

Guide to your Admiral Travel Insurance cover



If you have a medical emergency or need to cut short your trip
please call us immediately so we can help.  **+44 (0)292 010 7777**

Welcome to Admiral

This policy guide provides all the details **you** need to know about **your** travel insurance with EUI Limited. **Your** policy is underwritten by an **Authorised Insurer** who has agreed to cover **you** subject to the terms, conditions, limitations and exclusions described in this policy guide.

Important Numbers

Customer Services **0333 234 9913**

Claims **0333 234 9914**

Legal Assistance **0333 234 9915**

Helplines

Medical emergency (during your trip) **+44 (0)292 010 7777**

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How to contact us

Before you travel:

If **you** have a **medical condition you** need to tell **us** about, **you** want to include any optional cover (see pages 56-67) or just discuss **your** policy call **us** on **0333 234 9913**.

Our Customer Service Centre is open 9am to 5pm Monday to Friday.

During your trip:

If you have a medical emergency:

If **you** are injured or ill while away, or have to cut short **your trip**, please call **our** 24 hour Emergency Assistance Helpline on **+44 (0)292 010 7777**.

IMPORTANT

Please call **us** before seeking any medical treatment, so **we** can help **you**.

If you need to make any other claim:

If **you** have any other type of claim which is not an emergency please call on **0333 234 9914** between 8am and 8pm Monday to Friday, or 9am to 4pm on a Saturday (closed during bank holidays).

Reciprocal health agreements:

If **you** are travelling to a European Union country **you** are strongly advised to obtain a European Health Insurance Card (online or from the Post Office), as it entitles **you** to benefit from the reciprocal health agreement between EU countries. The **UK** also has agreements with some non-EEA countries and territories, but **you** may need to register or enrol to qualify for treatment.

Comments and Complaints

At **Admiral, we** are committed to providing the best possible service. However, **we** understand there may be times when **we** do not meet **your** expectations. **We** want **you** to let **us** know straight away if **you** are unhappy. **We** will always do **our** best to resolve any complaint fairly.

Make a complaint about a claim

Tel: **0330 333 5887**

Email: claimsquality@admiralgroup.co.uk

Make a complaint about anything else to do with your travel insurance

Quality Manager Admiral, Ty Admiral, David Street, Cardiff CF10 2AA

Tel: **0330 333 5888**

Email: quality@admiral.com

What we will do

We will do everything **we** can to answer **your** complaint quickly. If **we** cannot agree on a solution or if after 8 weeks **we** have not answered **your** complaint **you** can contact the Financial Ombudsman Service (FOS). Their details are as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

www.financial-ombudsman.org.uk

Tel: **0800 0 234 567**

Or: **0300 123 9 123**

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

Being referred to the FOS will not affect **your** legal rights.

If your complaint is about Section 8 Legal Assistance

You can refer complaints about Legal Assistance claims to arbitration instead (where an independent person, known as an **arbitrator**, makes a decision to settle the dispute). If **you** and **we** cannot agree then **we** will ask the Chartered Institute of Arbitrators to decide. The **arbitrator's** decision will be final and whoever does not win will have to pay all costs and expenses.

Admiral Travel Insurance

Your contract of insurance has been arranged for **you** by EUI Limited. **Your** contract of insurance has been arranged with the **Authorised Insurer**. EUI Limited is an insurance intermediary; it is not an insurer itself. EUI Limited is permitted to sell insurance on behalf of the **Authorised Insurer** and acts on **your** behalf in arranging **your** contract of insurance.

The **Authorised Insurer** has agreed to cover **you**, subject to the terms, conditions and exclusions in this document, against losses directly sustained in connection with **your trip**, that may occur during any **period of insurance**. This document together with **your** Travel Insurance Policy Schedule confirms the level of cover **you** have chosen and forms a contract of insurance between **you** and the **Authorised Insurer**.

The parties to this contract of insurance are **you** and the **Authorised Insurer**. Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999, and no variation to this contract, nor any supplemental or ancillary agreement shall create such rights unless expressly so stated. This does not affect any right, or remedy of a third party which exists or is available apart from under the Contracts (Rights of Third Parties) Act 1999. However, to make things simpler, **you** will only have to contact **us** (EUI Limited) for anything related to **your** contract of insurance. **We** will arrange everything with the **Authorised Insurer** on **your** behalf.

In order that this document may be signed and issued as evidence of **your** contract for insurance, the **Authorised Insurers** have entered into an agreement with EUI Limited, which allows an authorised Underwriter at EUI Limited to sign and issue this document on their behalf.



David Stevens, Active Underwriter

EUI Limited. Registered at Ty Admiral, David Street, Cardiff CF10 2EH

Definitions

Whenever the following words appear in this policy they will have the meaning shown:

Abandon	Cutting short and not restarting your trip .
Abroad	Any country outside the UK .
Anticipated event	Any event or occurrence affecting your trip , which you knew could have reasonably been anticipated when you booked your trip .
Arbitrator	A solicitor, barrister or other suitably qualified person that you and we agree on.
Authorised Insurer	This policy is underwritten by Admiral Insurance (Gibraltar) Limited, 1st Floor, 24 College Lane, PO Box 575, Gibraltar, GX11 1AA.
Appointed representative	The law firm, solicitor or a suitably qualified person appointed by us to represent you .
Bodily injury	Identifiable physical injury caused by sudden, unexpected, external and visible means including injury from unavoidable exposure to the elements.
Carrier	A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft) land or water conveyance licenced to carry passengers for hire.
Catastrophe	Fire, storm, lightning, avalanche, landslide, explosion, hurricane, earthquake, volcanic activity (including ash cloud), flood, tidal wave, tsunami, medical epidemic or pandemic.
Close business associate	Any person whose absence from business for one or more complete working day at the same time as your absence prevents the effective continuation of that business.
Close relative	Your partner, parent, parent-in-law, step-parent or legal guardian, child, child-in-law, step-child or foster child, sibling, sibling-in-law, half-sibling or step-sibling, grandparent or grandchild.

Definitions (cont.)

Complications of pregnancy or childbirth	Only the following conditions: Toxaemia, gestational diabetes, gestational hypertension, pre-eclampsia, ectopic pregnancy, molar pregnancy, post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, obstetric cholestasis, placenta praevia, stillbirth, miscarriage, emergency caesarean section, termination for medical reasons, premature birth more than 8 weeks (or 16 weeks if more than one baby) before the due delivery date.
Court	Court, tribunal or other suitable authority.
Doctor	A registered practicing member of the medical profession who is not related to you or your travel companions .
Extra Conditions (endorsements)	An agreed change to the terms of the policy. See General Condition 18.
Europe	The following countries and territories: Albania, Andorra, Austria, Belarus, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland (including Aland), France (including Corsica), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including Sardinia and Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Svalbard), Poland, Portugal (including Azores and Madeira), Republic of Ireland, Romania, Russia (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, The United Kingdom (including Channel Islands and Isle of Man), Vatican City.
Excess	The amount you must pay towards any claim. The excess applies to each insured person and each event that leads to a claim.
Geographic region	The countries and destinations covered.
Golf equipment	Golf clubs, golf bags, non-motorised trolleys, and golf shoes.

Definitions (cont.)

Hazardous activity	Any activity or sport that is not specifically covered by this policy.
Home	The UK address where you live permanently.
Home country/UK	England, Scotland, Wales, Northern Ireland, or the Isle of Man depending on where your home is.
Hijack	The unlawful seizure or wrongful exercise of control of an aircraft, train or sea vessel that you are travelling in as a fare paying passenger.
Inpatient	Where you are admitted and remain in hospital for at least one night.
Legal costs	All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the appointed representative and agreed by us . The fees incurred by your opponent you are ordered to pay by a court and any other fees we agree in writing.
Loss of limb	A hand or foot permanently severed at, or above, the wrist or ankle; or the permanent loss of use of an entire hand or foot.
Loss of sight	Total and irrecoverable loss of sight in one or both eye(s), where the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (this means only being able to see at 3 feet or less what you should be able to see at 60 feet).
Manual work	Paid or unpaid manual work or physical labour of any kind.
Medical adviser	A medical officer appointed by our emergency assistance service.
Medical condition	Any disease, illness or injury you or any insured person has.
Motor vehicle	Any self-propelled vehicle powered by engine or motor, constructed for use on or off road. Examples of this include a car, van, motorcycle, moped or scooter.

Definitions (cont.)

Period of insurance	The period when your travel insurance covers you – see Important Information on page 10.
Permanent resident	A person who has had their main home in the UK and has not spent more than six months abroad in the year before buying (or renewing) this policy.
Permanent total disablement	Disablement lasting more than 12 consecutive months, which a doctor considers is beyond reasonable hope of improvement and entirely prevents you from engaging in any business or occupation for the remainder of your life.
Personal belongings	Luggage, its contents, valuables and anything you wear or carry with you when travelling, which belongs to you . This does not include winter sports equipment or golf equipment .
Personal money	Any money that you hold for personal use on your trip . This includes cash (notes and coins in current use, foreign currency) and non-refundable prepaid cards.
Point of international departure	The airport, port or international station from which you leave the UK on your trip or the final airport, port or international station to return to the UK at the end of your trip .
Policy limits	A limit on the amount we will pay under each section of cover, which is per person, per trip . Some sections of cover may also include specific limits, for example, for any one item or limits for valuables in total. Your policy schedule includes a table of benefits to show the limits that apply.
Pre-existing Medical condition	Any disease, illness or injury you , any insured person or any person upon or renewing your policy, or when you book a trip (whichever is later).
Reasonable and necessary costs	Costs that are incurred for approved, eligible medical services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients

Definitions (cont.)

Reasonable prospects of success	We and the appointed representative agree there is a better than 50% chance that you will obtain a successful judgment and recover your losses or damages or obtain any other legal remedy we agree to, including an enforcement of judgment or making a successful defence, appeal or defence of an appeal.
Travel companion	A person or group of people booked to travel with you on the same trip .
Trip	A journey that begins and ends at your home during the period of insurance that is either within the UK where you have paid to stay in pre-booked commercially-operated accommodation (more than 25 miles away from your home for two or more consecutive nights), or outside the UK .
Unattended	Not in your full view, where you are not in a position to prevent your property being taken without your consent - unless it is locked safely in your personal accommodation, or in the secure area of a motor vehicle (locked and covered boot or locked luggage compartment).
Valuables	Personal items of value which belong to you such as cameras, camcorders, binoculars, telescopes, and accessories, audio visual and television equipment, spectacle and glasses, computers, tablets, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and accessories, jewellery, watches, furs, and items made of or containing gold, silver, precious metals, precious or semi-precious stones.
We, our, us	EUI Limited.
Winter sports equipment	Skis, snowboards, bindings, poles, boots, helmets and any other specialist winter sports clothing/equipment.
You, your, yourself, insured person	The policyholder and anyone else listed as insured in your policy schedule.

