and clothing), Rounders, Rowing, Rugby, 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, Skate Boarding (excludes racing, competition and liability cover), Sky diving (Single jump. Tandem only), Snorkelling, Soccer, Softball, Speed sailing (excludes racing, competition and liability cover), Sphering, Squash, Surfing (Under 14 days), Swimming, Swimming with dolphins, Bridge Climb / Walk, Tall ship crewing (no racing and no liability cover), Ten pin bowling, Tennis, Tobogganing/sledging, Trampoline, Tree top walking, Trekking (up to 3,000 metres above sea level), Triathlon, Tug of war, Ultimate frisbee, Volleyball, Wadi bashing (Within organisers guidelines. No liability cover), Wake Boarding, Walking (up to 3,000 metres above sea level), War Games, Water Polo, Water Skiing, Whale watching, White water rafting (grade 1 to 3 rivers), Wind Tunnel Flying (wearing appropriate safety equipment and clothing), Windsurfing, 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

Please note there is no cover under section G Personal Liability for claims arising directly or indirectly from ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment, any firearms or weapons of any kind, participant to participant liability and any animals belonging to **you** or in **your** care, custody or control.

• Accident, Accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical **bodily injury** which results in a loss.

• Act of terrorism

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

- **Adverse Weather**

Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by **you**.

- **Age Limits**

The maximum age limit for **trips** to the USA and Canada is 69. The maximum age limit for **trips** within Europe and all other worldwide destinations is 74. For single trip policies the limit is your age at the date of travel. For Annual Multi Trip policies the limit is as at the date the policy commences.

- **Bodily Injury**

Injury caused by external, violent and visible means.

- **Cancellation Costs**

Irrecoverable travel and accommodation expenses paid or contracted to be paid by **you** in respect of **your trip**.

- **Children, Grandchildren**

Persons aged up to and including 17 years of age and in full time education, or up to and including 21 years of age in full time education.

- **Close Business Associate**

Any person employed by the same company as **you**, whose absence from business for one or more complete days at the same time as **you** prevents the effective continuation of that business and necessitates the cancellation or **curtailment** of the **holiday** as certified by a senior Director of such company.

- **Common-Law Partner(s)**

Any couple (including same sex) in a common-law relationship or who have cohabited for at least 6 months at the date of purchase of this policy.

- **Consequential Loss**

Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming is not covered. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury** or illness.

- **Curtailment Costs**

Travel costs necessarily incurred to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

- **Curtailed, Curtailed, Curtailing, Curtail**

The abandonment of the **holiday** by **you** early return to **your home**, or **you** being confined as an in-patient in a hospital or nursing **home** during **your trip**.

- **Excess**

Where applicable, the **excess** is the first amount of the claim for each person, each section and each incident which is payable by **you**. The **excess** amounts are shown in the Summary of Cover on page 2.

- **Family**

Parents or grandparents (up to a maximum of two adults) and their **children** or **grandchildren**. Cover for families shall apply where the appropriate premium has been paid and where the **family** members travel together. Adults insured on an annual multi-trip policy are entitled to travel independently of each other. Cover for **children** will only be provided if travelling with an **insured** adult and all travellers are named on **your schedule**.

- **Golf Equipment**

Shall mean golf clubs, golf bag, non motorised golf trolley and golf shoes, all under 5 years of age.

- **Hazardous Sports and/or Leisure Activities/Activity**

Any activity not defined within the **acceptable sports and leisure activities** or **wintersports** definitions. The following activities are considered to be **hazardous sports & leisure activities**. **You** will only be covered whilst participating on an amateur basis in this **hazardous sport or leisure activity**, if **you** have paid the appropriate additional premium before **your trip** commenced and the activity is shown on **your schedule**.

We will not:

- cover any child aged under 10, who is not supervised by an adult when participating in a **hazardous sport or leisure activity**; or
- cover any person aged 66 or over, who is participating in a **hazardous sport or leisure activity**; or
- provide any cover if **you** receive any financial reward or gain as a result of participating in the **hazardous sport or leisure activity**; or
- pay any personal liability claim, which arises directly or indirectly, as a result of **you** participating in a **hazardous sport or leisure activity**.

- **Category 2 activities**

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

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

- **Category 3 activities**

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

Grass skiing, High diving, Land yachting / skiing, Via feratta;

- **Category 4 activities**

The following activities are included when the appropriate additional premium has been paid and when participating on an amateur basis:

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 / parasailing - over land, Potholing / caving (using appropriate safety equipment and clothing), Quad biking (accompanied by a qualified instructor/leader), Sailing outside territorial limits (Incidental basis. Excludes racing,

competition and liability cover), Scuba diving between 30 and 40 metres in depth (provided you hold the relevant qualifications and not diving alone)

- **Hijack**

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **you** are travelling in as a passenger.

- **Home**

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

- **Loss of Limb(s)**

Loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

- **Loss of Sight**

The complete and irrecoverable loss of vision in one or both eyes.

- **Medical Practitioner**

A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

- **Period of Insurance**

If single trip cover is selected the **trip duration**, as shown in **your schedule**. Under section A1 (for cancellation), the insurance is effective from the date of issue of the **schedule** and terminates on commencement of **your trip**. In respect of all other sections, the insurance commences when **you** leave to commence the **trip** as described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the policy period as shown on the **schedule**
- **Your** return as planned, at the end of the **trip**,
- **Your** return prior to the planned return at the end of the **trip**.

If annual multi **trip** cover is selected: the period for which **we** have accepted the premium as stated in the **schedule**. During this period any **trip** not exceeding 31 days is covered (unless **you** have paid an alternative premium as stated on **your schedule**. Cancellation cover under section A1 shall be operative from the date stated in the **schedule** or the time of booking any **trip** (whichever is later) and terminates on commencement of any **trip**. Annual multi trip policies include 17 days **wintersports** cover in total per year when the appropriate premium has been paid.

For all other sections of the policy, whichever cover is selected, the insurance commences when **you** leave **your home** or in respect of a business **trip** **your** place of business in the **UK**, Channel Islands, or Isle of Man (whichever is the later) to commence the **trip** and terminates at the time of **your** return to **your home** or place of business in the **United Kingdom**, Channel Islands or Isle of Man (whichever is the earlier) on completion of the **trip**. The **period of insurance** is automatically extended for the period of the delay in the event that **you** return to the **United Kingdom**, Channel Islands or Isle of Man is unavoidably delayed due to an event insured by this policy.

- **Permanent Total Disablement**

Disablement which, from the moment of **accident**, entirely prevents **you** from attending to any business or occupation whatsoever of any and every kind and which lasts 12 calendar months and at the expiry of that period is, in the opinion of **our** medical advisors, beyond expectation of improvement.

