

# Travel Insurance arranged by Golfguard Ltd.

## Master policy number RTCGG40116 A&B

This policy is for residents of the **United Kingdom, Channel Islands or British Forces Posted Overseas** only  
For policies issued from 7th July 2021 to 30th June 2022 with travel commencing prior to 1st December 2023, but within a maximum of 2 years following insurance purchase.

### YOUR IMPORTANT INFORMATION

If you need emergency medical assistance abroad or need to cut short your trip:

Contact the assistance team advice line on:

**+44 (0) 203 829 6745**

If you need a claim form:

You can download the relevant form at [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

Or contact the claims department on:

**0203 829 6761** - Open 8am-8pm Monday to Friday, 9am-1pm Saturday

To make a claim

If you need legal advice:

Contact Penningtons Manches LLP on:

**+44 (0) 345 241 1875**

### CERTIFICATE NUMBER

Insured by White Horse Insurance Ireland dac.

### DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

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

We are unable to provide cover for any claim arising from a known pre-existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition.

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

Have you, or anyone insured under this policy, ever had treatment for:  
any heart or circulatory condition,  
a stroke or high blood pressure,  
a breathing condition (including asthma),  
any type of cancer,  
any type of diabetes.

Yes

No

In the last 2 years - have you, or anyone insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

Yes

No

Are you or anyone who is insured under this policy, waiting for any tests, treatment or non-routine hospital appointment?

Yes

No

Has your doctor altered your regular prescribed medication in the last 3 months.

Yes

No

Full Cover is available under this policy. If your answers change to YES during the period of insurance, please contact us on **0343 658 0349**.

You need to keep copies of all letters we send you for future reference. Your failure to disclose any relevant information may mean that your policy will not cover you and it may invalidate it altogether. We reserve the right to charge an increased premium, decline, withdraw, increase the policy excess, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to us.

Should we require any additional premium, and you accept our offer, this should be paid to us either by credit card or cheque and sent within 14 days of receipt. If your existing medical condition would require an additional premium to be covered and you choose not to declare it, we reserve the right to decline a claim whether related to that condition or not, unless otherwise agreed by us in writing. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional existing medical condition not declared to us will not be covered.

Any terms and conditions declared under this policy will also be recorded under your travel insurance policy so that you do not need to declare these twice.

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

Provided you only have one (1) condition and it falls within this accepted conditions list, cover for that condition is provided as standard and you do not have to contact us. If you have more than one condition on this list or have another condition that falls within the declaration above, you must contact us to see if we can provide cover for any of these conditions.

- Accidents which happened more than 5 years ago which are no longer being treated and have no long term effects
- Acute infections such as flu, coughs, colds, sore throats or gastroenteritis which did not require medical intervention
- Appendicitis if you were operated on more than 2 weeks ago
- Allergies and hay fever
- Arthritis or rheumatism of any type affecting joints but not the spine, provided you have had no hospital admissions in the previous two years and are not waitlisted for surgery
- Asthma which has not progressed to Chronic Obstructive Pulmonary Disease (COPD), Chronic Obstructive Airways Disease (COAD) or emphysema, has been diagnosed before age 50, is controlled without oxygen, with no hospitalisation in the previous two years and no shortness of breath on effort
- Back pain which is managed on less than 2 medications with no hospitalisation in the previous 2 years and no limitation of mobility
- Basal Cell Carcinoma provided you have had no surgery or radiotherapy in the previous two weeks
- Benign breast lumps of any type provided you are at least 2 weeks post op.
- Benign polyps (uterine nasal colon)
- Benign tumours anywhere except the brain, skull or spine provided they have not been treated in the previous 6 weeks
- Bradycardia / slow heart beat provided this is the only cardiac diagnosis
- Caesarean section birth provided you are fully recovered and it was more than 6 weeks ago
- Carpel Tunnel Syndrome/ repetitive strain injury
- Cataracts, glaucoma, eye infections or eye surgery as a day patient only
- Chronic Fatigue Syndrome / ME / Post viral syndrome (provided fatigue is the only symptom)
- Chronic renal failure at stage 1 or 2 only and where it is not associated with any other condition
- Coeliac disease
- Congenital physical disabilities provided you have no ongoing medical treatment or medication and no heart damage
- Constipation if it is unrelated to an underlying condition
- D&C (dilatation and curettage) & miscarriage
- Depression provided it is has been controlled on one medication for 3 months or longer and you have never had any hospital admissions ever
- Developmental delays not associated with any physical diagnosis
- Diabetes - any type provided you have had no hospitalisation in the previous two years, it is well controlled with no heart conditions, no kidney failure, no peripheral neuropathy, no ulceration and no cellulitis of the legs or feet
- Ear infections provided you are declared fit to fly
- Ectopic heart beats provided you have no other cardiac diagnosis
- Elective cosmetic procedures provided they are fully healed
- Enlarged prostate / prostatitis provided you have had no hospitalisation in the previous year and your PSA is within an acceptable range for your age
- Epilepsy provided it is controlled on medication and you have had no major seizures and no hospitalisation in the previous year
- Fibroid-Uterine provided you have not been operated on in the previous two weeks
- Fibromyalgia which has never been treated in a hospital
- Foot surgery provided it was more than 6 weeks ago
- Fractured limbs provided the fracture was only a single break that occurred more than 6 weeks ago and you are no longer immobilized
- Frozen shoulder
- Gout controlled on medication
- Hernias provided surgery was more than 6 weeks ago and you are fully recovered
- High blood pressure provided it is stable and well controlled on no more than 2 medications
- Hip replacement provided you have had no hospitalisation in the last two years and have no other joints affected by arthritis
- Hypercholesteraemia provided it is controlled on medication and is currently less than 5.0
- Hysterectomy / oophorectomy provided it was more than 6 weeks ago and was not due to malignancy
- Illnesses occurring in childhood more than 10 years ago which are no longer active or treated and have not affected the heart or lungs
- Incontinence
- Indigestion/dyspepsia / acid reflux / hiatus hernia
- Innocent heart murmur provided you have no other cardiac diagnosis and have never had any hospitalisation ever
- Insomnia
- Learning difficulties/ aspergers/ autism provided there has been no hospitalisation for the condition
- Lipomas / fatty cysts/ganglions
- Low blood pressure
- Medication which is prescribed purely as a precaution or to prevent side effects of other medications
- Menstrual and fertility problems
- Migraine
- Mini stroke (TIA) provided it was a single event more than two years ago, with no hospitalisation and no other conditions diagnosed
- Minor out-patient surgery provided you are fully healed without infection
- Multiple Sclerosis which has been in remission for more than two years with no progressive deterioration and no hospitalisation
- Muscular aches, pains and strains
- Neuralgia/nerve pain
- Nosebleeds which are not associated with high blood pressure
- Osteoporosis provided you have never had any fractures
- Pelvic Inflammatory disease / endometriosis/polycystic ovaries
- Psoriasis
- Routine or minor dental treatment
- Sarcoidosis provided it only affects the skin and you have no pulmonary symptoms
- Short term infectious diseases such as glandular fever, chicken pox, shingles, mumps provided you are fully recovered.
- Sinusitis
- Superficial skin conditions ie cysts/moles/warts/eczema/scabies/ ringworm
- Tendon / ligament injuries provided you have not been operated on within the previous 6 weeks
- Trigeminal Neuralgia / facial pain
- Underactive thyroid
- Urinary tract infections which are unrelated to an underlying condition
- Varicose veins provided they haven't been operated on or were operated on more than 6 weeks ago
- Vasectomy

### POLICY INFORMATION

Your insurance is covered under master policy number RTCGG40116 A&B specially arranged through Golfguard Limited and insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FNR is 203320.

Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name is shown on the policy documents issued by **Golfguard Limited** and provided by **ROCK Insurance Group Ltd**. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

Your annual multi-trip policy will only cover persons aged 79 or under travelling on trips of 60 days or less, where you hold a return ticket within that period of travel. Cover can be extended to 90 days per trip where this option is chosen and the additional premium is paid. Cover is provided for trips within your home country of 3 days or more, up to the maximum permitted trip duration.

Your single trip policy will only cover persons aged 84 or under travelling on a trip, the dates of which will be detailed on your insurance certificate, up to a maximum of 93 days.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy, insurance certificate with your alternative insurance policy to the place where you purchased it within 14 days of purchase for a refund to be considered. Policy cancellations after 14 days will be considered provided no claim has been made and will be subject to a minimum charge.

Your policies do not provide cover on any claim that is due to a pre-existing medical condition of your travelling companion if they are not insured with us, or a close relative, a person you are intending to stay with or a close business associate.

You must be in the United Kingdom, the Channel Islands or BFPO when your policy starts and when your policy ends.

### ACCURATE & RELEVANT INFORMATION

If you are a person buying insurance wholly or mainly for personal purposes unrelated to your employment, you have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If you do not do so, your Insurer may be able to void your policy from inception. An example of this could be the medical history of a close relative or other person that may cause you to cancel or cut short your trip. If you are unsure whether or not information is relevant, please do not hesitate to call us on 0800 581 801.

### RELEVANT INFORMATION

If, when you buy this policy, you are aware of anyone or anything that could increase the risk or result in a claim you must tell us. If you do not tell us, your policy may not cover you, and might be invalidated altogether. We reserve the right to charge an increased premium, decline, withdraw cover or increase the policy excess as well as cancel or restrict cover for any person.

### OUR PLEDGE TO YOU

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

## POLICY A – PRE-TRAVEL POLICY

### HOW YOUR PRE-TRAVEL POLICY WORKS

This part of your insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. It is essential that you read it. The policy is a contract between us and you. We will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which you have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover,' refer to the same numbers and letters under 'For each insured-person this insurance will pay.' Where no letters or numbers are shown it applies to the whole section. You are required to disclose any relevant information otherwise your policy will not cover you and it may invalidate it altogether.

### WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start each trip. The maximum permitted trip duration under a single trip policy is 93 days. The maximum permitted trip duration under a Multi-trip policy is 60 or 90 days, dependent upon the option chosen. Cover under the Multi-trip policy is limited to 183 days in total during any 12 month period.

### CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you must advise the medical screening helpline on 0343 658 0349 as soon as possible. We will advise you what cover we are able to provide after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

### DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

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

**BFPO** - means British Forces Posted Overseas

**Business associate** - means a business partner, director or employee of yours who has a close working relationship with you.

**Channel Islands** - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecoqhou and Lihou

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

**Excursion** - A short journey or activity undertaken for leisure purposes.

**Flight** - means a service using the same airline or airline flight number.

**Hazardous activity** - Please see the list of hazardous activities on page 9 of this document that are covered for free under this insurance. For those activities which are not free but for which cover is available subject to paying the additional premium for the Hazardous activities extension please also refer to on page 9 of your document where you find details of further activities available at an additional premium.

**Home** - means one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.

**Home country** - means either the United Kingdom or the Channel Islands.

**Insured-person/you/your** - means any person named on the insurance certificate.

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

**Medical Condition** - means any disease, illness or injury, including any psychological conditions.

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

**Principal policyholder** - means the first named insured-person.

**Redundancy or redundant** - means being an employee where you qualify under the provision of the Employment

Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

**Resident** - means a person who has had their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy or is classed as BFPO.

**Trip(s)** - means a holiday or journey for which you have made a booking, such as a flight or accommodation, that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation.

**United Kingdom** - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

**We/our/us** - means White Horse Insurance Ireland dac.

**Winter sports** - means piste skiing, mono skiing and snowboarding, off piste skiing (classified as slopes off the actual marked pistes that still end at the bottom of tows or lifts within the resort and which are classified as safe by local resort guides), guided cross country skiing, snowmobiling, snow sledging and ice skating.

### GEOGRAPHICAL AREAS

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

**Area 2** - Worldwide excluding the United States of America, Canada and the Caribbean.

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

### CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

At all times we will act in good faith in our dealings with you. The payments for all claims following events that occur in your selected geographical area during the period of cover are dependent on you:

#### 1. OBSERVING THE FOLLOWING:

- being a resident of the United Kingdom, the Channel Islands or British Forces Posted Overseas.
- taking all possible care to safeguard against accident or injury as if you had no insurance cover.
- producing your insurance certificate confirming you are insured before a claim is admitted.
- giving us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- on single trip policies you understand that there is no cover for Cruises.
- providing all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- accepting that no alterations and/or additions to the printed terms and conditions of your policy be valid unless initiated by us.
- checking with your doctor on the advisability of making the trip if you have any existing medical condition, taking into account your chosen destination, the climatic conditions, the stability of your condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of your doctor or a medical professional such as your dentist.
- not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- not requiring insurance for any medical condition that is being investigated or for which you, your travelling companion, a close relative or a business associate are awaiting or receiving treatment in hospital at the time of buying this policy.
- disclosing all relevant information as soon as possible after the policy is issued.
- ensuring that all claims are notified within 3 months of the incident occurring.
- travel must take place within 2 years of the start date of your policy.
- there will be no cover under Policy B - your Travel Policy if you claim under Policy A - your Pre-Travel policy.
- There is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.
- there is no cover if you travel to an area that is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign, Commonwealth and Development Office.

#### 2. RECOGNISING OUR RIGHTS TO:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- give 7 days notice of cancellation of this policy by recorded delivery to you at your last known address. In this case we will refund to you the pro-rata proportion of any unexpired premium you have paid.
- obtain information from your medical records (with your permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- not to refund the policy premium after the policy has been issued, unless after receipt of the document you find that the terms and conditions do not meet your requirements, in which case policy documents and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- maintain your personal details in connection with an anti-fraud claims checking system.