Important Information

IMPORTANT

This policy is for **permanent residents** of the United Kingdom only (England, Scotland, Wales, Northern Ireland and the Isle of Man).

Your travel insurance contract is made up of:

The policy conditions and terms shown in this document, **your** policy schedule and any **endorsements** made.

What you need to do

Please read this policy guide so **you** know exactly what **your** travel insurance covers and check **your** policy schedule as it shows the information **you** provided.

If **you** think there is a mistake, or **you** need to make a change, **you** should tell **us** immediately. If **you** give **us** incorrect information or don't tell **us** about any changes, it could mean **your** policy is invalid and/or **your** claim is not paid in full or refused.

Eligibility

You have agreed to the following statement for all **insured persons** as a condition of **your** cover. **You** are:

- a **permanent resident** of the **UK**
- registered with a Medical Practitioner in the **UK**
- travelling from and returning to the **UK**
- unaware of any reason why the **trip** would be cancelled or cut short
- not purchasing the cover after the **trip** has commenced

Medical conditions

Your travel insurance covers **you** for medical emergencies while **you** are **abroad**. Any change in **your** health can affect **your** cover, so **you** must tell **us** if **you** are diagnosed with a new **medical condition** or **your** health changes – see Medical Declaration on page 13.

Important Information (cont.)

Independent travel

This policy covers each insured adult, whether travelling on **your** own or together. Each insured child is only covered if they are travelling with a responsible adult.

Insured activities

Your travel insurance covers **you** for a wide range of sports and activities, but **hazardous activities** are not covered. Please phone **us** on **0333 234 9913** if **you** intend to take part in an activity not listed in the Sports and activities shown on page 25.

Region of cover

The region or country **you** have declared **you** will be travelling in, as shown on **your** policy schedule.

Trip length

Single trip policy – a single return **trip** lasting for the period of cover **you** chose (as per the dates shown on **your** policy schedule), up to a maximum of 365 days.

Annual multi-trip policy – as many **trips** as **you** wish to take within 365 days (as per the dates shown on **your** policy schedule), providing each **trip** lasts no more than 31 days. Cover for extended **trips** may be available on request, subject to underwriting approval and payment of an additional premium.

If **you** have an annual policy, each **trip you** make will be treated as a separate contract of insurance subject to all the limits, conditions and exclusions of this policy.

Period of insurance

Cover begins when **you** leave **home** at the start of each **trip** and ends when **your trip** has finished (cancellation cover may begin earlier – see below).

Policy limits

Each section of cover **we** provide has a limit on the policy limits **we** will pay under that section, which is per person per **trip**. Some sections may also include specific limits, for example, for any one item or limits for **valuables** in total. **Your** policy schedule includes a table of benefits to show the limits that apply.

Important Information (cont.)

Extending the period of insurance

If **you** cannot finish **your trip** as planned because of death, injury or illness or a delay to the public transport system that cannot be avoided, **we** will extend cover free of charge until **you** can reasonably finish **your trip**.

Cancellation cover

This policy covers **you** if **you** have to cancel **your trip** before it starts.

Single trip – cancellation cover starts from the time **you** book **your trip** or pay the insurance premium, whichever is later.

Annual multi-trip – cancellation cover starts from the time **you** book **your trip** or the first day of cover (as shown on **your** policy schedule), whichever is later. See Section 2 for further information.

Meeting your needs

We have not given any personal recommendation as to whether the policy is suitable for **your** needs.

The law that applies

Unless otherwise agreed with **you**, this insurance is governed by English Law; and all communication shall be conducted in English.

Medical Declaration

IMPORTANT

Please read this section carefully as it may affect **your** cover and ability to make a claim.

Pre-existing medical conditions

At the start or renewal of **your** policy or when **you** book a **trip** (whichever is later), **you** must tell **us** about any **pre-existing medical condition** that any **insured person** has, including any **medical condition** in the past 2 years, for which **you**:

- received advice, treatment or a prescription from a **doctor**
- have been under investigation or are awaiting diagnosis
- have been on a waiting list for **inpatient** treatment or are aware that **you** need **inpatient** treatment

Examples of pre-existing medical conditions we must be told about include (but are not limited to):

- cancers
- heart conditions, such as irregular heartbeat, angina or heart disease
- diabetes or circulatory conditions such as strokes, high blood pressure or high cholesterol
- breathing conditions, such as asthma or chronic obstructive pulmonary disease (COPD)
- gastro-intestinal or digestive conditions, such as Crohn's disease or irritable bowel syndrome (IBS)
- bone or joint conditions, such as arthritis or gout
- any psychiatric or psychological conditions, such as anxiety or depression
- any terminal prognosis

Medical Declaration (cont.)

Pregnancy and childbirth

Pregnancy and childbirth are not considered to be an illness or injury. To be clear, **we** will only cover complications of pregnancy and childbirth (as described in **our** definitions on page 6). **We** will not provide any cover where the **carrier** denies **you** boarding.

Medical conditions of other people your trip depends upon

We will not pay any claim related to a **pre-existing medical condition** of other people **your trip** depends upon, such as a **close relative, travel companion, close business associate** or person **you** have arranged to stay with, which they had at the start or renewal of **your** policy or when **you** booked a **trip** (whichever is later).

You can make a claim if **you** have to cancel or cut short **your trip** because of their death, serious illness or serious injury, providing it's not related directly or indirectly to any **pre-existing medical condition** (See Section 2).

New medical conditions or changes to your health

After **you** have paid for this policy, **you** must tell **us** if any **insured person** is diagnosed with a new **medical condition** or if their health changes (including any changes in medication or admission to hospital), as this can affect the cover **we** provide.

If **you** do not tell **us** about any new **medical conditions** or changes to **your** health, **you** may not have the cover **you** need for any claims relating to a **medical condition**.

What happens when you declare a new medical condition or change to your health

If **we** agree to cover **your medical condition** **we** may vary the terms of **your** cover, which can include **you** having to pay an additional premium.

If **we** are unable to cover **you** or **you** do not accept **our** variation in terms **you** can either:

- make a claim for cancellation (see Section 2) if **your trip** has not yet started, or
- cancel **your** policy and **we** will send **you** a proportionate refund (provided **you** have not already travelled or made any claim)

Medical Declaration (cont.)

If you don't tell us about a new medical condition or change to your health

We can refuse a claim which is in any way connected with a **pre-existing medical condition** or a new **medical condition** or changes to **your** health (as described above) that **you** failed to tell **us** about and **we** never agreed to cover.

Important medical exclusions to note

You're not covered for:

- any travel which is against a **doctor's** advice (or would have been if **you** had sought such advice)
- any travel for the purpose of receiving medical advice or treatment
- any claim if **you** failed to take necessary medication, such as inoculations or medicines prescribed to **you** by a **doctor**
- any claim related to a **pre-existing medical condition** that **you** have not declared to **us** or **we** have not agreed to cover (see the section "Pre-existing medical conditions" page 13 and also General Exclusion 8).

Renewing a policy with a medical condition

If **you** are renewing an annual policy, **you** must tell **us** about any new **medical condition** or changes to **your** health or medication since **your** last declaration (see General Condition 6).

General Conditions

The following general conditions apply to the whole policy:

1. Policy terms and conditions

You must keep to the policy terms, conditions and any **endorsements**. If **you** don't it could mean **your** policy is invalid, **we** may refuse **your** claim or not pay it in full.

2. Your duty to us

You must provide **us** with information which is correct to the best of **your** knowledge. If **you** fail to provide correct information or inform **us** of any changes, it could affect **your** cover.

3. Changes that may affect your cover

You must tell **us** as soon as possible about any changes that could affect **your** cover. For example if **you**:

- are diagnosed with a new **medical condition** or **your** health changes – see Medical Declaration, page 13
- book a **trip** lasting more than 31 days on an annual multi-trip policy
- change **your** travel destinations beyond those allowed on **your** schedule
- change **your** travel dates outside the start and end dates of this policy
- plan a **hazardous activity** that **we** have not specifically agreed with **you**
- want to add or remove an **insured person**
- want to add optional cover, for example winter sports cover.

If **you** are not sure whether a change may affect **your** cover, please contact **us**. When **you** tell **us** about a change **we** may reassess **your** cover, **your** premium or both. If **you** don't tell **us** about a change or give **us** incorrect information **your** policy may be invalid, **we** may refuse **your** claim or not pay **your** claim in full.

4. New medical condition or change to your health

If **you** are diagnosed with a new **medical condition** or **your** health changes after **you** have paid for **your** policy, **you** must tell **us**. **You** must also read the Medical Declaration section of **your** policy on page 13 as it contains important information regarding **medical conditions** and how it may affect **your** cover.

General Conditions (cont.)

5. Paying the premium

You will only be covered if **you** pay **your** premium. If **we** can't collect **your** premium on the date it is due, **we** will assume that **you** do not want to continue with **your** policy unless **you** tell **us** otherwise. If **we** cannot collect **your** premium, **we** will let **you** know so **you** have another opportunity to make the payment, before **we** cancel **your** policy. If **you** do not pay the premium by the required date, **we** will write and tell **you** that **your** policy was cancelled on the date the missed payment was due.

6. Automatic renewal – annual multi-trip policies only

We will write to **you** before **your** policy ends to confirm **your** renewal premium and policy terms. **We** may offer to renew it for **you** automatically using the payment details **you** have already given. If **you** decide not to renew **your** policy, **you** must call **us** before **your** renewal date to let **us** know.

You will receive a new policy guide and schedule for each year **you** renew **your** travel insurance. **You** should make sure that **you** have told **us** about any new **medical condition** or changes to **your** health or medication since **your** last declaration.

If **we** cannot automatically renew, for example if **we** need to discuss **your** renewal with **you**, or **your** payment method changes, **we** will write to let **you** know and ask **you** to contact **us**. If **we** are unable to renew **your** policy, **we** will write to let **you** know.

7. Instructions

For **your** benefit and to ensure an efficient administration process, it is **our** policy to deal with **your** spouse, partner or parent and any other person who is named on **your** policy. If **you** would like someone else to deal with **your** policy on **your** behalf on a regular basis please let **us** know.