- **Personal Effects**

Luggage, clothing, and personal items, (excluding **personal money**) which are owned by **you** and have been either taken or purchased on the **trip**.

The following are not included in the definition: Antiques, any property held or used for any business or professional purposes, bicycles, contact or corneal lenses, diving equipment, satellite navigation devices of any kind, spectacles, sunglasses and Mobile phones.

- **Personal Money**

Your currency coins and bank notes in current circulation, cheques, travellers' cheques, postal or money orders, travel tickets or gift cards.

- **Public Transport**

A train, bus, coach, ferry service, or scheduled flights running to a published timetable to join the booked travel itinerary.

- **Redundant, Redundancy**

You becoming **redundant** and qualifying to receive payment under the current **redundancy** payments legislation.

- **Relative**

Brother, brother-in-law, civil partner, **common-law partner**, daughter, daughter-in-law, fiancé(e), foster child, grandchild, grandparent, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, spouse, step-brother, step-sister, step-child or step-parent (in-law) who live in the **United Kingdom**, Channel Islands, or Isle of Man whichever is **your** area of residence.

- **Schedule**

The **schedule** is proof of insurance and is part of the policy. This document describes **you** and the **insured** person(s) who are covered under this policy, the **period of insurance** and the cover **you** have opted for.

- **Serious Injury or illness**

Any illness or injury which:

- restricts **your** mobility; or
- results in **you** being a patient in hospital for more than 48 hours.

- **Single Item**

Any one article, pair, set or collection.

- **Ski Equipment**

Skis, ski poles, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

- **Sports Equipment**

Those items which are usually worn, carried, used or held during the participation of a sporting activity. This excludes **ski equipment** and **golf equipment**.

- **Trip, Trip duration, Holiday**

A journey which begins when **you** leave to commence **your trip** and ends on **your** planned return, during the **period of insurance**, to either:

- a) **Your home**, or
- b) The place at which **you** are temporarily residing in the **UK**, Channel Islands or Isle of Man or
- c) A hospital or nursing home in the **UK**, Channel Islands or Isle of Man following **your** repatriation.

- **UK, United Kingdom**

England, Wales, Scotland and Northern Ireland.

- **Us, We, Our**

UK General Insurance Ltd on behalf of Ageas Insurance Limited.

- **Valuables**

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

- **Wintersports**

Cross country skiing / Nordic skiing, 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 – doing, 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.

Wintersports does not include:

Arctic survival skills, Bob sleigh, Cresta run, Ice climbing, Ice diving, Ice marathon, Skiing – flying, Skiing – freestyle, Skiing – glacier, Skiing – heli, Skiing – jumping, Skiing – mountaineering, Skiing – Para, Skiing – racing, Skiing – randonee, Skiing – skeleton, Skiing – snowcat, Skiing – stunting, Skiing - stunts & acrobatics, Skiing – touring, Skiing - yawning / ski joring, Snow kiting

- **You, Your(s), Insured**

All person(s) within the **age limit**, the names of whom are stated on the insurance schedule at the time of premium payment and are shown on the **schedule**. All persons must be permanently resident in the **United Kingdom**, Channel Islands or the Isle of Man and registered with a **medical practitioner** in one of these areas, being the one in which **you** permanently reside. Each person is separately **insured** with the exception of **children / grandchildren insured** on an annual multi-trip policy unless travelling with an **insured** adult.

SECTION A1 – CANCELLATION AND CURTAILMENT, LOSS OF DEPOSIT

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 2 for **your** proportion of the **cancellation costs** which **you** have paid or agreed to pay and which **you** cannot recover from any source, if it is necessary and unavoidable to cancel or **curtail your trip** as a result of:

- death, **serious injury or illness**, during the **period of insurance** of:
 - **you**; or
 - a person **you** are travelling with; or
 - a **relative**; or
 - a **close business associate** who lives in the **UK**, Channel Islands or Isle of Man; or
 - a friend or **relative** who lives abroad with whom **you** have made arrangements for the provision of **holiday** accommodation where **your holiday** involves staying in such person's **home** and is dependent upon such person's well being.
- you** or the person **you** are travelling with:
 - being required in the **UK**, Channel Islands or Isle of Man for jury service, as a witness in
 - a Court of Law; or
 - being under compulsory quarantine; or
 - being required to be present by the police, as a result of **your home** or **your** travelling companion's **home** or usual place of business in the **UK**, Channel Islands or Isle of Man suffering a burglary within 7 days of the start of, or during **your trip**; or
 - suffering fire, theft, storm, flood damage to **your home** or to **your** travelling companion's **home** within 7 days of the start of, or during **your trip** where **you** or **your** travelling companion's presence is required either by the police or the insurers at **your** or **your** travelling companions **home**; or
 - being made **redundant**; or
 - receiving emergency requirements of duty in the armed forces, police, nursing or ambulance services.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section A1:

- the **excess** as shown in the Summary of Cover on page 2
- any claim for **curtailment** which has not been approved by the 24 hour medical emergency services, prior to **your** return to the **UK**, Channel Islands or Isle of Man
- any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing **you** to cancel or **curtail your trip**
- any costs which **you** have paid or agreed to pay, if **your trip** is cancelled or **curtailed** for
- the following reasons:
 - any claims arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to answer yes to the **MEDICAL SCREENING QUESTIONS** on page 1, unless declared to and accepted by **us**.
 - claims, irrespective of **your** destination, arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
 - travelling or acting against medical advice
 - awaiting results of tests or medical investigations
 - being on a hospital waiting list for treatment
 - having received a terminal prognosis
 - suffering from anxiety, stress or depression (unless admitted as an in-patient) during the term of the policy, or
 - arising from your anxiety, stress, depression or any other mental or nervous disorder unless **you** are admitted as an in-patient at a recognised hospital and

provide a medical certificate from a registered mental health professional stating that this necessarily prevented **you** from taking or continuing with **your trip**

- failing to disclose all requested information at the time **your** policy commences and throughout the **period of insurance**.
- you** have failed to have any recommended vaccines, inoculations or medications prior to **your trip**
 - you** have failed to get the relevant passport or visa
 - unlawful or criminal proceedings against **you** or a person **you** are travelling with
 - redundancy**, which is not notified to **you** during the **period of insurance**
 - your** personal financial circumstances, other than **you** being made **redundant** after the purchase date of the policy
 - your** late arrival at the airport or port after check in or booking in time
 - any costs in respect of the following:
 - any claims arising directly or indirectly from the cancellation or **curtailment** of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
 - loss of air passenger duty
 - unused timeshare property, airmiles or other promotions of this nature
 - your** loss of enjoyment of the **trip**, however caused
 - your** failure to advise **us** of any required information prior to the issue of the policy or prior to **your** departure on **your trip**
 - unused portions of **your** original ticket, where repatriation has been made
 - your** travel expenses for **you** to return to the **UK**, Channel Islands or Isle of Man, if **you** do not already possess pre-paid return travel tickets
 - any cancellation or **curtailment costs** which **we** would not have had to pay, had **you** notified the travel agent, tour operator or provider of transport or accommodation immediately after **you** knew **you** would be cancelling or **curtailing your trip**
 - any claim resulting from **you** or a person **you** are travelling with being posted overseas or receiving an emergency requirement of duty, following an **act of terrorism**, war or invasion
 - your** disinclination to travel.