### POLICY EXCESSES - IN RESPECT OF SECTION A1, CANCELLATION ONLY

An excess is the amount you have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured person, for each incident giving rise to a separate claim.

### SECTION A1 - CANCELLATION CHARGES

For each insured-person this insurance will pay:

up to **£5,000** if you have purchased Premier cover or up to **£3,000** if you have purchased Standard cover for your proportion of (i) transport charges, (ii) loss of accommodation (iii) foreign car hire (iv) pre-paid excursions booked before you go on your trip and (v) additional travel expenses that you have paid or agreed to pay and that you cannot recover from any other source following your necessary cancellation after you bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of your trip through your inability to commence travel due to:

- You or anyone insured on this policy, becoming ill with an infectious disease (including contracting Covid-19);
- You, a travel companion, a family member, a close business colleague, or the person you were going to stay with becoming ill (excluding contracting Covid-19), was injured or died;
- Your home being burgled, or seriously damaged by fire, storm or flood;

- (d) **You**, or a **travel companion** being called for jury service or required as a witness in a court of law;
- (e) **You**, or a **travel companion** being made **redundant**;
- (f) **You**, or a **travel companion** having leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- (g) fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country **you** were due to visit and within 50 miles of **your** chosen destination, change the travel advice to advise against all or all but essential travel.

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

- travel to an area that is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign, Commonwealth and Development Office.
- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- the first **£50** (£10 loss of deposit only) of any loss, charge or expense made on each claim under this section.
- **you** if **you** are aged 80 and over on an Annual Multi Trip policy or 85 and over on a Single Trip policy.
- any **trip** of more than 93 days duration if **you** have purchased a single trip policy. Any **trip** of more than 60 or 90 days duration under a Multi-trip policy, dependent upon the option chosen
- any **trip** where the ticketed return journey exceeds the maximum permitted duration from the outward journey or where the ticket has no fixed return date.
- any **trip** within **your home country** that is shorter than 3 days.
- a one-way **trip**.
- any **trip** made by the children under 18 of the **principal policyholder** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse unless **you** have purchased a family Multi-trip policy and the **trip** does not exceed 7 days in duration.
- any payment or part payment made using frequent flyer vouchers, Avios vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
  - **your** failure to obtain the required passport, visa, ESTA, vaccinations or inoculations in time.
  - **your** carriers refusal to allow **you** to travel for whatever reason.
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
  - the cancellation of **your trip** by the tour operator.
  - the failure of **your** travel agent or tour operator.
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
  - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
  - **your** disinclination to travel.
  - **you** travelling in an aircraft (other than as a passenger in an aircraft where the pilot is fully licensed to fly passenger carrying aircraft).
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
  - death or illness of any pets or animals.
  - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- **you** ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from **your** credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers.
- **you** ask **us** to pay for any costs already accepted or offered by **your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges.
- cancellation for any claim arising from a known **pre-existing medical condition** of a **close relative**, a **travelling companion** not insured with **us**, a person **you** are intending to stay with or a close **business associate** or any recognised complication caused by the **pre existing medical condition**.
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
  - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
  - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last 2 years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- cancellation of **your trip** due to a **medical condition** of a person travelling with **you** that is insured with **us** where the risk attaching to that medical condition has not been accepted by **us** in writing or cancellation of **your trip** due to an existing **medical condition** of either i) a person travelling with **you** and included on **your** booking that is not insured with **us**; or ii) a non travelling **close relative**; or iii) person **you** are intending to stay with.
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- **you** or **your close relative**, **travelling companion** or **business associate** being under the influence of alcohol with a blood alcohol level that exceeds 0.19% - approximately four pints of beer or four 175ml glasses of wine, or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- cancellation of **your trip** due to the advice or recommendations published by the Foreign, Commonwealth and Development Office and applicable at the time of **your** departure.
- the usage of **Drones**.
- any claim not supported by the correct documentation as laid out in the individual section.
- any loss unless it is specified in the policy

- (iv) - any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.
- any claim where **you** are unable to provide proof of **your** termination of employment due to **redundancy**.

**What you need to do if you wish to make a claim under this section of the policy:**

Notify the travel agent/tour operator **immediately**, by telephone and in writing, that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet, and get **your** registered general practitioner to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office. If **your** cancellation is due to the health of a non-travelling **close relative** you will need to obtain a medical report from the patients General Practitioner (Medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

## POLICY B – TRAVEL POLICY

### HOW YOUR TRAVEL POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the 24 hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium.

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

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

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

### WHEN YOUR TRAVEL POLICY STARTS AND ENDS

The cover under all sections starts when **you** commence **your trip** and ends when **you** complete **your trip**; alternatively cover will cease upon expiration of **your** policy, whichever is the first. The maximum permitted **trip** duration under a single trip policy is 93 days. The maximum permitted **trip** duration under a Multi-trip policy is 60 or 90 days, dependent upon the option chosen. Cover under the Multi-trip policy is limited to 183 days in total during any 12 month period.

### EXTENSION OF PERIOD

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

### CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise the medical screening helpline on **0343 658 0349** as soon as possible. **We** will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

### DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICY

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

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

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

**BFPO** - means British Forces Posted Overseas

**Business associate** - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

**Channel Islands** - means Jersey, Guernsey, Alderney, Sark , Herm, Jethou, Brecqhou and Lihou

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

**Connecting Flight** - A **connecting flight** which departs any **international departure point** shown on **your** pre-booked itinerary within 24 hours of **your** preceding flight arrival.

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

**Curtailment** - means the cutting short of **your trip** by **your** early return **home** or your repatriation to a hospital or nursing home in **your home country**. Payment will be made on the number of full days of **your trip** that are lost from the day **you** are repatriated.

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

**Drones** - Un-manned aerial vehicle.

**Essential items** - means underwear, socks, toiletries and a change of clothing.

**Excursion** - A short journey or activity undertaken for leisure purposes.

**Flight** - means a service using the same airline or airline flight number.

**Gadget** - Mobile Phones, iPhones, iPads, Tablets, Smartwatches and Go Pro's.

**Golf equipment** - means golf clubs, golf bag, golf trolley and golf shoes.

**Hazardous activity** - Please see the list of hazardous activities on page 9 of this document that are covered for free under this insurance. For those activities which are not free but for which cover is available subject to paying the additional premium for the Hazardous activities extension please also refer to page 9 of **your** document where **you** find details of further activities available at an additional premium.

**Home** - means one of **your** normal places of residence in the **United Kingdom**, **Channel Islands** or **BFPO**.

**Home country** - means either the **United Kingdom** or the **Channel Islands**.

**Ill/illness** - A condition, disease, set of symptoms or sickness leading to a significant change in **your** health, as diagnosed and confirmed by a doctor during the period of cover.