If **you** need to make a claim, to ensure an efficient and speedy claims process **we** will take instruction from **you** or any other person provided they are named on **your** policy. If **you** would like someone else to deal with **your** claim on **your** behalf please let **us** know.

In the event of a change to **your** policy or **you** needing duplicate documents sent to **you** by post, **we** will charge an administration fee, as shown on **your** Travel Insurance Summary.

General Conditions (cont.)

8. Cancelling/cooling off your policy

Single Trip

If the policy does not meet **your** requirements:

- (for policies that end within 28 days of purchase) **you** may cancel at any point, but no refund of premium will be due.
- (for policies that end 29 days after purchase, or later) **you** may cancel within 14 days of the date of purchase or when **you** receive **your** policy documents, whichever is later and receive a full refund. No refund will be due after 14 days, or once **you** make a claim or start **your trip**, whichever comes first.

Annual multi-trip

If the policy does not meet **your** requirements, **you** may cancel within 14 days from the date of purchase or when **you** receive **your** policy documents, whichever is later. As long as **you** have not started a **trip** and no claim has been made, **you** will receive a full refund. No refund will be due after 14 days, or once **you** make a claim or start **your trip**, whichever comes first.

9. Cancellation by us

We have the right to cancel **your** policy at any time if there is a valid reason. **We** will give **you** 7 days' notice in writing. Reasons why **we** could cancel **your** policy include (but are not limited to) **you**:

- breaking any of the General Conditions of **your** cover
- ignoring or failing to comply with **our** General Exclusions
- failing to co-operate with **us** or send **us** information or documentation as required by the terms of **your** policy
- harassing or using abusive or threatening behaviour towards **our** staff

If **we** cancel **your** policy, **we** will keep a proportion of the premium for the period the policy has been in force and return the rest of the premium to **you**.

10. Fraud

If **you** or anyone acting for **you** recklessly or deliberately misrepresents information at any time during the policy that would impact either the terms and conditions or **our** ability to offer cover itself, **your** policy and all other policies to which **you** are connected through EUI Limited will be cancelled or voided. **We** will seek to recover any costs **we** have incurred and will not return any premium.

General Conditions (cont.)

We will not pay a claim which is in any part fraudulent, false, exaggerated or if **you** or anyone acting for **you** makes a claim in a fraudulent or false way, or where **we** have been given a false statement, or any documents which are false or stolen. **Your** policy and all other policies to which **you** are connected through EUI Limited will be cancelled or voided. **We** will seek to recover any costs that have been incurred and will not return any premium.

11. Claims co-operation

You must tell **us** about any claim **you** intend to make as soon as possible after the incident. If **you** make a claim, **you** must pass on to **us** immediately every writ, summons and other document **you** receive in connection with it. **You** must give **us** all the information, original documents and help that **we** need to process **your** claim. This includes medical certificates, details of **your** household insurance and any other relevant insurance policy. **You** must provide this information at **your** own expense. **You** must not admit liability, or offer or promise to pay anyone without **our** written permission.

12. Preventing loss

You must take all reasonable care to prevent loss, injury or liability, damage or accidents.

13. Evidence of claims for illness or injury

If **your** claim is for injury or illness, **we** may need **your** permission to contact **your doctor** to access **your** medical records. If **you** refuse permission **we** may not be able to deal with **your** claim.

14. Medical examinations

If **your** claim is for injury or illness, **we** may ask **you** to have a medical examination at **our** expense. **We** may also ask for, and pay for, a post-mortem examination if any **insured person** dies.

15. Recovering our costs - subrogation

We reserve the right to take legal action in **your** name, but if **we** need to recover any payment **we** have made under the policy **we** will do so at **our** expense.

16. Unused tickets

We reserve the right to use **your** unused travel tickets if **you** cancel **your trip** or return **home** early.

General Conditions (cont.)

17. Other Insurances

If **you** have other insurance that covers the same loss, damage or liability, **we** will not pay more than **our** share of **your** claim, unless **your** claim is for personal accident (Section 6). If the other insurance is a household policy, any contribution **we** claim should not affect **your** No Claims Discount (NCD) on that policy.

18. Extra Conditions (endorsements)

Depending on the risk **you** ask **us** to insure, **we** may decide to apply Extra Conditions (endorsements) to **your** policy, which change the normal terms or conditions of **your** policy, reduce or extend **your** cover and possibly change the **excess you** have to pay in the event of a claim. If **you** do not comply with these requirements then it may affect the amount **we** pay **you** if **you** need to make a claim, or in some cases, make **your** cover invalid. If **we** endorse **your** policy, **we** will tell **you** beforehand and the details will be shown on **your** policy schedule.

General Exclusions

The following general exclusions apply to the whole policy:

We will not pay any claim resulting from:

1. Pre-existing medical conditions

Your pre-existing medical conditions (see Definitions, page 8), unless **you** have already told **us** about it and **we** agreed in writing to cover it.

2. Ill health of others your trip depends upon

A **pre-existing medical condition** of a **close relative, travel companion, close business associate** or person **you** arranged to stay with, which they had at the start or renewal of **your** policy or when **you** booked a **trip** (whichever is later).

3. War and civil unrest

War, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution or similar event, unless **you** are claiming under Section 1 for Emergency medical and Repatriation or Section 6 Personal accident.

4. Terrorism

Any act or threat of action by a person or group intended to influence a government or to frighten the public or any section of it (unless **you** are claiming under Section 1 for Emergency medical and repatriation or Section 6 Personal accident). Acts of terrorism can include violence against a person, damage to property, putting life in danger, creating a health risk to the public, interfering with or seriously disrupting computer systems or transport services including cyber terrorism, or biological, chemical or nuclear force or contamination.

5. Computer failure

Failure of any computer hardware or software or other electrical equipment to correctly operate, or recognise or process any date as the true calendar date, including any operating system, computer program or software prevented from working correctly as a result of a computer virus (unless **you** are claiming under Section 1 for Emergency medical and repatriation or Section 6 Personal accident).

6. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste, combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear components of such assembly.

General Exclusions (cont.)

7. Travelling against Foreign & Commonwealth Office advice

You travel to a country or area, where the Foreign & Commonwealth Office advised against 'all travel' or 'all but essential travel'. If **you** are not sure if there is a travel warning for **your** destination please check with the Foreign & Commonwealth Office at www.gov.uk/foreign-travel-advice.

8. Deliberate, harmful or reckless acts

You acting in a deliberate, harmful or reckless manner, such as **you**:

- travelling in order to obtain medical, dental or any other form of treatment
- attempting or committing suicide
- deliberately making **yourself** ill or injuring **yourself**
- being under the influence of drugs or solvents, unless prescribed to **you** and taken under medical supervision
- drinking so much alcohol that **your** judgment is seriously affected (e.g. a medical claim where in the opinion of the treating **doctor**, excessive alcohol consumption has caused the illness or injury)
- contracting a sexually transmitted disease
- putting **yourself** in needless danger, including dangerous situations that reasonably could have been predicted (for example climbing across a balcony), unless **you** were trying to save someone's life
- failing to adopt and follow the appropriate and recommended safety precautions when undertaking a sports and leisure activity, winter sports activity or **hazardous activity**, such as the wearing of a safety helmet or a life jacket

9. Armed forces duty

You duties as a member of the Armed Forces, unless **you** have to cancel or cut short **your trip** due to authorised leave being cancelled due to an unexpected emergency – see Section 2 for more information.

10. Indirect losses

Any losses not directly associated with the incident that caused the claim. Examples include loss of earnings or any payments **you** would normally have to make during **your trip**.

General Exclusions (cont.)

11. Recoverable losses

Any losses or expenses that **you** can recover from elsewhere, or are more specifically insured by another insurance policy

12. Anticipated events

An **anticipated event** or occurrence affecting **your trip**, which **you** knew would happen, or could reasonably have expected to happen, and **you** were aware of it when **your** insurance started or renewed, or the date when **you** booked **your trip**, whichever is later.

13. Hazardous activities

You taking part in any **hazardous activity**, unless **we** have agreed to cover it and **you** have paid the appropriate additional premium.

14. Manual work

You undertaking any kind of **manual work** during **your trip** (see definitions).

15. Quad bikes and all-terrain vehicles

You using a quad bike or all-terrain vehicle as a rider, pillion rider or passenger.

16. Motor vehicles

You driving any **motor vehicle**, unless licensed to drive that vehicle type in **your home country**, and **you** are following the road laws in the country **you** are visiting.

You not taking precautions for **your** safety as a driver or passenger of a **motor vehicle**, such as using a seatbelt or wearing a crash helmet and protective clothing.

You riding or using any motorcycle, moped or scooter, which has an engine size greater than 125cc, unless **we** have agreed in writing to cover it and **you** have paid the appropriate premium.

17. Racing

Your involvement in motor racing or vehicle racing of any kind, including speed trials, time trials, track days or similar events.

General Exclusions (cont.)

18. Aircraft

You travelling in an aircraft, except as a fare paying passenger in a fully licensed passenger aircraft.

19. Administrative costs

Any administrative costs charged by **your** travel or accommodation provider for obtaining a refund for unused travel and accommodation charges. Any administration costs in providing any certificates, information or evidence needed to process **your** claim.

20. Timeshare fees

Any fees relating to timeshare properties, including their maintenance and management fees, except for exchange fees.

21. Search and rescue

Any costs charged to **you** by a government, regulated authority or private organisation in connection with search and rescue (not include the cost of medical evacuation, which is specifically covered under Section 1. Emergency medical and repatriation).

22. Cruises

Your trip or part of **your trip** being a sea cruise on a ship or boat, unless **you** have included **our** optional Cruise cover and paid the appropriate additional premium or have a Platinum policy. If **you** have this cover it will be shown on **your** policy schedule.

23. Winter sports activities

Your winter sports **trip** unless **you** have included **our** optional Winter Sports cover and paid the appropriate additional premium. If **you** have this cover it will be shown on **your** policy schedule.

24. Professional activities

Any sport or activity undertaken professionally, or where **you** receive any financial reward or gain from it, or is part of a competition.

25. Seized items

Your personal belongings, personal money, documents, gadgets, **winter sports equipment, golf equipment** or any other items in **your** care being confiscated, detained or delayed by Customs or other officials.

Sports and leisure activities



Included as standard

We will not cover any activity considered to be dangerous unless it is included in the following tables or specifically agreed with us. If the activity **you** wish to take part in is not listed below, please see the optional upgrade section 'Hazardous activities' on page 29.