SECTION A2 – CATASTROPHE

What You Are Covered For:

If **you** are forced to move from **your** pre-booked and pre-paid accommodation as a result of:

- fire, explosion
- lightning
- earthquake
- storm, tempest, hurricane, flood
- medical epidemic or local government directive occurring during **your trip**, **we** will pay any expenses in respect to travel and accommodation **you** incur, to enable **you** to
 - continue **your trip**; or
 - if **you** are unable to continue with **your trip**, return **you** to the **UK**, Channel Islands or Isle of Man, up to the amount shown in the Summary of Cover on page 2.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section A2:

- the **excess** as shown in the Summary of Cover on page 2
- any costs which cannot be substantiated by a written report from the local or national authority who ordered **your** relocation which confirms the exact cause for the relocation
- any costs or expenses payable by or recoverable from **your** tour operator, airline, hotel or other provider of accommodation or transport
- any costs or expenses if **you** decide not to remain in **your** booked accommodation, although it is considered safe and acceptable to continue living there
- any costs which **you** would have expected to pay during **your trip**.

Hijack

What You Are Covered For:

If the aircraft, train or ship that **you** are travelling on is **hijacked**, **you** will receive £50 for each complete 24 hours **you** are a hostage up to the maximum amount shown above.

What You Are Not Covered For:

- Any claim not substantiated by a written police report confirming the length and exact nature of the incident.
- Anything mentioned in the general exclusions on page 9.

Mugging Benefit

What You Are Covered For:

We will pay a benefit of £50 per full 24 hours up to a maximum of £500, in addition to any medical expenses incurred under Section B of this policy if **you** are mugged and, as a result of **your** injuries received from the mugging, are admitted as an in-patient to a registered hospital abroad.

What You Are Not Covered For:

- Any claim not substantiated by a police report of the mugging and confirmation of **your** injuries and period of in-patient treatment from the hospital; and
- Anything mentioned in the general exclusions on page 9.

Air rage

What You Are Covered For:

In the event of a delay on either **your** outbound or inbound flight directly resulting from violent or drunken behaviour by other passengers **we** will pay for reasonable additional costs **you** incur. **You** must obtain written confirmation of the delay from the airline. The most **We** will pay up to a maximum of £500 per person.

What You Are Not Covered For:

- Any claim not substantiated by written confirmation of the delay from the airline.
- Anything mentioned in the general exclusions on page 9.

SECTION B – EMERGENCY MEDICAL AND TREATMENT EXPENSES

What You Are Covered For:

Wherever the Channel Islands or Isle of Man are mentioned in this section, it will only apply if **you** live there. This section does not apply to **trips** within the **UK**, Channel Islands or Isle of Man if **you** live there.

If **you** suffer an unforeseen illness or **bodily injury** during the **trip**, **we** will pay up to the amount shown in the Summary of Cover on page 2 for up to 12 months after the start date of the treatment for:

- a) Emergency Medical and Treatment expenses
 - reasonable and customary medical, surgical and hospital expenses incurred outside the **UK**, Channel Islands or Isle of Man, whichever is **your** area of residence
 - emergency dental treatment for the immediate relief of pain up to £250 incurred outside the **UK**, Channel Islands or Isle of Man, whichever is **your** area of residence
- b) Funeral and Repatriation expenses, If **you** die during the **trip** **we** will pay for the following:
 - the funeral expenses in the country outside of the **UK**, Channel Islands or Isle of Man, (whichever is **your** area of residence), where **your** death occurs up to £2,000 or;
 - the cost of returning **your** body or ashes **home** up to £7,500
- c) Travel and Accommodation Expenses
 - Reasonable additional travel and room only accommodation expenses incurred by **you**, as a result of **you** receiving medical advice from a registered **medical practitioner** in attendance and the 24 hour medical emergency service that **you** originally planned return journey **home** to the **UK**, Channel Islands or Isle of Man, is impossible due to medical reasons. This includes, if deemed medically necessary, reasonable additional transport and accommodation expenses for one person travelling with **you** to remain with **you**. The most that **we** will pay for accommodation costs is £1,000 per person.

IMPORTANT CONDITIONS

- a) In the event of any illness, injury, **accident** or hospitalisation involving anyone insured under this policy, **you** must notify the 24 hour medical emergency service. They will direct **you** to an appropriate medical facility and may be able to guarantee costs on **your** behalf. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb, the 24 hour medical emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of **your** claim.
- b) Wherever possible **you** must use medical facilities that entitle **you** to the benefits of any reciprocal health agreements, such as the EHIC in Europe and Medicare in Australia.
- c) **We** reserve the right to repatriate **you** when, in the opinion of the doctor in attendance and **our** medical advisors, **you** are fit to travel. If **you** refuse to be repatriated all cover under the policy will cease.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section B:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) any costs or expenses, if **you** or **your** representative have not advised the 24 hour medical emergency service and received their agreement to these costs, in the event of **you**:
 - a) dying; or
 - b) incurring medical or treatment expenses ; or
 - c) being involved in an **accident**; or
 - d) being admitted to hospital; or
 - e) **curtailing your trip** due to medical reasons; or
 - f) missing **your** flight due to medical reasons
- 3) any medical costs or expenses, if **you** are in Australia and **you** have not enrolled with Medicare and made use of the treatment offered under the scheme
- 4) any medical, hospital, treatment or funeral expenses in the **UK**, Channel Islands or Isle of Man if **you** live there.
- 5) any claims arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to answer yes to the MEDICAL SCREENING QUESTIONS on page 1 unless declared to and accepted by **us**.
- 6) claims, irrespective of **your** destination, arising directly or indirectly from **you** or anyone else upon whom **your trip** depends;
 - i) travelling or acting against medical advice
 - ii) awaiting results of tests or medical investigations
 - iii) being on a hospital waiting list for treatment
 - iv) having received a terminal prognosis
 - v) suffering from anxiety, stress or depression (unless admitted as an in-patient) during the term of the policy, or
 - vi) arising from your anxiety, stress, depression or any other mental or nervous disorder unless you are admitted as an in-patient at a recognised hospital.
 - vii) failing to disclose the required information at the time **your** policy commences and throughout the **period of insurance**.
- 7) any medical, hospital, treatment expenses, which in the opinion of **our** medical advisors, are not essential or can be reasonably delayed until **your** return **home**
- 8) any costs arising from **you** arranging a single or private accommodation room in a hospital, clinic or nursing home
- 9) dental treatment which is not for the purpose of relieving immediate pain or suffering
- 10) any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered **medical practitioner**
- 11) any medical, hospital or treatment expenses, which **you** have incurred after **you** have refused the offer of repatriation when, in the opinion of **our** medical advisors, **you** are fit to travel
- 12) any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a **serious injury** or which in the opinion of **our** medical advisors, can be reasonably delayed until **your** return **home**
- 13) non continuous treatment
- 14) any up-grades from economy class travel, unless **our** medical advisors specify this necessary on medical grounds