**Inshore** - Within 12 nautical miles.

**Insured-person/you/your** - means any person named on the insurance certificate.

**International departure point** - means the airport, international rail terminal or port where the outward **flight**, international train or sea vessel is boarded to take **you** from the **United Kingdom, Channel Islands or BFPO** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom, Channel Islands or BFPO**.

**Known Event** - An existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

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

**Medical Condition** - means any disease, illness or injury, including any psychological conditions.

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

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

**Offshore** - Over 12 nautical miles.

**Pair or set** - means two or more items of **personal possessions** that are complementary, purchased as one item or used or worn together.

**Personal money** - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, **your** passport, **your** travel tickets, **your** driving licence and **your** ski pass, all of which are for **your** private use.

**Personal possessions** - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

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

**Principal policyholder** - means the first named **insured-person**.

**Public transport** - means buses, coaches, **domestic flights** or trains that run to a published scheduled timetable.

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

**Repatriations** - means the return of someone named on the policy to their **home**, a hospital, nursing homes or funeral director in the **United Kingdom** or the **Channel Islands** as arranged by the emergency medical assistance team, unless otherwise agreed by **us**.

**Resident** - means a person who has had their main **home** in the **United Kingdom, Channel Islands** and has not spent more than six months abroad in the year before buying this policy or is classed as **BFPO**.

**Skiing equipment** - Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.

**Ski Pack** - Ski Pass, Ski lift pass and ski school fees.

**Travel documents** - means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC/GHIC) and valid reciprocal health form E112.

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

**Trip(s)** - means a holiday or journey for which **you** have made a booking, such as a flight or accommodation, that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in the **United Kingdom**, the **Channel Islands** or **BFPO**, following **your** repatriation.

**Unattended** - means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

**United Kingdom** - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

**Valuables** - means cameras, **drones**, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer equipment/accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smart watch), furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

**We/our/us** - White Horse Insurance Ireland dac.

**Winter sports** - means piste skiing, mono skiing and snowboarding, off piste skiing (classified as slopes off the actual marked pistes that still end at the bottom of tows or lifts within the resort and which are classified as safe by local resort guides), guided cross country skiing, snowmobiling, snow sledging and ice skating.

## GEOGRAPHICAL AREAS

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

**Area 2** - Worldwide excluding the United States of America, Canada and the Caribbean.

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

## CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

### 1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

(a) being a **resident** of the **United Kingdom, Channel Islands** or **BFPO**.

(b) taking all possible care to safeguard against accident, injury, loss or damage as if **you had no insurance cover**.

(c) producing **your** policy documents confirming **you** are insured before a claim is admitted

(d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.

(e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.

(f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.

(g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).

(h) not admitting liability for any event or offering to make any payment without **our** prior written consent.

(i) accepting that **your** policy cannot be extended once it has expired.

(j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialised by **us**.

(k) ensuring that all claims are notified within 3 months of the incident occurring.

**In respect of sections, B4, emergency medical expenses and B5, curtailment, only.**

(l) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing **medical condition**, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor or a medical professional such as **your** dentist.

(m) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.

(n) not requiring insurance for any **medical condition** where a terminal prognosis has been given by a registered doctor before buying this policy.

(o) not requiring insurance for any **medical condition** that is being investigated or for which **you**, **your travelling companion**, a **close relative** or **business associate** are awaiting or receiving treatment in hospital at the time of buying this policy.

(p) disclosing all relevant information as soon as possible after the policy is issued.

(q) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

**In respect of sections B2, personal possessions, B3, personal money, and B10, winter sports, only.**

(r) providing full details of any House Contents and All Risks insurance policies **you** may have.

(s) retaining **your** tickets and luggage tags and notifying the Police within 24 hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within 24 hours and enclose this with **your** claim form.

(t) complying with the carrier's conditions of carriage.

(u) not abandoning any property to **us** or the claims office.

### 2. RECOGNISING OUR RIGHTS TO:

(a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.

(b) take over and deal with in **your** name the defence or settlement of any claim made under the policy.

(c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.

(d) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.

(e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.

(f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or **curtailment** of the **trip**.

(g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.

(h) not make any payment under sections **B6** and **B7** for any event that is covered by another insurance policy.

(i) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4, B5, and B8** where there is other insurance in force covering the same risk and to require details of such other insurance.

(j) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.

(k) maintain **your** personal details in connection with an anti-fraud claims checking system.

(l) pay a maximum of £80 for medical records/completion of a medical certificate.

**Policy excesses** - in respect of sections **B1, departure delay, B2, personal possessions, B3, personal money, B4, emergency medical expenses, B5, curtailment, B6, personal liability, B8 legal advice and expenses and B10, winter sports, only.**

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by **each insured-person**, for each incident giving rise to a separate claim.

## EXCLUSIONS APPLYING TO ALL SECTIONS OF YOUR TRAVEL POLICY

### A. This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

(1) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.

(2) any known **pre-existing medical condition** or any recognised complication caused by the **pre existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.

(3) any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.

(4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.

(5) **curtailment of your trip** due to a **medical condition** of a person travelling with **you** that is insured with **us** where the risk attaching to that **medical condition** has not been accepted by **us** in writing or **curtailment of your trip** is due to an existing **medical condition** of either i) a person travelling with **you** and included on **your** booking that is not insured with **us**; or ii) a non travelling **close relative**; or iii) person **you** are intending to stay with.

(6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).

(7) **you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.

(8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.

(9) any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.

(10) any deliberate or criminal act by an **insured-person**.

(11) **manual labour**.

(12) **you** travelling against the advice or recommendations published by the Foreign, Commonwealth and Development Office.

(13) **In respect of all sections other than, B4, emergency medical expenses** war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

(14) **you** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom** or the **Channel Islands** (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). **You can visit the following link to the UK Government site for more**

**information on appropriate licenses:** <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>. If **you** are riding pillion, the rider in control of the motorbike must hold the appropriate licence in the country that **you** are riding pillion in.

(15) **You** travelling to an area that is classified as 'Advise against all travel' or Advise against all but essential travel by the Foreign, Commonwealth and Development Office at the time of **your** departure.

#### B. This insurance will not cover:

- loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- any loss due to currency exchanges of any and every description.
- any **trip** of more than 93 days duration if **you** have purchased a single trip policy. Any **trip** of more than 60 or 90 days duration under a Multi-trip policy, dependent upon the option chosen
- any **trip** where the ticketed return journey exceeds the maximum permitted duration from the outward journey or where the ticket has no fixed return date.
- any **trip** within **your home country** that is shorter than 3 days.
- a one-way **trip**.
- any **trip** made by children under 18 of the **principal policyholder**, residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse unless **you** have purchased a family Multi-trip policy and the **trip** does not exceed 7 days in duration.
- you** if **you** are aged 80 and over on an Annual Multi Trip policy or 85 and over on a Single Trip policy.