Please note: Some activities exclude cover under the Personal accident and Personal liability sections. See the table below to confirm if **you** have this cover or not. Also, see General Exclusion - 8, Deliberate, harmful or reckless acts and General Exclusion - 24, Professional activities.

Activity	Personal Accident & Personal liability covered?	Activity	Personal Accident & Personal liability covered?
Abseiling	No	Cycling	Yes
Archery	Yes	Dinghy sailing	No
Badminton	Yes	Elephant riding/ trekking	No
Banana boating	Yes	Fell walking	Yes
Baseball	Yes	Fencing	No
Basketball	Yes	Fishing	Yes
Beach games	Yes	Football	Yes
Body/boogie boarding	Yes	Go-karting	No
Bowls	Yes	Golf	Yes
Bungee jumping (max 1 jump)	No	Gymnastics	Yes
Camel riding/trekking	No	Hiking (up to 4000m altitude)	Yes
Canoeing (up to grade 2 rivers)	Yes	Hockey	No
Clay-pigeon shooting	No	Horse riding	Yes
Cricket	Yes	Hot air ballooning	Yes
Curling	Yes	Jet boating	No

Cont...

Sports and leisure activities (cont.)

Activity	Personal Accident & Personal liability covered?	Activity	Personal Accident & Personal liability covered?
Jet skiing	No	Scuba diving - qualified (up to 30m) *	Yes
Jogging	Yes	Scuba diving – unqualified (up to 18m)*	Yes
Kayaking (up to grade 2 rivers)	Yes	Sea kayaking	Yes
Kite surfing (over water)	No	Skate boarding	Yes
Marathons	Yes	Snorkelling	Yes
Mountain biking (excluding downhill racing and extreme terrain)	Yes	Softball	Yes
Motorcycling (up to 125cc)	No	Squash	Yes
Netball	Yes	Surfing	Yes
Orienteering	Yes	Swimming	Yes
Paintballing	Yes	Table tennis	Yes
Parasailing (over water)	Yes	Tennis	Yes
Pony trekking	Yes	Trekking (up to 4000m altitude)	Yes
Racquet ball	Yes	Volleyball	Yes
Rambling	Yes	Wake boarding	Yes
River tubing	Yes	Water polo	Yes
Rollerblading/Inline Skating	Yes	Water skiing	Yes
Rounders	Yes	White/Black water rafting (up to grade 4 rivers)	Yes
Rowing	Yes	Windsurfing	Yes
Running	Yes	Yachting (inside territorial waters)	Yes
Safari	Yes	Zip lining	Yes
Sail boarding	Yes	Zorbing	Yes
Sand boarding	Yes	* Scuba diving condition: See page 27	

Sports and leisure activities (cont.)

* Scuba diving condition: Cover will only be granted if **you** hold a British Sub Aqua Club (B.S.A.C) or equivalent certificate of proficiency for the dive or **you** will be directly supervised by a qualified instructor. **You** must also be using proper equipment and not contrary to B.S.A.C codes of good practice; not diving for hire or reward; not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any **medical condition** likely to impair **your** fitness to dive.

Winter sports activities



Included with optional winter sports cover only

The following section only applies if **you** have paid the appropriate premium for winter sports cover. If applicable, **your** policy schedule will show **you** have this cover.

Please note: some activities exclude cover under the Personal accident and Personal liability sections. See the table below to confirm if **you** have this cover or not. Cover for all winter sports activities are subject to an age limit of 65 years. See also General Exclusions - 8, Deliberate, harmful or reckless acts and General Exclusions - 24, Professional activities.

Activity	Personal Accident & Personal liability covered?	Activity	Personal Accident & Personal liability covered?
Cross country skiing	Yes	Off-piste skiing*	Yes
Dry slope skiing	Yes	Off-piste snowboarding*	Yes
Dry slope snowboarding	Yes	Ski doos/Snowmobile	No
Glacier walking/ trekking	Yes	Skiing	Yes
Husky sledge driving	Yes	Ski racing/training	Yes
Ice hockey	Yes	Sledging	Yes
Ice skating	Yes	Snowboarding	Yes
Luge (snow/ice)	No	Snow shoeing	Yes
Mono-skiing	Yes	Tobogganing	Yes

*cover for off-piste activities is restricted to recognised paths and within resort boundaries, accompanied by a qualified guide or instructor

Hazardous activities



Optional cover for a specific activity

The following section only applies if **you** have paid the appropriate premium to cover a specific **hazardous activity**. If applicable **your** policy schedule will show **you** have this cover.

Please note: all **hazardous activities** exclude cover under the Personal accident and Personal liability sections. See also General Exclusions - 8, Deliberate, harmful or reckless acts and General Exclusions - 24, Professional activities.

Activity	Personal Accident & Personal liability covered?	Activity	Personal Accident & Personal liability covered?
Assault course	No	Kite surfing (over land)	No
Bungee jumping (max 3 jumps)	No	Martial arts (training only)	No
Canoeing (rivers over grade 2)	No	Rugby	No
Canyoning	No	Sand yachting	No
Canyon swinging	No	Scuba diving - qualified (over 30m, under 50m)*	No
Cascading	No	Sea canoeing	No
Coasteering	No	Shark diving	No
Gorge walking	No	White/black water rafting (rivers over grade 4)	No
Kayaking (rivers over grade 2)	No	Yachting (outside territorial waters)	No

* Scuba diving condition: Cover will only be granted if **you** hold a British Sub Aqua Club (B.S.A.C) or equivalent certificate of proficiency for the dive or **you** will be directly supervised by a qualified instructor. **You** must also be using proper equipment and not contrary to B.S.A.C codes of good practice; not diving for hire or reward; not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any **medical condition** likely to impair **your** fitness to dive.

If the activity **you** wish to cover is not listed, please call **us** as **we** may still be able to arrange cover for **you**.

YOUR COVER

Section 1:

Emergency medical and repatriation

IMPORTANT

This covers **you** for the reasonable and necessary cost of emergency medical treatment if **you** fall ill or are injured in an accident whilst on **your trip**.

Please call **our** emergency assistance service on **+44 (0)292 010 7777** before accepting any treatment so **we** can help **you** and tell **you** what to do next.

1. What we will pay

We will pay up to the **policy limits** shown in **your** policy schedule for each **insured person** who is injured, becomes ill, is quarantined or dies while on a **trip**, including:

Medical costs abroad

Reasonable and necessary costs for emergency medical, surgical and hospital treatment including an ambulance to take **you** to hospital. This does not include procedures that can be carried out in **your home country** after repatriation, or for any medical expenses incurred in private facilities if medically suitable state facilities are available, as this is not a private medical insurance policy.

IMPORTANT

Reciprocal health agreements with other countries

You must try to get any necessary emergency medical treatment in a facility that accepts the reciprocal health agreement (Such as the EHC or Medicare in Australia) where possible. **Our** emergency assistance service will advise **you** on this.

If **you** are travelling to Australia or New Zealand and have to go to hospital, **you** must register for free treatment under the national Medicare or equivalent scheme. If **you** are admitted to hospital **you** must contact **our** emergency assistance service as soon as possible and get their authorisation for any treatment not available under Medicare or equivalent scheme.

Section 1: Emergency medical and repatriation (cont.)

Medical costs in the UK

UK residents are entitled to receive free emergency medical assistance under the National Health Service.

Travel and accommodation expenses

Further travel and accommodation expenses when approved in advance by **our** emergency assistance service:

- to get **you** to or from hospital as an **inpatient** or for outpatient treatment or appointments
- to return **you** to **your home** area on the advice of **our medical adviser**
- to get **you home** following emergency medical treatment if **you** cannot use **your** return ticket
- to cover additional costs for accommodation of a similar standard to the one booked for **your trip** if it is medically necessary for **you** to remain **abroad** after the date **you** were due to return **home**
- to cover the cost of reasonable extended parking charges and kennel or cattery fees if **you** have to remain **abroad** as a result of **your** illness or injury
- to cover the cost of telephone calls made to or received from **our** emergency assistance service
- for one person from **your home** area to stay with **you** if medically necessary, including economy class travel costs and expenses for their meals and travel

Funeral expenses

If **you** die outside **your home** area **we** will pay for the cost of a burial or cremation in the area where **you** are staying or the return of **your** body or ashes to **your home**. If **you** die during a **trip** within the United Kingdom, **we** will pay for the cost of returning **your** body to **your home**.

Section 1: Emergency medical and repatriation (cont.)

Claiming for emergency medical and travel expenses abroad

To claim for emergency expenses **you** must contact **our** emergency assistance service as soon as possible (within the first 24 hours) if:

- **you** need to go to hospital as an **inpatient**
- the **doctor** treating **you** says **you** need tests or other outpatient treatment
- **you** need to return to **your home** area because of a medical emergency
- **you** need to extend **your trip** because of a medical emergency

You must provide receipts for all travel, accommodation, meals and phone calls for **you** and anyone staying with **you** during **your** illness.

You must follow the advice given by the Foreign & Commonwealth Office and **your doctor** regarding the destinations **you** intend visiting on **your trip**. This includes getting all recommended vaccinations and inoculations and taking sufficient supplies of **your** prescription medication with **you** to cover the period **you** are away.

Our emergency assistance service may arrange to have **you** moved from one hospital to another and/or arrange for **your** repatriation to **your home** area if **our medical adviser** or the **doctor** treating **you** thinks it is safe.

Treating Doctor/Hospital

For travel to the United States of America **we** will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare. **We** reserve the right to limit payment to what **our** medical officer deems to be reasonable.

Section 1: Emergency medical and repatriation (cont.)

2. What is not covered

We will not pay any claim:

- for medical treatment related to a **pre-existing medical condition** that **you** have not declared to **us** or has not been accepted by **us** or, where it has been accepted but **you** have not paid the additional premium required
- if **you** travelled against medical advice
- if **you** specifically travelled to get medical advice or treatment
- if **you** were waiting for medical treatment before travel unless **we** know about it and agreed to cover it
- as a result of **you** not taking the necessary or prescribed medication, which **you** knew at the start of **your trip you** would need while **you** were away
- for prescribed medication if **you** have not taken sufficient to cover the duration of the **trip**
- for inoculations for tropical diseases
- for tropical diseases where **you** did not have the recommended inoculations
- for the cost of **inpatient** hospital treatment or being returned to **your home** that has not been approved by **our** emergency assistance service
- for private medical treatment in the Channel Islands, unless **you** cannot use the reciprocal healthcare arrangements
- for any private medical treatment where there are adequate state facilities within a reasonable distance
- for any hospital or medical expenses where **you** hold private medical insurance which will cover this treatment
- for treatment, tests or surgery, including preventative treatment and cosmetic or elective surgery, that is not essential in the opinion of **our medical adviser** or could reasonably have waited until **your** return to **your home**
- for expenses which **you** are not legally required to pay, or which would not have been applicable if no cover had existed

Section 1: Emergency medical and repatriation (cont.)