- 15) any costs or expenses if **you** do not have a pre-paid return ticket to the **UK**, Channel Islands or Isle of Man, at the start of **your trip**
- 16) any medication or drugs which **you** knew were needed at the start of the **trip**
- 17) the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which **you** went into hospital or clinic abroad
- 18) any costs of providing, repairing or replacing dentures, dental work involving the use of precious metals, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- 19) Losses arising within 25 miles of **your home**
- 20) cosmetic surgery and all expenses incurred in connection with cosmetic surgery
- 21) services and supplies to the extent that they are not usual, customary and reasonable or not prescribed by a legally qualified **medical practitioner** in accordance with similar accepted provisional medical standards.

You may not claim under this section B and section A in respect of the same additional accommodation or travel expenses.

SECTION C - HOSPITAL BENEFIT

What You Are Covered For:

We will pay **you** the amount shown in the Summary of Cover on page 2, for each and every completed period of 24 hours for which **you** are an in-patient in a hospital, as a direct result of an **accidental** injury or **illness** which is not pre-existing.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section C, if **you**:

- 1) are an in-patient at a hospital or clinic in the **UK**, Channel Islands or Isle of Man, whichever is **your** area of residence
- 2) are not receiving continuous treatment
- 3) are an in-patient at a hospital or clinic, which has not been authorised and arranged by the 24 hour medical emergency service.

SECTION D - TRAVEL DELAY AND HOLIDAY ABANDONMENT

What You Are Covered For:

D1 Travel Delay

We will pay **you** the amount shown in the Summary of Cover on page 2, if **your** planned:

- a) International outward flight, rail or sea journey on **your** scheduled departure, or
- b) International inbound flight, rail or sea journey on **your** scheduled return, is delayed for 12 hours or more, as a direct result of:

- strike or industrial action
- **adverse weather**
- mechanical breakdown or derangement of such aircraft, sea vessel or train.

D2 Holiday Abandonment

We will pay, up to the amount shown in the Summary of Cover on page 2, for travel and accommodation expenses which **you** have paid or have contracted to pay, which **you** cannot recover from any source, if **you** elect to cancel **your trip** following a delay of 24 hours or more from the scheduled departure time.

What You Are Not Covered For:

We will not pay the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 in connection with claims made under section D:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) any compensation if **you** have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of **your holiday**, the scheduled departure time and the actual departure time of **your** flight, rail journey or sailing, if applicable
- 3) any delay which is due to strike or industrial action which had started or was announced before **you** took out this policy
- 4) compensation under both the 'Travel Delay' and 'Holiday Abandonment' sections of this policy
- 5) any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to, by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
- 6) **your** failure to check-in according to the itinerary supplied to **you**.

D3 Pet Care

What You Are Covered For:

We will pay up to the amount shown in the Summary of Cover on page 2 in respect to either of the following;

- a) Veterinary treatment for **your** dog or cat occurring during the period of **your trip**, required as a result of injury or illness not known at the time of departure; and/or
- b) Additional boarding/kennelling expenses for **your** dog or cat, incurred by **you** due to a delay on **your** planned return **home** of more than 9 hours.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on pages 9 in connection with claims under section D3:

- 1) any dog or cat not in good health at the commencement of **your** intended **trip**.
- 2) any dog or cat that does not comply fully with immigration guidelines with regard to microchip, inoculations, pet passport etc.
- 3) any boarding/kennelling charges that **you** would have incurred in the course of **your** intended **trip**.

SECTION E- MISSED DEPARTURE

What You Are Covered For:

We will pay **you**, up to the amount shown in the Summary of Cover on page 2 for reasonable additional accommodation and travel expenses, if **you** arrive at **your** last departure point from the **UK**, Channel Islands or Isle of Man, (whichever is **your** area of residence), or the last departure point for **your** return **trip** to the **UK**, Channel Islands or Isle of Man, (whichever is **your** area of residence), too late to board **your** booked flight, train or sailing, as a result of the following:

- a) scheduled **public transport** services failing to get **you** to **your** destination in time due to strike, industrial action, **adverse weather** or mechanical breakdown; or

- b) the private motor vehicle in which **you** were travelling suffering from a mechanical breakdown or failure; or
- c) the private motor vehicle in which **you** were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section E:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) any upgrade in accommodation
- 3) any claim arising as a result of **you** 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
- 4) any claim relating to internal flights
- 5) any claim, if the **adverse weather**, strike or industrial action was in existence or publicly declared before **you** started **your** journey to the departure point
- 6) any claim in respect of mechanical breakdown or failure, if **your** private motor vehicle has not been properly serviced and maintained
- 7) any repair costs to **your** private motor vehicle
- 8) any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.

SECTION F - PERSONAL ACCIDENT

What You Are Covered For:

We will pay **you** or **your** estate a lump sum, as shown in the Summary of Cover on page 2, if **you** suffer **bodily injury** as a result of an **accident** during **your trip** which causes:

- a) **your** death; or
- b) permanent **loss of limb(s)**; or
- c) permanent **loss of sight** in one or both eyes; or
- d) **permanent total disablement**.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section F:

- 1) any benefit as a result of participating in a **hazardous sport & leisure activity**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your schedule**.
- 2) any benefit where **your** death, injury or loss does not occur within 180 days of the **accident**
- 3) any benefit if **you** cannot prove to **us** that the **permanent total disablement** has continued for 12 months from the date of the injury and in all probability will continue for the remainder of **your** life
- 4) any claim for **permanent total disablement** if at the date of the **accident** **you** are over the statutory age of retirement and not in full time paid employment
- 5) any claim arising directly or indirectly from the contracting of any disease or illness
- 6) any claim arising directly or indirectly from the injection or ingestion of any substance
- 7) any claim arising from any event, which exacerbates a previously existing **bodily injury**
- 8) any claim not certified by an independent **medical practitioner**
- 9) compensation shall not be payable under more than one of items 1, 2, 3 or 4 in respect of the same **accident**, and the payment under any one item shall terminate **our** liability under this section of the policy.