## SECTION B1 - DEPARTURE DELAY (APPLICABLE ONLY TO TRIPS OUTSIDE YOUR HOME COUNTRY)

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

- you** £30 compensation if the departure of **your** international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of £10 for each complete period of 12 hours up to a maximum of £250.
- up to £5,000 if **you** have purchased Premier cover or up to £3,000 if **you** have purchased Standard cover for the cancellation of **your trip** if **your** possessions have been checked in and after 24 hours delay on **your** outbound journey from the **United Kingdom**, Channel Islands or BFPO, **you** wish to abandon the **trip**.
- up to £1,000 for alternative transport to get **you** to **your** destination on **your** outward journey from the **United Kingdom**, Channel Islands or BFPO:
  - if the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or
  - your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in. **You** will need to obtain independent confirmation of the circumstances.

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

- the cost of any accommodation, food, drink, telephone calls or faxes.
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- you** are not abandoning **your trip** as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).
- you** are not abandoning **your trip** due to FCDO, government or local advice relating to any infectious disease including Covid-19.

**1 & 2** - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.

- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.

- any compensation when **your** tour operator has rescheduled **your flight** itinerary.

- any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.

- any delay due to the diversion of aircraft after it has departed.

**1.** - missed connections outside the **United Kingdom**, Channel Islands or BFPO unless **you** have paid the appropriate additional premium for the Travel Disruption upgrade.

**2.** - abandonment where the **trip** is of 2 days duration or less, or is a one-way **trip**.

- any claim on **your** return journey.

**2 & 3** - the first £50 of any claim made by **you**

**3.** - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.

- any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.

- any delay due to industrial action, mechanical failure or structural defect of the aircraft, sea vessel or public transport.

- any compensation where the airline, shipping line or public transport provider offers alternative transport to get **you** to **your** destination, that departs within 12 hours of the original booked departure time.

- any compensation unless **you** have obtained written confirmation from the airline, shipping line or public transport provider that shows the reason for the delay, the scheduled departure time and the actual departure time.

- any claim arising from the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from home.

**1, 2 & 3** - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

#### What you need to do if you wish to make a claim under this section of the policy:

**You** need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. **You** are only covered if the delay is more than 12 hours.

## SECTION B2 - PERSONAL POSSESSIONS

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

(a) up to a total of £1,500 for **your personal possessions** to cover:

either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,

or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

(b) up to a total of £150 to cover the purchase of **essential items** if **your personal possessions** are delayed due to being misplaced, lost or stolen on **your** outward journey from **your home country** for over 12 hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

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

- the first £50 of each and every incident giving rise to a claim.
  - more than £300 for any one article, pair or set of any kind, whether they are solely or jointly owned.
  - more than £400 in total for **valuables** whether solely or jointly owned.
  - more than £100 in respect of sunglasses, spectacles or prescription glasses.
  - more than £100 for items lost or stolen from a beach or lido.
  - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
  - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
  - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of £100.
  - loss of, or damage to, property that does not belong to **you** or any member of **your** family.
  - any claim that is the result of a domestic dispute.
  - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
  - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
  - the cost of replacing or repairing dentures.
- shoes, boots, trainers and the like.

(a) & (b) - the loss, theft or damage to:

- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
- duty free items such as tobacco products, alcohol and perfumes.
- perishable goods, bottles, cartons and any damage caused by them or their contents.
- pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
- sports equipment whilst in use.
- car keys.
- any items more specifically insured elsewhere.
- valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
- valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your** locked personal holiday or **trip** accommodation.
- contact or corneal lenses or artificial limbs.
- money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.

- **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

#### What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. If, luggage is delayed longer than 12 hours on **your** outward journey, **you** may need to buy some **essential** items, **you** must keep all the receipts to prove **your** claim. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all losses **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate. No cover is in place for any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.

## SECTION B3 - PERSONAL MONEY AND TRAVEL DOCUMENTS

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

- up to £500 for the loss or theft of **your personal money** during **your trip**
- up to £300 for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

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

- the first £50 of each and every incident giving rise to a claim.
  - more than £250 in total in cash or currency, whether solely or jointly owned (limited to £50 if **you** are under 18)
  - loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission.
  - loss or theft of travellers' cheques where the bank provides a replacement service.
  - more than the unused portion of **your** passport.
  - any financial loss suffered as a result of your debit/credit card being lost or stolen.
- (a) & (b) - loss or theft of **personal money** or **travel documents** that are not:
  - on **your** person.
  - held in a safe or safety deposit box where one is available.
  - left **out of sight** in **your** locked personal **trip** accommodation.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.

the cost of a new passport upon **your** return to the **United Kingdom**, Channel Islands or BFPO.

(b) - the cost of the replacement **travel documents**.

- any costs incurred before departure or after **you** return **home**.

- any costs which are due to any errors or omissions on **your travel documents**.

- **your** failure to obtain the required passport, visa or ESTA.

- any expenses for food or drink.

- any expenses for missed flights or alternative transport to return **home** due to the loss or theft of **your travel documents**

#### What you need to do if you wish to make a claim under this section of the policy:

For all losses **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate. For loss of money **we** will also require (a) confirmation from **your** UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession. For lost or stolen travel documents **you** will also need written documentation from the Consulate, airline or travel provider where **you** obtained a replacement confirming that the loss or theft occurred during the **trip** and keep all the receipts for **your** travel and accommodation expenses. No cover is in place for any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.

## SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

**If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In case of extreme urgency please call the local ambulance service and notify the assistance team as soon as you are able. If you are admitted to a hospital this must be reported to the assistance team as soon as it is practically possible and at the latest within 24 hours and you must call the assistance team within 24 hours if your medical bill is likely to exceed £500.**

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

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

### 1. Trips outside your home country:

(a) up to **£10,000,000** for customary and reasonable:

- (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.
- (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any one other person **who is required for medical reasons** to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.
- (iii) cost of returning **your** body or ashes to **your** home when arranged by **us**.
- (iv) up to **£1,000** to cover charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs.

(b) up to **£200** to cover emergency dental treatment only to cure sudden pain.

(c) **£15** for each full 24 hour period that **you** are in a state hospital abroad as an in-patient during the period of the **trip** in addition to the fees and charges paid under 1 (a) above.

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

1. (a) & (b) - the first **£50** of each and every incident giving rise to a claim except when **you** have used a European Health Insurance Card (EHIC/GHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to NIL.

- any elective or pre-arranged treatment.
- any routine non-emergency tests or treatment.
- any treatment or hospitalisation which can be reasonably expected.
- the cost of private treatment where adequate state facilities are available.

1.(a) - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**.

- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the assistance team.