- for single or private room accommodation, unless **our medical adviser** says it is medically necessary
- for any further expenses if **you** choose not to move hospital or to return **home** after **our medical adviser** or the treating **doctor** says it is safe to do so
- for charges which are in **excess** of **reasonable and necessary costs**, or for unnecessary care or treatment
- for any charges caused directly or indirectly by an error of the medical provider
- related to pregnancy or childbirth, unless a qualified medical practitioner confirms it is was due to **complications of pregnancy or childbirth** (see definitions section)
- for treatment or services from a health spa, convalescent/nursing **home** or rehabilitation centre, unless **our medical adviser** agrees it is medically necessary
- for any non-essential phone calls, faxes or mobile data use unless agreed by **us**
- for non-emergency dental treatment or for dental work involving precious metals or dental fittings
- if **you** are travelling on a cruise unless **you** have included the optional cruise cover – see Section 11 and General Exclusion 22
- resulting from winter sports activities unless **you** have included the optional winter sports cover – see Section 12 and General Exclusion 23

Excess

The **excess** for each **insured person** is as shown **your** policy schedule. **You** will not have to pay an **excess** for medical costs **abroad** if **you** use a European Health Insurance Card (EHIC), Medicare or any other reciprocal healthcare arrangement.

See also:

General Conditions

General Exclusions

Section 2:

Cancelling or cutting short your trip

IMPORTANT

This covers **you**:

- If **you** have to cancel a **trip** after **you** booked it but before **you** leave **home** - see page 10, Important Information
- If **you** have to cut short **your trip** in an emergency. If this happens, **you** must call **our** emergency assistance service immediately before **you** make any arrangements

1. What we will pay

We will pay up to the **policy limits** shown in **your** policy schedule for irrecoverable costs **you** have paid or must legally pay at the time **you** became aware of the need to cancel or cut short **your trip**, including:

- deposits or package holiday cancellation charges
- accommodation and travel costs
- car hire
- excursions and activities
- reasonable cancellation charges for kennel, cattery or professional pet sitter costs
- car parking fees

Reasons for cancelling or cutting short your trip

We will provide this cover if **you** have to cancel or cut short **your trip** for any of the following reasons: (see the tables at the end of this section to check if **your** circumstances are covered):

- **Death, illness, injury or complications of pregnancy or childbirth:**
the death, serious injury, serious illness or **complications of pregnancy or childbirth** of **you**, **your travel companion**, a **close relative**, a **close business associate** or anyone outside **your home** area **you** planned to stay with

Section 2: Cancelling or cutting short your trip (cont.)

- **Court cases and quarantine:**
you, your travel companion or anyone outside **your home** area that **you** planned to stay with is quarantined or called for jury service or as a witness in a **court** and a **court** official has refused to postpone it
- **Unemployment:**
before travel **you** or **your** travelling companion are made redundant from **your** current place of employment where **you** have worked continuously for at least two years
- **Armed forces and emergency services:**
as a member of the British Armed Forces or Emergency Services, **you** or **your travel companion** has authorised leave cancelled due to an unexpected emergency
- **Home damage:**
you or **your travel companion** have to stay at **home** if it is seriously damaged by fire, storm or flood or is burgled in the seven days before **your trip** departure
- **Passport or visa:**
your passport or visa is stolen in a burglary at **your home** in the seven days before **your trip** departure and **you** are unable to obtain a replacement in time

Making your claim

To claim for the cost of cancelling or cutting short **your trip**, **you** must provide these documents at **your** own expense:

- a cancellation invoice, **your** unused tickets and ticket receipts
- a medical certificate from **your** registered **doctor** or hospital **doctor** supporting the reason as to why **you** could not travel, if **you** have to cancel or cut short **your trip** due to death, injury, illness, quarantine or **complications of pregnancy or childbirth**
- any other documents that **we** reasonably need to support **your** claim

Claims for unused accommodation will be calculated on the number of complete days of **your trip** lost as a result of **your** early return to **your home**, or **your** admission to hospital as an **inpatient**. The amount of any claim will be limited to the costs that would have applied at the time **you** first became aware of the need to cancel **your trip**.

If **you** have an annual policy and **you** book a **trip** that starts after **your** current policy ends, **you** will only be covered for cancellation up to the policy end date, unless **you** renew the policy on or before the expiry date.

Section 2: Cancelling or cutting short your trip (cont.)

2. What is not covered

We will not pay any claim:

- if **you** had reason to believe the **trip** might be cancelled, postponed or cut short when **you** booked it
- related to a **pre-existing medical condition you** have, unless already declared and **we** have agreed to cover it and **you** have paid the appropriate additional premium
- related to a **pre-existing medical condition** of other people **your trip** depends upon, such as a **close relative, travel companion, close business associate** or person **you** have arranged to stay with, which they had at the start or renewal of **your** policy or when **you** booked a **trip** (whichever is later)
- due to the actions or failure of any company providing or organising **your** transport or accommodation, to provide those services (whether caused by error, insolvency, bankruptcy, liquidation, omission, default or other reason)
- due to a strike, any form of industrial action or possible delay that had been announced or had begun at the start date or renewal date of this insurance (shown on **your** schedule), or when **you** booked **your trip**, whichever is later
- if **your** transport provider or their agents refused to transport **you** or **your travel companion** because they consider that person is not fit to travel
- for cancellation or cutting short **your trip** where the Foreign and Commonwealth Office (FCO) advised 'against all travel' or 'against all but essential travel' to the country or specific area **you** are travelling to
- for cancellation of **your trip** due to unemployment if **you** were already unemployed, or aware that **you** might become unemployed, when **you** booked **your trip**
- for cancelling **your trip** due to unemployment because of **your** misconduct, resignation or voluntary redundancy
- because **you** do not have the correct passport or visa for **your trip**
- if **your** intended travel is against the advice of a **doctor**, or would have been if **you** had sought such advice because **you** did not take necessary or prescribed medication with **you** which **you** knew at the start of **your trip** that **you** would need while **you** were away

Section 2: Cancelling or cutting short your trip (cont.)

- for inoculations for tropical diseases
- for costs as a result of **you** having to cut short **your trip** that were not authorised by **our** emergency assistance service before **you** returned **home**
- for additional travel costs as a result of having to cut short **your trip** if **you** had not purchased a return ticket to **your home** before starting **your trip**
- for **your** unused return travel tickets as a result of cutting short **your trip** if **we** have paid to get **you home** because of injury or illness
- resulting from **you** not wanting to travel or not enjoying **your trip**
- due to **your** requirement in a **court** of law where **you** or **your travel companion** are accused of an offence
- for reward points without monetary value, such as earned Air Miles or Avios points

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule.

The following tables (on pages 39-40) illustrate the eligible reasons to claim for cancelling or cutting short **your trip**. Please read the section above for full details of what **we** will pay and what is not covered.

Section 2: Cancelling or cutting short your trip (cont.)

Cancelling your trip table

Permitted reasons to claim for cancelling your trip	You	Travel companion	Close relative	Close business associate	Person you planned to stay with abroad
Death, illness, injury, complications of pregnancy or childbirth	✓	✓	✓	✓	✓
Court case, quarantine	✓	✓	✗	✗	✓
Unemployment	✓	✓	✗	✗	✗
Armed forces, Emergency services leave cancelled	✓	✓	✗	✗	✗
Home damaged	✓	✓	✗	✗	✗
Passport or visa stolen	✓	✗	✗	✗	✗

Section 2: Cancelling or cutting short your trip (cont.)

Cutting short your trip table

Permitted reasons to claim for cutting short your trip	You	Travel companion	Close relative	Close business associate	Person you planned to stay with abroad
Death, illness, injury, complications of pregnancy or childbirth	✓	✓	✓	✓	✓
Court case, quarantine	✓	✓	✗	✗	✓
Unemployment	✗	✗	✗	✗	✗
Armed forces, Emergency services leave cancelled	✓	✓	✗	✗	✓
Home damaged	✓	✓	✗	✗	✗
Passport or visa stolen	✗	✗	✗	✗	✗

See also:

General Conditions
General Exclusions

Section 3: Personal belongings

1. What we will pay

- a. up to the **policy limits** shown in **your** policy schedule, if **your personal belongings** are lost, stolen or accidentally damaged during **your trip**. The most **we** will pay in respect of single items or for **valuables** is as shown in **your** policy schedule.
- b. up to the **policy limits** shown in **your** policy schedule if **your personal belongings** are missing for more than 12 hours following **your** arrival at **your** destination. This is to assist **you** with the cost of replacing essential toiletries, medication and clothing or the temporary hire of replacement sports equipment.

Making your claim

- a. If **you're** claiming for lost, stolen or accidentally damaged **personal belongings**, **you** must:
 - report any loss or theft to the police or **your** transport operator within 24 hours of discovering it
 - get a Property Irregularity Report from **your** transport operator if the loss or theft happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown in their conditions of carriage
 - provide receipts showing the price **you** paid for each item and where and when **you** bought it. If **you** cannot provide a receipt **we** will accept other satisfactory proof of ownership, such as a bank statement or a photograph of **you** wearing the article
 - keep **your** tickets and luggage tags.

If **your** claim is successful, **we** will decide how to compensate **you**. This can include paying the cost of replacement, cost of repair or a cash payment. No payment will amount to more than the original purchase price of the item. If the item is more than a year old **we** may reduce the **policy limits** to allow for wear and tear. If **we** have already paid **you** for a delay to the same **personal belongings**, **we** will take that amount from the value of **your** claim.

Section 3: Personal belongings (cont.)

b. If **you** are claiming for delayed **personal belongings**, **you** must:

- get a Property Irregularity Report within the time limit shown in the airline's conditions of carriage to show how long **you** were without **your personal belongings**
- keep the receipts for any essential replacement items **you** need to buy or hire
- keep **your** tickets and luggage tags.

If **your** missing items are not found and **you** then claim for lost **personal belongings**, **we** will deduct any amounts **we** pay **you** for baggage delay from that later claim.