SECTION G - PERSONAL LIABILITY

What You Are Covered For:

We will pay for **your** legal liability inclusive of all associated legal fees and costs, in total up to the amount shown in the Summary of Cover on page 2, for any event which relates to an incident caused by **you** during the **trip** which results in:

- a) injury, illness or disease to another person
- b) loss or damage to property which does not belong to **you** or any member of **your family** and is not in **your** or a member of **your family's** custody or control.

In the event of **your** death we will, in respect of the liability incurred by **you**, indemnify **your** personal representatives in the terms of and subject to the limitations of this section, provided that such personal representatives shall act as though they were **you** and observe, fulfil and be subject to the terms, exclusions and conditions of this section insofar as they can apply.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section G:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) the first £200 of each and every claim in respect of loss or damage to temporary **holiday** accommodation
- 3) **bodily injury** or disease to any person who, at the time of sustaining such injury or disease, is engaged in **your** service or to any member of **your family** or anyone **you** are travelling with
- 4) damage to property belonging to, or in the care, custody or control of **you** or a member of **your family** or a person in **your** service
- 5) any liability arising out of or incidental to any profession, occupation or business
- 6) any liability which has been assumed under contract and would not otherwise have attached
- 7) any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form or motorised leisure equipment
- 8) any liability arising out of ownership, occupation, possession, or use of any land or building (other than occupation only of any temporary residence)
- 9) any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind
- 10) any liability arising in respect of any wilful or criminal act or assault
- 11) any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to **you** or in **your** care, custody or control
- 12) any liability claim which arises directly or indirectly as a result of **you** participating in **hazardous sports and leisure activities**

- 13) any claims arising directly or indirectly from participant to participant liability.

SECTION H - LEGAL EXPENSES

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 2, for legal costs and expenses incurred in pursuing legal proceedings against third parties for compensation and damages arising from or out of **your** death, **serious injury** or **illness** during **your trip**.

Conditions Applicable to Section H

We will have complete control over the appointment of any solicitor(s) acting on **your** behalf and of any legal proceedings. We will be entitled to repayment of any amounts paid under this section in the event that **you** are awarded legal costs as part of any judgement or settlement.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section H:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) any costs or expenses which have been incurred without **our** prior approval
- 3) any claim where we consider **your** prospect of success in achieving a reasonable benefit to be insufficient
- 4) any claim emerging from the pursuance to a contingent fee agreement between **you** and **your** counsel
- 5) any claim for travel and accommodation expenses which **you** have incurred whilst pursuing legal action
- 6) any claim arising from **you** pursuing legal proceedings as part of and (or) on behalf of a group or organisation
- 7) any claim for legal costs where **you** are pursuing a legal action against **your** agent, UK General Insurance Ltd, the 24 hour medical emergency service or Direct Group Travel Services.
- 8) any claim against any member of **your family** or travelling companion
- 9) any claim for legal costs where **you** are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence.

SECTION I - PERSONAL EFFECTS, VALUABLES, TRAVEL DOCUMENTS AND DELAYED BAGGAGE

What You Are Covered For:

1) **Personal Effects and Valuables -**

We will pay for the loss of, theft of or damage to **your personal effects** and **valuables** after making reasonable allowance for wear, tear and depreciation, up to the amounts shown in the Summary of Cover on page 2.

2) **Travel Documents -**

We will pay for any reasonable expenses **you** incur, whilst obtaining emergency replacement passports, green cards, visas and accommodation vouchers or travel tickets which have been lost or stolen during the **trip**, up to the amount shown in the Summary of Cover on page 2.

3) **Baggage Delay -**

We will pay for the purchase of essential items, up to the amount shown in the Summary of Cover on page 2, if **your personal effects** are delayed or lost in transit on **your** outward journey for more than 12 hours. Any payment made under baggage delay will be deducted should **you** subsequently claim for **Personal Effects** and Baggage which have been permanently lost or stolen.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section I:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) claims for theft of **your personal effects** and/or **valuables** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- 3) more than the **single item** limits in the Summary of Cover on page 2, up to a maximum shown in the Summary of Cover on page 2 in total for any one claim limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- 4) any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- 5) wear, tear, or depreciation
- 6) loss, theft or damage arising from the delay, detention, seizure or confiscation by customs or other officials
- 7) damage caused by the leakage of powder or liquid carried within **your personal effects**
- 8) any breakage of fragile articles, unless the breakage is caused by fire or an incident involving the vehicle in which **you** are being carried
- 9) theft from **your holiday** accommodation unless there is evidence of violent, visible and forcible entry thereto
- 10) claims arising for loss to stamps, contact or corneal lenses, sunglasses, hearing aids, dentures, false limbs, antiques, satellite navigation equipment of any kind and mobile phones
- 11) claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine equipment, diving equipment, watercraft, surfboards, **golf equipment** or **sports equipment**
- 12) damage to, or loss or the theft of **your personal effects**, if they have been left:
 - a) in the custody of a person of anyone other than an **insured** person or **your** travelling companion
 - b) in an unattended motor vehicle between the hours of 9am and 8pm local time, unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced and violent entry which is confirmed by a police report.
 - c) in an unattended motor vehicle between 8pm and 9am unless the articles are contained in a locked boot, locked glove compartment or covered luggage compartment and there is evidence of forced and violent entry confirmed by a police report, in which case the most we will pay is £100.
- 13) loss or damage to **sports equipment**, whilst in use

- 14) loss, theft or damage to anything being shipped as freight under a Bill of Lading, dentures, bridgework, artificial limbs, hearing aids of any kind, or items being carried on a vehicle roof rack
- 15) loss, theft or damage to **valuables**, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle
- 16) any claim for baggage delay if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay
- 17) loss, theft or damage arising from:
 - a) mechanical or electrical breakdown; or
 - b) moth or vermin; or
 - c) processes of cleaning, restoring or repairing.