1 & 2. - any claim that is caused by:

- **you** travelling in an aircraft (other than as a passenger in an aircraft where the pilot is fully licensed to fly passenger carrying aircraft).
- **You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom** or the **Channel Islands** (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). **You can visit the following link to the UK Government site for more information on appropriate licenses: [www.gov.uk/driving-licence-categories](http://www.gov.uk/driving-licence-categories)**. If **you** are riding pillion, the rider in control of the motorbike must hold the appropriate licence in the country that **you** are riding pillion in.
- **you** riding on a motorised vehicle without wearing a crash helmet, whether legally required locally or not.
- **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
- **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- the cost associated with the diversion of an aircraft due to **your** death injury or illness
- repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service.
- medical costs in excess of customary and reasonable levels of charging.
- where **you** went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19.
- where the risk associated with bringing **you** home is greater than the risk of **you** remaining in resort or any claim where **your** return home would present unnecessary risk to other travellers.

1.(a)(i) - any services or treatment received by **you** within **your home country**.

- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**.
- any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.
- repairs to or for the provision of artificial limbs or hearing aids.
- work involving the use of precious metals in any dental treatment.
- the provision of dentures, crowns or veneers.
- in-patient treatment that has not been notified to and agreed by the emergency assistance service.
- any extra costs for single or private accommodation in a hospital or nursing home.
- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

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

1.(b) - emergency dental work costing more than **£200**.

1.(c) - any payment when **you** are in a private hospital or clinic.

- more than **£600** in total for state hospital in-patient benefit.

**Please note:**

1. If travelling within Europe **you** should carry a European Health Insurance Card (EHIC/GHIC) and use this at state registered doctors and state hospitals to save costs.
2. If travelling to Australia **you** should register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
3. additional accommodation which exceeds the standard of that originally booked or any costs for food or drink (where **our** assistance team colleagues are arranging the booking it will be 3\* standard where available).
4. **USA Medical Costs:** Medical providers in the USA routinely charge international patients many times higher

than it costs them to provide service. As this policy covers customary and reasonable medical expenses, **we** will not pay excessive or inflated charges for **your** treatment so it is important that **you** do not pay any medical providers up front, either at the time of your treatment or on **your** return to **your home country**. They may engage the services of collection agencies but any correspondence should simply be sent on to **us**, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on **your** behalf.

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT CONTACT THE 24 HOUR ASSISTANCE TEAM ON +44 (0) 203 829 6745**

**What you need to do if you wish to make a claim under this section of the policy:**

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates.

## SECTION B5 – CURTAILMENT (CUTTING SHORT YOUR TRIP)

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

up to **£5,000** if **you** have purchased Premier cover or up to **£3,000** if **you** have purchased Standard cover for **your** unused proportion of (i) pre-paid **excursions** booked before **you** go on **your trip**, (ii) loss of accommodation, (iii) foreign car hire, and (iv) either **your** pre-booked return travel costs, or the cost of **your curtailment** travel costs, whichever is the greater:

- (a) **You** became ill with an infectious disease (including contracting Covid-19);
- (b) **you**, a travel companion, a family member, or the person **you** were staying with became ill (excluding contracting Covid-19), was injured or died;
- (c) **your** pre-booked accommodation was damaged by a natural disaster, and alternative accommodation was not provided;
- (d) **you**, or a **travel companion** were called for jury service or required as a witness in a court of law;
- (e) **you**, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- (f) as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office or comparable prohibitive regulations by the government of the country **you** were due to visit and within 50 miles of **your** chosen destination, change the travel advice to all but essential travel.

**your** unused proportion of **trip** costs will be calculated in full days lost from the date of **your flight home**.

**your curtailment** travel costs must be to the same standard as that of **your** pre-booked return travel costs booked as part of **your** original **trip**.

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

- the first **£50** of any loss, charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Avios vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
  - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
  - **your** failure to obtain the required passport, visa or ESTA.
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
  - the **curtailment** of **your trip** by the tour operator.
  - the failure of **your** travel agent or tour operator.
  - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
  - financial circumstances.
  - **your** loss of enjoyment of the **trip** however caused.
  - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
  - death or illness of any pets or animals.
  - **curtailment** for any claim arising from a known **pre-existing medical condition** of a **close relative** or a **close business associate** or any recognised complication caused by the **pre existing medical condition**.
  - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- **you** ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, or from **your** credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers.
- **curtailment** due to the fear of an epidemic or pandemic.
- **curtailment** cover where the **trip** is of 2 days duration or less or is a one-way **trip**.
- **curtailment** due to any event caused by:
  - **You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom** or the **Channel Islands** (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). If **you** are riding pillion, the rider in control of the motorbike must also hold the appropriate licence in the country that **you** are riding pillion in.
  - **you** riding on a motorised vehicle without wearing a crash helmet, whether legally required locally or not.
  - any resumption of **your trip** once it has been curtailed. There is no further cover once **you** have returned to **your home country**.

**What you need to do if you wish to make a claim under this section of the policy:**

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with the assistance team. **Curtailment** claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

## SECTION B6 - PERSONAL LIABILITY

**For each insured-person and per policy in total this insurance will pay:**

up to **£2,000,000** per policy plus costs agreed between **us** in writing, for an amount incurred due to any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

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

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

- any liability for loss of or damage to property or accidental bodily injury:
  - where an indemnity is provided under any other insurance.

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

#### What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation. Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

### SECTION B7 – ACCIDENTAL DEATH & DISABILITY BENEFIT

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

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

	amount of payment
(a) accidental death	£15,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£30,000
(c) permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening.	£30,000*

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

- any event that is due to:
  - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
  - **you** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom** or the **Channel Islands** (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). If **you** are riding pillion, the rider in control of the motorbike must also hold the appropriate licence in the country that **you** are riding pillion in.
  - **you** riding on a motorised vehicle without wearing a crash helmet, whether legally required locally or not.
  - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
  - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- more than one of the benefits that is a result of the same injury.
- (a) - more than **£1,000** death payment when **your** age is under eighteen (18) years or is seventy (70) years or over at the time of the incident.
- (c) - more than **£1,000** payment when **your** age is under eighteen (18) years or is seventy (70) years or over at the time of the incident.

#### \*Please note:

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

#### What you need to do if you wish to make a claim under this section of the policy:

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

### SECTION B8 – LEGAL ADVICE AND EXPENSES

#### For each insured-person and per policy in total this insurance will pay:

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

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

- any costs to pursue a claim against a travel agent, tour operator, tour organiser, carrier, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** who is a member of **your** family.
- any claim for damage to a motor vehicle.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.
- any claims for legal proceedings through the contingency fee system in the USA or Canada.

#### Please note:

**We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.

If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

#### What you need to do if you wish to make a claim under this section of the policy:

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

0345 241 1875 Penningtons Manches LLP, 31 Chertsey Street, Guildford, Surrey, GU1 4HD. They will arrange for up to thirty minutes of free advice to be given to **you** by a lawyer.

### SECTION B9 – DOMESTIC PETS

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

**£20** for each full 24 hour period towards additional kennel and/or cattery fees incurred in the event of a delay of more than 24 hours to **your** final planned inbound flight, rail or sea **trip** to the **United Kingdom**, **Channel Islands** or **BFPO**. The delay must be as a result of a covered peril under section B1, departure delay.