2. What is not covered

We will not pay any claim for:

- **unattended personal belongings**
- belongings which have been lost or stolen from a beach or lido
- **valuables** which are not with **you**, locked out of sight in **your** personal accommodation or stored in a locked safety deposit box or locked safe. If **your** accommodation has a safe or safety deposit box, **your valuables** must be locked inside it
- **valuables** left in a **motor vehicle**
- **valuables** left in a hotel courtesy store or storage room
- **valuables** left in checked-in luggage
- **valuables** left in a tent
- damage to **personal belongings** caused by wear and tear, loss of value, moths, vermin or any cleaning, repairing or restoring process
- damage caused to suitcases, holdalls or similar luggage, unless **you** cannot use the damaged item
- cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.
- food, bottles, cartons and their contents, and any damage caused by them
- contact and corneal lenses, hearing aids and dental or medical fittings

Section 3: Personal belongings (cont.)

- a replacement passport
- pedal cycles, **motor vehicles**, caravans, trailers or water craft
- musical instruments, antiques, pictures or furs
- **personal money**, bonds, negotiable instruments, securities or documents, except as stated in Section 5
- sports equipment while in use
- anything shipped as freight
- replacing any part of a set of items that is not lost, stolen or damaged
- more than the proportionate value of an item lost or stolen which forms part of a pair or set
- any **personal belongings** delayed on **your** return journey
- property which is specifically insured by another policy
- business samples or business equipment
- expenses **you** can recover from other sources, for example **your** tour operator or transport provider

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule. **You** will not have to pay an **excess** if claiming for delayed **personal belongings** only.

See also:

General Conditions
General Exclusions

Section 4: Delayed or missed departure

1. What we will pay

Missed international departure (outbound or return journey)

We will pay up to the **policy limits** shown in **your** policy schedule to cover reasonable expenses for additional accommodation and travel if **you** fail to arrive at **your point of international departure** (or departure point of any pre-booked connecting public transport **abroad**), in time to board **your** pre-booked aircraft, ship or train as a result of:

- failure or delays to scheduled public transport (excluding taxis) in which **you** are travelling, including a connecting scheduled flight running late where it does not form part of a through booking
- an accident or breakdown of the vehicle in which **you** were travelling
- an accident or breakdown happening ahead of **you** on a motorway or dual carriageway which causes an unexpected delay
- strike, industrial action or adverse weather conditions

If **you** are a resident of Northern Ireland, cover under this section is extended to include international departures from ports or airports within the Republic of Ireland.

Delayed international departure (outbound or return journey)

We will pay **you** up to the **policy limits** shown in **your** policy schedule for every complete 12 hours that **your trip** is delayed, provided **you** have checked in and **your** pre-booked aircraft, ship or train is delayed by more than 12 hours beyond the time shown on **your** travel itinerary, as long as **you** eventually go on the **trip**.

Abandoned international departure (outbound journey only)

We will pay up to the **policy limits** shown in **your** policy schedule if **you** decide to **abandon your trip** because **your** pre-booked aircraft, ship or train is delayed by more than 24 hours beyond the time shown on **your** travel itinerary at the **point of international departure** on **your** outward journey. This includes the irrecoverable costs **you** have paid or must legally pay for:

Section 4: Delayed or missed departure (cont.)

- unused deposits
- accommodation and travel
- pre-booked excursions
- car hire
- kennel, cattery or professional pet sitter fees
- car parking fees

If **you** decide to travel to **your** intended destination by alternative means, **we** will pay for the reasonable cost of additional transport and accommodation to get **you** there, or the cost to **abandon your trip**, whichever is less.

Making your claim

To claim for a delayed, missed or **abandoned** departure under this section, **you** must provide:

- **your** booking invoice and travel itinerary showing **your** scheduled departure time, the actual departure time and reason for the delay from the transport provider
- any other documents that **we** reasonably ask for to support **your** claim
- receipts for any additional costs necessary

You must seek compensation from the transport operator wherever possible first. If **your** operator or travel agent refuses to provide a refund, **you** must provide evidence from them showing why they would not repay **you**.

If **you** are claiming because the vehicle **you** travelled in was involved in an accident or breakdown, **you** must get a report from the vehicle repairer or breakdown assistance provider.

Section 4: Delayed or missed departure (cont.)

2. What is not covered

We will not pay any claim:

- for delayed or missed departure of a **trip** solely within the **UK**
- for both delayed international departure and **abandoned** international departure for the same **trip**
- for delayed international departure or **abandoned** international departure where **you** did not leave enough time to arrive at **your** departure point or before the check-in time shown on **your** travel itinerary
- for missed international departure when **you** travelled in a vehicle **you** own which has not been serviced and maintained to the manufacturer's instructions
- due to a strike, any form of industrial action or possible delay that had been announced or had begun at the start date or renewal date of this insurance (shown on **your** schedule), or when **you** booked **your trip**, whichever is later
- for reward points without monetary value, such as earned Air Miles or Avios points

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule.

See also:

General Conditions

General Exclusions

Section 5: Money and documents

1. What we will pay

We will pay up to the **policy limits** shown in **your** policy schedule if **your personal money**, passport or documents are accidentally damaged lost or stolen during **your trip**. This includes the administration cost and reasonable travel and accommodation costs to obtain emergency travel documents outside **your home** area if **you** lose **your** passport.

Making your claim

To claim for loss or theft of **your personal money**, passport or documents **you** must:

- report the loss or theft to the police within 24 hours of discovering it, and get a written police report within 24 hours of reporting it
- show **us** proof of the **policy limits** of **your personal money** or foreign currency **you** are claiming for
- always take reasonable care to keep **your personal money**, passport and documents safe and take all reasonable steps to recover them if lost or stolen

If **your personal money**, passports or documents are lost, stolen or damaged while in the care of a **carrier**, transport company, airline, authority, hotel or accommodation provider **you** must report details of the loss, theft or damage to them as soon as reasonably possible and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.

2. What is not covered

We will not pay any claim for:

- **unattended personal money** or documents
- **personal money** or documents **you** did not carry with **you**, or which were not locked out of sight in **your** personal accommodation or stored in a locked safety deposit box or locked safe. If **your** personal accommodation has a safe or safety deposit box, **your personal money** and documents must be locked inside it
- **personal money** or documents left in a **motor vehicle**
- **personal money** or documents left in checked-in luggage
- **personal money** or documents left in a tent

Section 5: Money and documents (cont.)

- **personal money** left in a hotel courtesy store or storage room
- **personal money** or documents as a result of changes in exchange rates or mistakes
- for missed travel or accommodation arrangements as a result of **your** passport being lost or stolen
- more than the unused portion of **your** passport if it is lost or stolen

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule.

See also:

General Conditions

General Exclusions

Section 6: Personal accident

1. What we will pay

We will pay up to the **policy limits** shown in **your** policy schedule if **you** suffer accidental **bodily injury** during the **trip**, which solely and directly causes **your** death, **loss of sight**, **loss of limb** or permanent total disability.

Making your claim

We will only pay a claim arising from a single incident for any **insured person**. Payment for **permanent total disablement** will only be made after one year from the date **you** sustain **bodily injury**.

If **you** die without making a will, no claim payments will be made until executors are appointed. In all other circumstances, payments will be made to **you** or **your** legal representatives.

2. What is not covered

We will not pay any claim:

- for injury not caused solely by the accident while on **your trip**
- where **your** injury does not lead solely, directly and independently to **your** death, **loss of limb**, **loss of sight** or permanent total disability
- for disablement caused by mental or psychological trauma not involving **bodily injury**
- for disease or any physical defect, infirmity or illness which existed before the start of **your trip**
- for death, **loss of sight**, **loss of limb** or permanent total disability that occurs more than one year after the date of **your** injury
- for **permanent total disablement** if **you** were retired before **your trip** started
- resulting from sports and leisure activities, winter sports activities or hazardous activities except for those specified as including personal accident cover (see pages 25-29).

Excess

No **excess** is applied for this type of claim.

See also:

General Conditions

General Exclusions

Section 7: Personal liability

1. What we will pay

We will pay up to the **policy limits** shown in **your** policy schedule if **you** become legally liable during **your trip** for an accident causing:

- death or injury to any person
- accidental loss or damage to property that is not owned by **you**

This includes **reasonable and necessary legal costs** related to the accident.

Making your claim

To claim for personal liability, **you** must get **our** agreement in writing to any costs. **We** reserve the right to take over and defend or settle any liability claims in **your** name.

2. What is not covered

We will not pay any claim:

- resulting from **your** profession, business or employment, including voluntary work of any kind
- for the death or injury of **your** employees or members of **your** family
- for loss or damage to property, which is owned by or under the control of **you**, a member of **your** family, or **your** employees
- for land or buildings that **you** own or occupy (other than a temporary holiday accommodation)
- as a result of **your** deliberate actions or failure to act
- as a result of **you** owning or controlling any animal, other than domestic pets
- as a result of **you** owning or using any firearm, aircraft, **motor vehicle**, mechanically propelled or towed vehicle, drones, model aircraft or any vessel except for manually propelled water craft
- for any fines or charges made to punish the person who caused the accident
- resulting from sports and leisure activities, winter sports activities or hazardous activities except for those specified as including personal liability cover (see pages 25–29)

Excess

The **excess** for each **insured person** is as shown in **your** policy schedule.

See also:

General Conditions
General Exclusions

Section 8: Legal assistance

1. What we will pay

Personal injury

We will pay up to the **policy limits** shown in **your** policy schedule for **legal costs** to help **you** claim damages or compensation for injury, illness or death, which happens during **your trip**.

We will only pay **legal costs** for claims relating to mental health if it resulted from an accident that also caused physical **bodily injury** to **you**.

Special Conditions for legal assistance claims

- We will only provide cover for Legal Assistance if **we** and the **appointed representative** agree that **your** claim has **reasonable prospects of success** for the duration of the claim
- We will choose the **appointed representative** to handle **your** claim, including any barrister or expert witness if considered necessary
- **You** must follow the advice of the **appointed representative** and provide any information and assistance required within a reasonable period of time
- **You** must advise **us** of any offers of settlement made by the negligent third party and not accept any offers without **our** permission
- We may include a claim for **our legal costs** and other related expenses
- We may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any **legal costs** incurred
- **You** must give **us** any assistance **we** require from **you** and any amount of **legal costs** recovered shall belong to **us**
- If **we** or the **appointed representative** consider the **legal costs** will be disproportionate to the value of the claim, **we** can refuse to pay any further **legal costs**

Section 8: Legal assistance (cont.)