SECTION J - PERSONAL MONEY

What You Are Covered For:

We will pay for the loss or theft of **your personal money** carried on **your** person or deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation, during **your trip**, up to the amount shown in the Summary of Cover on 2.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section J:

- 1) the **excess** as shown in the Summary of Cover on page 2.
- 2) any loss or theft of **personal money** if **you** have not notified the police within 24 hours of its discovery by **you** and obtained a written report, which includes the crime reference number
- 3) any claim, if the loss or theft occurs whilst in the custody of an airline or other carrier.
- 4) any loss, if **you** have not taken reasonable steps to prevent a loss happening
- 5) loss or theft of **personal money** that is:
 - a) not on **your** person; or
 - b) not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation
- 6) loss or theft of travellers cheques, if the issuer provides a replacement service
- 7) depreciation in value, currency changes, shortage caused by any error or omission, loss or damage arising from delay, seizure, confiscation or detention by customs or other officials.

WINTERSPORTS

If **you** have paid the additional premium to include **wintersports** cover and the cover is shown on **your policy schedule**, cover sections K1, K2, K3, K4 and K5 inclusive apply: For annual multi trip policies **wintersports** cover is only provided up to a maximum of 17 days during the 12 month insured period.

SECTION K1 - SKI EQUIPMENT

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 2, for accidental loss, theft of or damage to **ski equipment**, which is owned or hired by **you**. If **you** own the **ski equipment**, **we** will take off the following amounts for wear and tear:

AGE OF SKI EQUIPMENT DEDUCTION

Up to 1 year old – 10% of purchase price
 1 to 2 years old – 30% of purchase price
 2 to 3 years old – 50% of purchase price
 3 to 4 years old – 70% of purchase price
 4 to 5 years old – 80% of purchase price
 Over 5 years old – No cover

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section K1:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) claims for **ski equipment** which is owned by **you**, if it is over five years old
- 3) more than **your** liability for the loss or damage to any hired **ski equipment**
- 4) any claim for loss or theft of **ski equipment**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- 5) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- 6) more than the **single item** limits in the Summary of Cover on page 2, up to a maximum shown in the Summary of Cover on page 2 in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- 7) claims arising from delay, detention, seizure or confiscation by customs or other officials
- 8) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- 9) damage to, or loss or theft of **ski equipment**, if it has been left:
 - a) unattended in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists; or
 - b) in an unattended motor vehicle; or
 - c) in the custody of anyone other than an **insured** person or **your** travelling companion.

SECTION K2 - SKI HIRE

What You Are Covered For:

If **your own ski equipment** is:

- a) lost, stolen or damaged; or
- b) misdirected or delayed in transit by more than 12 hours

we will pay for the cost of hiring **you** the necessary **ski equipment** for each 24 hour period **you** are without **your own ski equipment**, up to the amount shown in the Summary of Cover on page 2.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section K2:

- 1) the **excess** as shown in the Summary of Cover on page 2

- 2) any claim for loss or theft of **your own ski equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- 3) any claim, if the loss or theft of **your own ski equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- 4) claims arising from **your own ski equipment** being delayed, detained, seized or confiscated by customs or other officials
- 5) claims for loss or theft of, or damage to **your own ski equipment**, whilst being shipped as freight or under a Bill of Lading
- 6) claims arising from damage, or loss or theft of **your ski equipment**, if it has been left:
 - a) unattended in a place to which the public has access other than in respect of skis left in an area designated for their storage where no secure facility exists; or
 - b) in an unattended motor vehicle; or
 - c) in the custody of anyone other than **insured** person or **your** travelling companion.

SECTION K3 - SKI PACK

What You Are Covered For:

If **you** are unable to use **your** ski pass, tuition or ski hire due to:

- a) being involved in an **accident**; or
- b) **your** sickness when substantiated by a **medical practitioner**; or
- c) the loss or theft of **your** ski pass

we will pay **you**, up to the amount shown in the Summary of Cover on page 2, for the proportionate value of any unused ski pass, ski hire or tuition fee.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section K3:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) any claim, if the loss or theft of **your** ski pass is not notified to the police within 24 hours of its discovery and **you** have not obtained a written report, which includes the crime reference number
- 3) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- 4) loss or theft of **your** ski pass, if it was left:
 - unattended in a place to which the public have access; or
 - in an unattended motor vehicle; or
 - in the custody of anyone other than an **insured** person or **your** travelling companion.
- 5) claims arising from a medical condition which is not substantiated by a report from the treating **medical practitioner**, confirming **your** inability to ski
- 6) claims for loss of enjoyment, however caused.

SECTION K4 - PISTE CLOSURE

What You Are Covered For:

We will pay a benefit, as shown in the Summary of Cover on page 2, if **you** are unable to ski for a continuous period in excess of 24 hours, due to a lack of snowfall during the months of December to March inclusive, at **your** pre-booked **wintersports** resort.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section K4:

- 1) any benefit, if **you** are not skiing in a pre-booked **wintersports** resort which is more than 1,000m above sea level
- 2) any benefit, if **you** are unable to provide a written report from either the resort management or **your** tour operator substantiating **your** claim
- 3) any benefit, if an alternative resort is available
- 4) any benefit, where **you** have been offered a reasonable alternative destination due to piste closure in **your** pre-booked **wintersports** resort
- 5) claims for loss of enjoyment, however caused
- 6) any benefit in respect to a **UK holiday**
- 7) any benefit if **you** were aware of or it was publicly known there was likely to be a lack of snow at the time of taking out this insurance.

SECTION K5 - DELAY DUE TO AVALANCHE

What You Are Covered For:

If **your** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **your** pre-booked **wintersports** resort, **we** will pay **you** an amount, as shown in the Summary of Cover on page 2, for additional travel and accommodation expenses.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section K5:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) any claim, if **you** are unable to provide a written report from the resort management substantiating **your** claim.

GOLF COVER

If **you** have paid the additional premium to include golf cover and the cover is shown on **your** policy **schedule**, cover sections L1, L2, L3 and L4 inclusive apply:

SECTION L1 - GOLF EQUIPMENT

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 2, for accidental loss, theft of or damage to **golf equipment** which **you** own.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims under Section L1:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) more than the **single item** limits in the Summary of Cover on page 2, up to a maximum

- shown in the Summary of Cover on page 2 in total for any one claim, limited to £50 per item and subject to a maximum of £200 in total, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- 3) **golf equipment** which is over five years old
 - 4) any claim for loss or theft of **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
 - 5) any claim, if the loss of theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
 - 6) claims arising from delay, detention, seizure or confiscation by customs or other officials
 - 7) claims for loss, theft or damage to anything whilst being shipped as freight or under a Bill of Lading
 - 8) damage to, or loss or theft of **golf equipment**, which is being carried on a vehicle roof rack
 - 9) damage to, or loss or theft of **golf equipment**, if it has been left:
 - a) unattended in a public place; or
 - b) left in an unattended motor vehicle; or
 - c) in the custody of anyone other than an **insured** person or **your** travelling companion.