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

- more than **£300** in total;
- claims not substantiated by a written report from the carrier stating the length and exact nature of the delay

- claims arising from delay caused by strike or industrial action if already notified at the time the insurance was purchased;
- claims not substantiated by written confirmation from the kennel/cattery confirming the extra charges;
- any costs relating to pets other than cats and dogs that **you** own.
- any claim as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- any claim due to FCDO, government or local advice relating to any infectious disease including Covid-19.

### SECTION B10 – WINTER SPORTS

Cover only available if you have purchased the wintersports option and paid the additional premium applicable. Cover on your Multi-trip policy is limited to 17 days in any one policy year.

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

##### (a) up to a total of **£500** for skiing equipment to cover:

- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
- or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

##### (b) up to a total of **£500** for hired ski equipment to cover:

- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
- or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

##### (c) up to **£15** per 24 hour period to cover the cost of hiring replacement **skiing equipment** if **your skiing equipment** is delayed due to being misplaced, lost or stolen on **your** outward journey for over 24 hours from the time **you** arrived at **your trip** destination.

##### (d) up to **£250** for the loss of use of **your ski pack** following your injury or illness during **your trip**.

##### (e) up to **£10** towards additional expenses each 24 hour period to travel to another resort to ski or **£20** for each full day **you** are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort where **you** are booked to ski in the north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.

##### (f) up to **£150** to cover the cost of additional transport and/or accommodation if because of the prevention of access due to an avalanche **you** are unable to:

- either (a) reach **your** pre-booked resort,
- or (b) leave **your** pre-booked resort

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

- (a) & (b) - the first **£50** of each and every claim.
- more than **£300** for any one article, pair or set of any kind, whether they are solely or jointly owned.
- more than 60% of the original purchase price for skis over six months old and less than one year old.
- more than 50% of the original purchase price for skis over one year old and less than two years old.
- more than 40% of the original purchase price for skis over two years old and less than three years old.
- more than 25% of the original purchase price for skis over three years old and less than five years old.
- skis over five years old.
- **skiing equipment** left **unattended** away from **your** personal holiday or **trip** accommodation except **skiing equipment** left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- any claim where **you** are able unable to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.

##### (c) - more than **£300** in total.

##### (d) - any claim where a valid claim has not been made for emergency medical expenses.

##### (e) - more than **£200** in total.

- any compensation if **your trip** is to Bulgaria.
- any compensation where **your** tour operator provides a payment or provides travel to an alternative resort.
- any compensation for the first full day in **your** resort.
- any compensation where **your trip** was booked within 14 days of travel.
- any compensation where **you** fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.
- failure to ski due to the breakdown or damage to the ski lift.
- failure to ski due to severe weather conditions.

##### (f) any costs where your tour operator, transport provider or accommodation provider arranges alternative transport and/or accommodation.

#### What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. If **your skiing equipment** is delayed longer than 12 hours on **your outward** journey, **you** may need to hire replacements, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

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

For piste closure and avalanche closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it reopened. No cover is in place for any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.

### SECTION B11 - GOLF COVER

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

##### (a) up to a total **£1,000** for your own **golf equipment** to cover:

- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear, or
- (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.

##### (b) up to a total of **£1,000** for hired **golf equipment** to cover:

- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear, or
- (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that

are stolen, permanently lost or destroyed whilst on **your trip**.

- (c) up to **£30** per 24 hour period to cover the cost of hired **golf equipment** if **your own golf equipment** is lost, stolen, or delayed on your outward journey for over 24 hours from the time you arrived at **your trip** destination. **You** must keep all receipts for this hire and send them in to **us** with **your** claim.
- (d) up to **£75** per 24 hour period for the loss of Green Fees should the pre-booked Course become unplayable due to adverse weather conditions
- (e) up to **£100** for costs incurred at the golf club bar following **you** achieving a hole in one. **You** must keep all receipts for these items and send them in to **us** with **your** claim.

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

- (a) & (b) - the first **£50** of each and every incident giving rise to a claim  
 - more than **£300** for any one item of **golf equipment**.  
 - loss or damage due to atmospheric or climatic conditions, age, wear and tear, moth or vermin.  
 - any items more specifically insured elsewhere such as on **your** all risks household insurance policy  
 - **golf equipment** left **unattended** away from **your** personal holiday or **trip** accommodation except **golf equipment** left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- (c) - more than **£1,000** in total.  
 (d) - more than **£250** in total.  
 - your disinclination to play.  
 (e) - any claim which is not confirmed in writing by the Club Secretary and **your** playing partner.

**What you need to do if you wish to make a claim under this section of the policy:**

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. If **your golf equipment** is delayed longer than 12 hours on **your** outward journey, **you** may need to hire replacements, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all other losses of **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or golf operator, wherever appropriate. For loss of green fees claims **you** will need to obtain a letter from **your** golf course operator stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened. For hole in one claims **you** will need a letter of confirmation from the Club Secretary and **your** playing partner. No cover is in place for any claim evidenced by any other report not specified in this section, unless otherwise agreed by **us**.

## SECTION B12 – CATASTROPHE

Cover only available if you have purchased the Travel Disruption option and paid the additional premium applicable

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

up to **£1,000** to cover reasonable additional costs of travel and accommodation within a 20 mile radius to the same standard as those on **your** booking to enable **you** to continue **your trip** in a close location to that booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion or hurricane.

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

- any claim for a **trip** within **your** home country in the **United Kingdom** or if **your home** is in the **Channel Islands** any claim for a **trip** within **your** home country in the **Channel Islands**.
- any claim for travel or accommodation where the **trip** formed part of a tour operator's package holiday.
- any claim where the fire, flood, earthquake, storm, lightning, explosion or hurricane had taken place before **you** left **home**.
- any amounts that are recoverable from any other source.
- the first **£50** of each and every claim.
- any claim where **you** are unable to provide evidence of the necessity to make alternative travel arrangements.
- any claim where the alternative accommodation is more than 20 miles from that originally booked unless agreed by **us** in writing.

**What to do in the event of a claim**

**You** will need to provide written evidence from the appropriate official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. **You** will need to submit this to **our** claims office along with **your** original booking confirmation and receipts for all expenses made.

## SECTION B13 – MISSED CONNECTIONS

Cover only available if you have purchased the Travel Disruption option and paid the additional premium applicable

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

- Up to **£1,000** in respect of reasonable additional travel expenses incurred to reach the overseas destination due to:
- The outward or inward flight/sailing being delayed causing **you** to miss a **connecting flight**
- Scheduled public transport services failing to get **you** to **your International departure point** in time, due to adverse weather

**For each insured person this insurance will not pay:**

- Any delay due to industrial action, mechanical failure or structural defect of the aircraft or public transport.
- Any compensation where the airline or their agents provide alternative transport which departs within 12 hours of the scheduled departure time;
- Any compensation where **you** have not obtained written confirmation from the airline or their handling agents stating the schedule departure time, the actual departure time of flight/sailing and the reason for the delay
- Your** failure to allow sufficient time to get to the departure point.