2. What is not covered

We will not pay any claim for:

- **legal costs** which are likely to be greater than the anticipated amount of compensation
- **legal costs** where in **our** opinion the estimated amount of compensation is likely to be less than £1,000 for each **insured person**
- action against **us** or another **insured person, close relative, travel companion** or anyone outside **your home** area that **you** planned to stay with
- **your** own unlawful action or any criminal proceedings against **you**
- **legal costs** for the period before **we** accept **your** claim
- **legal costs** to bring legal action in more than one country for the same event
- fines, penalties, compensation or damages which **you** are ordered to pay by a **court**
- the cost of any appeal

Excess

The **excess** for each **insured person** is as shown in **your** policy schedule.

See also:

General Conditions

General Exclusions

Section 9: Catastrophe



Included for Gold and Platinum policies only

1. What we will pay

Where covered, **we** will pay up to the **policy limits** shown in **your** policy schedule if **your** accommodation or the immediate area is adversely affected by a **catastrophe**, which means:

- **you** want to continue **your trip** but incur reasonable costs for additional accommodation and travel
- **you** need to return **home** early but incur reasonable costs for additional accommodation and travel, provided **you** are unable to use **your** return travel tickets
- **you** have costs **you** paid or legally must pay if **you** are unable to use or are forced to move from **your** pre-booked and pre-paid accommodation
- **you** have lost money paid for excursions that **you** are unable to take

Making your claim

To claim for costs after a **catastrophe**, **you** must:

- provide **us** with a cancellation invoice, **your** unused tickets and ticket receipts, as well as any other documents that **we** reasonably ask for to support **your** claim
- contact **our** emergency assistance service as soon as possible once **you** become aware of the need to return **home**
- send **us** written confirmation of the **catastrophe** from the local or national authority where it happened

Claims for unused accommodation will be based on the number of completed days of **your trip** lost by **your** early return **home**. **We** will only pay costs that would have applied at the time **you** first became aware of the need to curtail **your trip**.

Section 9: Catastrophe (cont.)

2. What is not covered

We will not pay any claim:

- when the local or national authorities have confirmed it is safe to travel or stay at **your** destination
- resulting from **you** not enjoying **your trip** or not wanting to travel

Excess

The **excess** for each **insured person** is as shown in **your** policy schedule.

See also:

General Conditions

General Exclusions

Section 10: Hijack



Included for Platinum policies only

1. What we will pay

Where covered **we** will pay **you** up to the **policy limits** shown in **your** policy schedule if **you** are prevented from reaching **your** destination on **your** original pre-booked outward or return journey, if the aircraft or ship in which **you** are travelling, as a fare paying passenger, is **hijacked**.

We will also pay up to the **policy limits** shown in **your** policy schedule total to cover the cost of additional travel and accommodation to get **you home**, if **you** are unable to use **your** original pre-booked travel tickets for the return journey.

Making your claim

You must provide **us** with a written statement from an appropriate authority confirming the **hijack**, **your** involvement in it and how long it lasted.

2. What is not covered

We will not pay any claim:

- where **your** return journey departure point began in a country or area where the Foreign & Commonwealth Office advised against 'all travel' or 'all but essential travel', unless that advice was issued after **you** reached that destination
- for any other costs incurred, such as a ransom payment or other costs in relation to **your** release following the **hijack**
- resulting from **you** acting in a way which could cause a claim under this section

Excess

No **excess** is payable for **hijack** claims.

See also:

General Conditions

General Exclusions

OPTIONAL COVER

IMPORTANT

The following sections of cover are optional (unless stated otherwise) and can be included to cover specific activities or risks related to **your trip**.

If **you** have already included any of these optional sections, **your** policy schedule will show **you** have this cover.

Please call **us** on **0333 234 9913** if **you** wish to add any optional cover.

Section 11: Cruise cover



Included for Platinum policies, otherwise optional

IMPORTANT

This section only applies if **you** opted to include cruise cover on **your** policy and have paid the appropriate extra premium.

You must include this optional cover if **you** intend going on a sea cruise, or **you** will not be covered by this policy (see General Exclusion 22).

If applicable, **your** policy schedule will show **you** have this cover.

1. What we will pay

Missed port departure

We will pay **you** up to the **policy limits** shown in **your** policy schedule for the cost of reasonable accommodation and travel expenses necessarily incurred in joining **your** cruise ship journey at the next docking port if **you** fail to arrive at the international departure point in time to board the ship **you** are booked to travel with on the initial international journey of the **trip** as a result of:

- failure or delays to scheduled public transport (excluding taxis) in which **you** are travelling, including a connecting scheduled flight running late where it does not form part of a through booking
- an accident or breakdown of the vehicle **you** are travelling in
- an accident or breakdown happening ahead of **you** on a motorway or dual carriage way which causes an unexpected delay
- strike, industrial action or adverse weather conditions

Cruise cabin confinement

We will pay up to the **policy limits** shown in **your** policy schedule, for each 24 hours that **you** are confined to **your** cabin for medical reasons by the ship's medical officer during **your trip**, providing **you** obtain their written confirmation.

Section 11: Cruise cover (cont.)

Unused excursions

We will pay up to the **policy limits** shown in **your** policy schedule for the cost of pre booked excursions which **you** were unable to take as a direct result of being confined to **your** cabin due to an accident or illness which is covered under Section 1: Emergency medical and repatriation.

Cruise Interruption

We will pay up to the **policy limits** shown in **your** policy schedule for additional travel expenses reasonably incurred to re-join the cruise, following **your** temporary illness requiring hospital treatment on dry land. **You** must obtain a medical certificate to confirm **your** unforeseen illness or injury.

2. What is not covered

Missed port departure

We will not pay claims arising from:

- strike, industrial action or air traffic control delay existing or publicly declared at the start date or renewal date of this insurance (shown on **your** schedule) or when **you** booked **your trip**, whichever is later
- an accident or breakdown involving the vehicle in which **you** are travelling for which a professional repairer's report is not provided
- breakdown of any vehicle **you** are travelling in if the vehicle is owned by **you** and has not been serviced and maintained properly in accordance with manufacturer's instructions
- the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel if recommended by the Civil Aviation Authority or a Port Authority or any such regulatory body in a country **you** are visiting
- additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements
- **your** planned arrival time at the port being less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated cruise package
- **you** acting in a way which could cause a claim under this section

Section 11: Cruise cover (cont.)

Cruise cabin confinement

We will not pay any claim for confinement to **your** cabin which has not been confirmed in writing by the ships medical officer.

Cruise interruption

We will not pay claims:

- where less than 25% of the **trip** duration remains
- arising directly or indirectly from a known **pre-existing medical condition** affecting **you**, unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance and **you** have paid the appropriate additional premium

Excess

The **excess** for each **insured person** is as shown in **your** policy schedule.

See also:

General Conditions

General Exclusions

Section 12: Winter sports cover

Optional cover

IMPORTANT

This section only applies if **you** opted to include Winter Sports cover on **your** policy and have paid the appropriate extra premium.

You must include this optional cover if **you** intend to take part in any winter sports activity, or **you** will not be covered by this policy (see General Exclusion 23).

If applicable, **your** policy schedule will show **you** have this cover. Cover is not available for any **insured person** over the age of 65.

If **you** have a single **trip** policy, **you** are covered for the duration shown on **your** policy schedule. For annual multi-trip policies, **you** are covered for a maximum of 17 days per policy year.

1. What we will pay

We will pay for the applicable losses or expenses as described in the section below if **you** are injured or become ill during a winter sports **trip**, if **your winter sports equipment** is lost, stolen or damaged, or if **your trip** is affected by severe weather. **We** will also pay for the cost of emergency medical treatment as described in Section 1: Emergency medical and repatriation.

You can find a list of the winter sports activities **we** cover in the winter Sports activities table on page 28.

Winter sports equipment

We will pay up to the **policy limits** shown in **your** policy schedule to repair or replace **winter sports equipment you** own or hire, that is lost, stolen or accidentally damaged during **your trip**. If **we** pay to replace **your** equipment, the **policy limits we** will pay will be the current purchase price less a reasonable **policy limits** for any wear and tear.

Section 12: Winter sports cover (cont.)

Sports equipment hire

We will pay up to the **policy limits** shown in **your** policy schedule, for each day **you** have to hire replacement equipment, if yours is delayed more than 12 hours following **your** arrival at **your** destination or is lost, stolen or damaged during **your trip**.

Ski pack (hired ski equipment, ski school fees and lift passes)

We will pay up to the **policy limits** shown in **your** policy schedule if **you** are unable to ski because of an illness or injury (deemed valid under Section 1 of this policy), to cover the unused non-refundable cost of hired **winter sports equipment**, ski school fees and lift passes.

Piste closure

We will pay up to the **policy limits** shown in **your** policy schedule for each day the pistes and ski lifts in **your** resort are closed for more than 24 hours due to lack of snow or bad weather. This is to cover transporting **you** to another site, or compensate **you** if there are no other sites nearby.

Avalanche

We will pay up to the **policy limits** shown in **your** policy schedule for additional travel and accommodation expenses if **your** arrival at or departure from **your** pre-booked resort is delayed by avalanche for more than 12 hours.

Making your claim

To claim for winter sports cover, **you** must:

- provide medical certificates from a **doctor** if **you** are claiming because of injury or illness
- report any loss or theft to the police or **your** transport operator within 24 hours of discovering it and get a report from them confirming it
- get a Property Irregularity Report from **your** transport operator if the loss or theft happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown in their conditions of carriage
- get a report from **your** transport or accommodation provider if **your winter sports equipment** is lost, stolen or damaged while in their care

Section 12: Winter sports cover (cont.)

- get a report from **your** tour operator or local representative confirming all the pistes were closed, if **you** are claiming for piste closure
- take reasonable steps to keep **your winter sports equipment** safe, and try to recover it if lost or stolen
- provide **us** with proof of ownership and value for items of **winter sports equipment** for which **you** are claiming
- provide any other documents or evidence of loss or damage, **we** reasonably ask for to support **your** claim

2. What is not covered

We will not pay any claim for:

- any part of this Section if **you** are 66 years of age or more at the time **you** bought or renewed this policy
- winter sports off-piste activities away from recognised paths or outside of the resort boundaries
- Ski pack if **you** would not have a valid claim under Section 1 of this policy
- **winter sports equipment** damaged as a result of wear and tear, denting, scratching, moths or vermin, or any cleaning repairing or restoring process
- **winter sports equipment** being lost, stolen or damaged as a result of being left **unattended** or **your** deliberate, willful or malicious act or carelessness or neglect

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule.