SECTION L2 - GOLF EQUIPMENT HIRE

What You Are Covered For:

If **your** own **golf equipment** is:

- a) lost, stolen or damaged; or
- b) misdirected or delayed in transit by more than 24 hours

we will pay for the cost of hiring **you** the necessary **golf equipment** for each 24 hour period **you** are without **your** own **golf equipment**, up to the amount shown in the Summary of Cover on page 2.

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section L2:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) any claim arising from the loss or theft of **your** own **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- 3) any claim, if the loss or theft of **your** own **golf equipment** occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- 4) claims arising from **your** own **golf equipment** being delayed, detained, seized or confiscated by customs or other officials
- 5) claims following loss or theft of, or damage to **your** own **golf equipment** whilst it is being shipped as freight or under a Bill of Lading.
- 6) claims for damage to, or loss or theft of **golf equipment**, which was being carried on a vehicle roof rack
- 7) claims for damage to, or loss or theft of **golf equipment**, if it has been left:
 - a) unattended in a public place; or
 - b) left in an unattended motor vehicle; or
 - c) in the custody of anyone other than an **insured** person or **your** travelling companion.

SECTION L3 - NON REFUNDABLE GOLFING FEES

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover on page 2, for the proportionate value of any non refundable

- a) pre-paid green fees; or
- b) **golf equipment** hire fees; or
- c) tuition hire fees;

which are not used due to **you** being:

- involved in an **accident**; or
- **your** sickness; or
- **adverse weather** which causes the closure of the golf course

What You Are Not Covered For:

We will not pay for the following in addition to the General Exclusions Which Apply To All Sections Of The Insurance on page 9 in connection with claims made under section L3:

- 1) the **excess** as shown in the Summary of Cover on page 2
- 2) claims arising from a medical condition which is not substantiated by a report from the treating **medical practitioner** confirming **your** inability to play golf.

SECTION L4 - HOLE IN ONE BAR BILL

What You Are Covered For:

We will pay, up to the amount shown in the Summary of Cover towards the cost of reimbursement of a round of drinks in the event of completion by **You** of any Hole in One stroke, during an organised competition or tournament at a recognised golf course.

What You Are Not Covered For:

We will not pay for claims arising from:

- 1) a Hole In One which is not scored on a recognised course in competition and not substantiated, signed and validated by the golf club or course secretary;
- 2) costs incurred where receipts are not provided or where costs are incurred on any day other than the day of the Hole In One.

GENERAL EXCLUSIONS WHICH APPLY TO ALL SECTIONS OF THE INSURANCE

This insurance does not cover:

- 1) Any claims for travel outside the **United Kingdom** arising directly or indirectly from any medical condition which would require **you** or any of **your** travelling companions to answer yes to the MEDICAL SCREENING QUESTIONS unless declared to and accepted by us.
- 2) Claims, (irrespective of **your** destination), arising directly or indirectly from **you** or anyone else upon whom **your** trip depends;

- i) travelling or acting against medical advice
 - ii) awaiting results of tests or medical investigations
 - iii) being on a hospital waiting list for treatment
 - iv) having received a terminal prognosis
 - v) suffering from anxiety, stress or depression (unless admitted as an in-patient) during the term of the policy, or
 - vi) arising from your anxiety, stress, depression or any other mental or nervous disorder unless you are admitted as an in-patient at a recognised hospital.
 - vii) failing to disclose the required information at the time **your** policy commences and throughout the **period of insurance**.
- 3) Which are claims in any way caused or contributed to by:
 - i) the failure of; or
 - ii) the fear of the failure of; or
 - iii) the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date other than for loss, damage, expenses or **consequential loss** not otherwise excluded which itself results from the operation of an insured cause.
 - 4) Any claims directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
 - a) **act of terrorism**; or
 - b) nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
 - c) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
 - d) seizure or illegal occupation; or
 - e) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives **you** of the use or value of **your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - f) discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
 - g) chemical or biological release or exposure of any kind; or
 - h) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
 - i) threat or hoax, in the absence of physical damage due to an **act of terrorism**; or
 - j) any action taken in controlling, preventing, suppressing or in any way relating to any **act of terrorism**.
 - k) prohibitive regulations by the government of any country.
 - l) the tour operator, coach operator, transport company or hotel:
 - i) causing a delay in the commencement of the **holiday**
 - ii) levying a surcharge, thus increasing the basic brochure price of the **holiday**.
 - m) failure to notify the hotel or **holiday** establishment, or tour operator or travel agent or booking agent or provider of transport immediately it is found necessary to cancel or **curtail** the travel arrangements.
 - 5) Any claims arising directly or indirectly from **you** travelling against Foreign Office advice or where it is deemed unsafe for **you** to travel.
 - 6) Any claims arising directly or indirectly from **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
 - 7) Any claims arising directly or indirectly from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any **consequential loss** or any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from:
 - i) ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel, or
 - ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - 8) Any claims arising directly or indirectly from **you** engaging in any illegal or criminal act.
 - 9) Any claims arising directly or indirectly from any unlawful act or criminal proceedings against the **insured**, or any other person on whom the planned **holiday** depends except this exclusion shall not apply in the event of **your** obligation to attend a Court of Law under subpoena as a witness, unless such obligation to attend falls within **your** occupational, professional or other similar capacity.
 - 10) Any claims arising directly or indirectly from any **consequential loss** whatsoever (claims shall only be paid for those losses which are specifically stated under the terms of this policy, except as provided in Section I, relating to loss of travel documents.
 - 11) Any claims arising directly or indirectly out of **your** financial incapacity other than **redundancy**.
 - 12) Any claims which, but for the existence of this policy, would be covered under any other insurance policy (policies), including any amounts recovered by **you** from:
 - a) private health insurance; or
 - b) EHIC payments; or
 - c) any reciprocal health agreements; or
 - d) airlines; or
 - e) hotels; or
 - f) home contents insurers; or
 - g) any other recovery by **you**, which is the basis of a claim.
 - 13) Any claims arising directly or indirectly from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.