See also:

General Conditions
General Exclusions

Section 13: Golf cover



Optional cover

IMPORTANT

This section only applies if **you** opted to include Golf cover on **your** policy and have paid the appropriate extra premium. If applicable, **your** policy schedule will show **you** have this cover.

1. What we will pay

Golf Equipment

We will pay up to the **policy limits** shown in **your** policy schedule for accidental loss, theft or damage to **golf equipment** which **you** own. No payment or replacement will amount to more than the original purchase price of the item. If the item is more than a year old **we** may reduce the amount to allow for wear and tear.

Replacement Hire

If **your** own **golf equipment** is lost, stolen, damaged, misdirected or delayed in transit for more than 12 hours **we** will pay up to the **policy limits** shown in **your** policy schedule for each day **you** have to hire the necessary **golf equipment** whilst **you** are without **your** own **golf equipment**.

Lost Green Fees

We will pay up to the **policy limits** shown in **your** policy schedule for the proportionate daily value of any non-refundable pre-paid green fees, **golf equipment** hire fees or tuition hire fees, which are not being used due to :

- **your** accidental injury or illness (deemed valid under section 1 of this policy)
- adverse weather conditions which cause the closure of the golf course

Section 13: Golf cover (cont.)

Making your claim

To claim for golf cover, **you**:

- must take suitable precautions to secure the safety of **your golf equipment**, and must not leave it unsecured or **unattended** or beyond **your** reach at any time in a place the public have access to
- should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the settlement of the claim
- must within 24 hours report loss of **your golf equipment** to the local Police or to the **Carrier**, as appropriate (damage to **golf equipment** in transit must be reported to the **Carrier** before **you** leave the baggage hall and a Property Irregularity Report must be obtained)
- must produce to **us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the **trip** – otherwise no claim will be paid
- must provide a report from a treating **doctor** confirming **your** inability to play golf, if applicable
- must provide any other documents that **we** reasonably ask for to support **your** claim

2. What is not covered

We will not pay any claim for **golf equipment**:

- damaged as a result of wear and tear, denting, scratching, moths or vermin, or any cleaning repairing or restoring process
- being lost, stolen or damaged as a result of being left **unattended** or **your** deliberate, willful or malicious act or carelessness or neglect
- damaged whilst in use

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule.

See also:

General Conditions
General Exclusions

Section 14: Gadget cover

Optional cover

IMPORTANT

This section only applies if **you** opted to include Gadget cover on **your** policy and have paid the appropriate extra premium.

If applicable, **your** policy schedule will show **you** have this cover.

1. What we will pay

We will pay up to the **policy limits** shown in **your** policy schedule if **your** personal gadgets owned by **you** are lost, stolen or accidentally damaged during **your trip**.

Each gadget must be purchased as new by **you**, or in the case of refurbished items, purchased directly from the manufacturer. A maximum of 3 gadgets per **trip** can be claimed for.

If **your** mobile phone is lost or stolen and is used fraudulently, **we** will reimburse **you** up to the **policy limits** shown in **your** policy schedule for the calls, messages and data downloads made, up to 24 hours from the time it was discovered lost or stolen.

Making your claim

If **you** are claiming for lost, stolen or accidentally damaged gadgets, **you** must:

- report any loss or theft to the police or **your** transport operator within 24 hours of discovering it
- get a Property Irregularity Report from **your** transport operator if the loss or theft happened while the gadgets were in their care. If **you** travelled with an airline, **you** need to do this within the time shown in their conditions of carriage
- get a police report for any other loss or theft within 24 hours of reporting it or as soon as reasonably possible afterwards

Section 14: Gadget cover (cont.)

- contact **your** network provider within 24 hours of discovering **your** mobile phone is lost or stolen to bar it from further use. An itemised bill must be obtained to evidence any unauthorised use
- provide receipts for those gadgets, showing the price paid for each gadget, date of purchase and where bought
- provide any other documents or evidence of loss or damage, that **we** reasonably ask for to support **your** claim

If **your** claim is successful, **we** will decide how to compensate **you**. This can include paying the cost of replacement, cost of repair or a cash payment. No payment will amount to more than the original purchase price of the gadget.

If the item is more than a year old **we** may reduce the amount to allow for wear and tear.

2. What is not covered

We will not pay any claim for:

- gadgets left as checked in baggage
- gadgets left **unattended**
- theft unless reported within 24 hours of discovery to the appropriate local police authorities (and mobile network provider if applicable)
- gadgets which are not with **you**, locked out of sight in **your** personal accommodation or stored in a locked safety deposit box or locked safe. If **your** accommodation has a safe or safety deposit box, **your** gadgets must be locked inside it where possible
- damage due to the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment
- business equipment
- reconnection costs or subscription fees of any kind
- replacing any personalised ring tones, graphics, downloaded material or software
- expenses incurred as a result of not being able to use the gadget, or any loss other than its repair or replacement

Section 14: Gadget cover (cont.)

- a gadget where the serial number has been tampered with in any way
- repair or other costs for:
 - loss caused by a manufacturer's defect or recall of the gadget
 - replacement or adjustment of control knobs, buttons, batteries or aerials
 - repairs carried out by anyone not authorised by **us**
 - wear and tear or gradual deterioration of performance
 - claims due to abuse, misuse or neglect

Excess

The **excess** is as shown on **your** policy schedule.

See also:

General Conditions

General Exclusions

Privacy and Security Statement

Confidentiality and disclosure of your data

We will endeavour to treat **your** personal data as private and confidential. From time to time **we** will employ agents and subcontractors to process **your** personal data on **our** behalf. The same duty of confidentiality and security will apply to them and all processing will be carried out under **our** instruction. **We** would like to bring to **your** attention **our** obligations to disclose data in the following four exceptional cases permitted by law, and the other situations set out below. These are:

- Where **we** are legally compelled to do so
- Where there is a duty to the public to disclose
- Where disclosure is required to protect **our** interest
- Where disclosure is made at **your** request or with **your** consent.

In the unfortunate event that **you** have to make a claim then **we** will need to disclose data with any other party involved in that claim and **our** agents and subcontractors. This may include:

- Third parties involved with the claim, their insurer, solicitor or representative
- Medical staff including hospitals and clinics together with associated services including travel logistics
- the police or other investigators within the **UK** and **Abroad**

If **you** make a complaint about the service **we** have provided, **we** may be obliged to forward details about **your** complaint, including **your** personal data, to the relevant ombudsman. **You** can be assured that they are similarly obliged to adhere to the Data Protection Act and keep **your** personal data strictly confidential. Please note that **we** make a number of checks to assess **your** application for credit and verifying identities to prevent and detect crime and money laundering, as well as data sharing at any time for the purposes of fraud prevention.

Credit reference

When **you** apply for an insurance policy, **we** can make a number of checks to assess **your** application for credit (if applicable) and to verify identities to prevent and detect crime and money laundering. To obtain this information, **we** will check the following records about **you** and anyone else who may also be insured and whose personal details have been provided as part of the insurance application.

- **Our** own records
- Credit Reference Agency (CRA) records. When **we** search these records CRAs will place search footprint on **your** credit file that may be seen by other lenders. They supply **us** with both public (including the electoral register), and shared credit and fraud prevention information
- Fraud Prevention Agency (FPA) Records

Privacy and Security Statement (cont.)

We can make searches about **you** at credit reference agencies who will supply **us** with information, including the Electoral Register and credit information. The agencies will record details of the search whether or not **your** application proceeds. The searches will not be seen or used by lenders to assess **your** ability to obtain credit. **We** may use scoring methods to assess this application and to verify **your** identity. Credit searches and other information which is provided to **us** and/or the credit reference agencies, about **you** and those with whom **you** are linked financially, may be used by EUI Limited and other companies if **you**, or other members of **your** household, apply for other facilities including insurance applications and claims. This information may also be used for debt tracing and the prevention of money laundering. Alternatively, **we** may ask **you** to provide physical forms of identification.

When you make a claim

If necessary **we** may also have to investigate **your** claims and conviction history in the course of administering the claim. **You** can be assured that **we** will keep such investigations strictly confidential.

Fraud prevention and detection

In order to prevent and detect fraud insurers may, at any time share information about **you** with **our** other group companies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit related or other facilities
- managing credit and credit related accounts or facilities
- recovering debt
- checking details on proposals and claims for all types of Insurance
- checking details of job applicants and employees

How to find out more

Please view **our** full Privacy Statement at www.admiral.com/your-privacy-and-security/ which will help **you** understand how **we** collect, use and protect **your** personal data.

If **you** have any questions about how **your** data may be used please phone **our** Customer Services Department, or write to **us** at Admiral Travel, Ty Admiral, David Street, Cardiff, CF10 2AA. **You** can also contact the CRAs currently operating in the **UK**; the information they hold may not be the same so it is worth contacting them all. They will charge **you** a small statutory fee.

- Call Credit - www.callcredit.co.uk.
- Equifax - www.equifax.co.uk.
- Experian - www.experian.co.uk.

The role and responsibilities of the policy administrator

All policies must have a policy administrator.

The policy administrator must be a policyholder within the current policy term and will be **our** primary point of contact in relation to the policy.

The policy administrator is responsible for:

- All payments relating to the policy, including the payment of the premium for the whole policy, the costs relating to any changes made to the policy by the policy administrator, **insured person** or an acceptable caller and any other costs incurred in the administration of this policy by Admiral
- Ensuring they read and check their policy documentation throughout the current and subsequent periods of insurance, including renewal
- The policy administrator:
 - Will have access to all documentation, information and personal data relating to all **insured persons** on this policy
 - Can make any change to all parts of the policy
 - Can cancel the whole policy in line with General Condition 8

The role and responsibilities of the policy administrator (cont.)

Roles and Permissions			
What you need to do	Make a change	Cancel policy	Payment Update
Policyholder	✓	✓	✓
Insured Person	✓	✗	✓
Third Party Payer*	✗	✗	✓
Acceptable caller (parent/guardian/spouse/partner of a policyholder)	✓	✗	✓
Executor/lawyer	✓	✓	✓
Secretary/PA**	✓	✗	✓
* The right to request that we stop using their card details or change to other card details in their name.			
** A Secretary/PA will only be added on request of a policyholder.			

Data Protection

All callers must pass data protection on the policyholder before being able to discuss the policy.