- 14) Any claims arising directly or indirectly from **your** death, **serious injury or illness** as a result of participating in:
 - a) a **hazardous sport & leisure activity** whilst on **your trip**, unless **you** have paid the additional premium prior to travel and cover is confirmed on **your schedule**.
 - b) **wintersports**, if **you** have not paid the additional premium before **your trip** departure and it is not shown on **your schedule**. There is no cover if **you** are receiving any personal financial reward or gain for participating in any activity during the **period of insurance**, unless **we** have agreed to this and **you** have paid the appropriate additional premium.
- 15) Any claims arising directly or indirectly from:
 - a) wilful, self inflicted injury or illness; or
 - b) committing or attempting to commit suicide; or
 - c) wilful exposure to danger, except in an attempt to save a human life; or
 - d) solvent abuse; or
 - e) being under the influence of alcohol or drugs, except those prescribed by a registered **medical practitioner** and not those drugs prescribed for drug addiction; or
 - f) a failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure; or
 - g) sexually transmitted diseases; or
 - h) Acquired Immune Deficiency syndrome (AIDS); or
 - i) HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivative or variations thereof.
- 16) Any claims arising directly or indirectly from anxiety, stress or depression; except where previously undiagnosed at the time **you** took out this policy.
- 17) Any claims arising directly or indirectly from **you** entering into, exiting from an aircraft or descending from an aircraft; which is not a fully licensed passenger carrying aircraft in which **you** are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon.
- 18) Any claims arising directly or indirectly from **your** wilful exposure to peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property as if uninsured.
- 19) Any claims arising directly or indirectly from **you** being engaged in any employment during **your trip** unless agreed by **us** and any additional premium paid.
- 20) Any claims which have not been proven and the amount of the claim substantiated.
- 21) Claims for loss of enjoyment, however caused.
- 22) Any loss whereby any period of disability or loss whatsoever is increased through **your** own act or omission.
- 23) Third party rights and no party other than **you** may claim benefit under the terms of this insurance.
- 24) Failure in provision of any part of the booked itinerary including error, omission, or default by the provider of any service forming part of the booked itinerary.
- 25) Any claims arising directly or indirectly from **you** engaging in any manual work except those defined under **acceptable sports & leisure activities**.
- 26) Any claim arising from routine treatment or care which could have been reasonably be expected to arise during **your period of insurance**.

GENERAL CONDITIONS WHICH APPLY TO YOUR WHOLE POLICY

- 1) **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:
 - supply accurate and complete answers to all the questions **we** or the administrator 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.
 Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- 2) **You** must tell **us** as soon as possible about any change in risk which affects **your** policy, including **you**, a person **you** are travelling with, a **close business associate** or **relative** receiving confirmation of a medical condition or currently being under medical investigation, a change in the sporting or **leisure activities** **you** intend to participate in during **your trip** or any additional person(s) to be insured under the policy.

We have the right to reassess **your** policy and premium after **you** have advised **us** of any relevant information. If **you** do not advise **us** of all the relevant information, **we** may quote the wrong terms, reject or reduce **your** claim, or **your** policy may become invalid.
- 3) **You** must be resident in the **UK**, Channel Islands or Isle of Man and registered with a **Medical Practitioner** in the **UK**, Channel Islands or Isle of Man, one of these areas being the one in which **you** permanently reside at the time of taking out this policy and intend to return **home** within the **trip** duration.
- 4) If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14-day period **you** have travelled, made a claim or intend to make a claim, **we** are entitled to recover all costs **we** have incurred for **your** use of those services.
- 5) Whilst participating in any **hazardous sport & leisure activity**, **you** must take reasonable care at all times to ensure **your** own safety and the safety of those around **you**. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or the safety procedures commonly exercised in pursuing the sport or activity in question at all times.
- 6) **You** or **your** legal representatives must provide **us** with all policies, information and evidence **we** require and in the format **we** require.
- 7) **You** shall submit to medical examination at **your** expense, except post mortem which **we** reserve the right to have undertaken at **our** own expense.
- 8) Any items which become the subject of a claim for damage must be retained, until **your** claim is settled, for **our** inspection and shall be forwarded to **us** upon request at **your** or **your** legal personal representative's expense. All such items shall become **our** property following final settlement of the claim.
- 9) In the event of any occurrence which may give rise to a claim under this policy, **you** must take all reasonable steps to minimise any loss arising out of such a claim.

- 10) **You** must exercise due care and attention at all times for the safety of **your** property and take all reasonable steps to prevent **accident**, loss or damage.
- 11) Each **insured** person shall be deemed to be insured separately, with the exception of **Children/Grandchildren** insured on an annual multi-trip policy unless travelling with an **insured** adult.
- 12) Costs will be limited to those that would have been incurred if **you** were a resident of the **UK**, Channel Islands or Isle of Man, whichever is **your** area of residence.
- 13) **You** must notify any claim to **us** within 31 days after the incident giving rise to the loss. All documents, **schedules** and medical evidence required in support of a claim should be furnished at **your** expense. **We** will reserve the right to decline liability for any claim notified after this date.
- 14) This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the initial 14 day cooling off period.
- 15) 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.
- 16) **We** may, at **our** own expense, take proceedings in **your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to **us**. Where a full recovery is made, **we** agree to return **your excess**.
- 17) **Our** liability shall be conditional upon the observance by **you** of the terms and conditions of this insurance and the truth and completeness of the statements and answers supplied by **you** and on **your** behalf. If a claim is in any respect false or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain any benefits from this insurance, all benefits under this insurance shall be forfeited and no return of premium shall be due.
- 18) If at the time of loss, damage or liability covered under this policy, **you** have any other insurance or guarantee which covers the same loss, damage or liability, **we** will only pay a rateable share of the claim (excluding Section F Personal Accident).

COMPLAINTS PROCEDURE

It is the intention to give **you** the best possible service but if **you** do have any questions or concerns about this insurance or the handling of a claim **you** should follow the Complaints Procedure below:

Complaints regarding the SALE OF THE POLICY

Direct Group Limited, Customer Relations, PO Box 1193, DONCASTER, DN1 9PW
 Tel: 0344 412 4296
 Fax: 0344 412 4138
 Email: Customer.relations@directgroup.co.uk

If your complaint about the sale of **your** policy cannot be resolved by the end of the next working day, **your** agent will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ
 Tel: 0345 218 2685
 Email: customerrelations@ukgeneral.co.uk

Complaints regarding CLAIMS

Direct Group Limited, Customer Relations, PO Box 1193, DONCASTER, DN1 9PW
 Tel: 0344 412 4296
 Fax: 0344 412 4138
 Email: Customer.relations@directgroup.co.uk

In all correspondence please state that your insurance is provided by UK General Insurance Group Limited and quote scheme reference 024861

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
 Harbour Exchange Square
 London E14 9SR

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

COMPENSATION SCHEME

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

DATA PROTECTION ACT 1998

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