## IN CASE OF A SERIOUS EMERGENCY

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

**IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999**

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

**YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745**

Whilst the actual medical care **you** receive is in the hands of the local doctors treating **you**, **we** can obtain the medical information **we** need from them to establish what is wrong, as well as their treatment and discharge plans. **We** can support **you** in the event **you** are admitted to a facility that may not be suitable for **your** clinical needs or

where there are concerns over practice.

**We** will then advise on, and can put in place, suitable repatriation plans to get **you home** as soon as it is medically safe to do so. **We** will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to **your** individual needs and **your** recovery.

It is important that **you** are aware of the following:

### Medical Treatment

- There is no cover for:
  - routine, non-emergency or elective treatment
  - or treatment that can wait until **you** return **home**.
- Our doctors are not treating **you**; they are not responsible or in control of the clinical care **you** are receiving in a medical facility.
- In some instances, **you** may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible **you** may have to wait as **you** would in **your** local NHS hospital unless **you** require critical care.
- Once **you** are discharged from hospital this does not always mean **you** are fit to fly **home** – For example, if **you** were in the **UK** and suffered the same injury/illness, then **you** would not consider flying out on holiday so soon after surgery/treatment/incident.
- Some medical facilities will raise charges that are far in excess of customary and reasonable; **we** will deal with such bills directly and there is no need for **you** to pay them. **You** simply need to pass any correspondence about such bills to **us** to ensure **we** can provide full financial protection.

### Repatriation (bringing you home)

- Coming **home** straight away is not always an option even if **you** are considered 'fit to fly' by the treating doctor.
- **We** have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to **your** individual needs and **your** recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if **your** health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the **UK**, if treatment is not possible where they are.

### OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

#### FOR A NON-URGENT MEDICAL SITUATION

That is something **you** would normally see **your** GP or minor injuries unit for, so **you** don't need to attend hospital but **you** do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on **your** foot? **We** have teamed up with Medical Solutions **UK** Ltd, who offer **UK** Registered Doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means **you** can quickly access support with minor ailments without disrupting **your** trip too much.

**You** can access this facility free of charge by calling +44 161 468 3793.

#### YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

#### OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but **we** have experience of good clinical outcomes within a regulated environment without the risk of a patient's health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment **you** are unlikely to find occurring in state facilities.

If **you** would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website [www.ourphilosophies.co.uk](http://www.ourphilosophies.co.uk)

#### IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

**In European Union Countries** - if **you** present yourself at a public facility **you** should show **your** EHIC/GHIC.

**In Australia** - **you** should enrol for Medicare, and have it accepted.

*Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and **your** standard policy excess will be waived from any claim **you** may make. If **you** are unable to use the EHIC/GHIC, **you** will have to pay the medical facility and submit a claim when **you** get **home**, the policy excess will then be applied.*

**In Turkey, Cyprus, Egypt and Bulgaria** - **we** utilise the services of Global Excel who can arrange for the bill to be paid directly. **You** simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay **your** policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here - [www.globalexcel.com](http://www.globalexcel.com)

**Everywhere else in the World** - if there is not suitable public facility that will treat **you** free of charge, **you** can pay the medical facility and retain all receipts so that **you** can make a claim when **you** get **home**.

**PLEASE NOTE:** If the costs are likely to exceed **£500** or **you** are admitted to hospital, **you** should call us on **+44 (0) 203 829 6745**.

## ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

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

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

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If **you** are unsure please do not hesitate to contact us 0800 581 801 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where **you** are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of **£200**.

**Please note those activities marked with an asterisk (\*) do not have Personal Accident or Personal Liability cover.**

**Activity Pack 1 – Covered as standard**

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK booked), Camping, Canoeing/Kayaking (White Water Grades 1-3)\*, Caravanning, Catamaran Sailing (In-shore)\*, Clay Pigeon Shooting\*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fencing, Fives, Flag Football, Flying as passenger (private/small aircraft/helicopter)\*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Handball - Practice and Training, Highland Games, Horse Riding (No Jumping), Hot Air Ballooning\*, Indoor Skating (not ice), Jet Boating\*, Jet Skiing\*, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Rafting (White Water Grades 1-3)\*, Re-Enactment, Rifle Range\*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, Rowing (inshore - recreational)\*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), Scuba Diving (not solo, up to maximum 30m)\*, Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, Tubing\*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga.

**Activity Pack 2 – Additional Premium required** (in addition to the activities listed under Pack 1)

Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 6 hours), Airsoft, American Football – Training (Organised and with Safety Equipment), Angling/Fishing (Sea), Assault Courses (No High Ropes), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/Outdoor climbing wall up to 25m), Diving (Indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m), Fly boarding, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football (Training), Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Hockey (Field – Organised Amateur Match), Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2,000m), Paint Balling\*, Parasailling\*, Parascending (Over water)\*, Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, Sea Canoeing/Kayaking (inshore)\*, Shark Diving/Swimming (Cage)\*, Shinty, Street Hockey, Surf life-saving (organised competition), Surfing\*, Tough Mudder, Trampolining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, War Games/Paint Balling, Water Polo, Water Skiing (No Jumping)\*, Weight Lifting, Windsurfing/Boardsailing/Sailboarding\*, Wrestling (Organised Training), Zip Lining / Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).

**Activity Pack 3 - Additional Premium required** (in addition to the activities listed under Packs 1 & 2)  
Included upon payment of winter sports premium.

Adventure Racing (up to 12 hours), American Football Amateur Match - (Organised & with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Canoeing/Kayaking (White Water Grade 4)\*, Canyoning, Cat Skiing\*, Equestrian, Flying (Crew/Pilot)\*, Flying Helicopter (Pilot)\*, Gaelic Football (Amateur Match), Glacier Walking, Gliding (non-competitive)\*, Go Karting\*, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Kick Sledging, Land Skiing, Langlauf, Modern Pentathlon, Mono-Skiing, Mountain Boarding, Octopush, Off Road Motorcycling (up to 250cc)\*, Off-piste/skiing/snowboarding (with guide), Passenger Sledge, Power Boating (inshore)\*, Power lifting, Quad Bikes (Providing you wear a helmet)\*, Rafting (White Water Grade 4)\*, River Tubing\*, Rodeo, Roller Derby (Safety equipment must be worn), Roller Hockey, Rugby (Amateur Match), Sand Boarding, Sand Dune Surfing/Skiing\*, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and / or without lifeguard present, Snow Biking, Snow Mobile/Ski Doos\*, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowcat Driving\*, Speed Sailing (in shore)\*, Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (outside marked areas and / or without lifeguard present), Swimming off of a boat (Unsupervised and / or no lifeguard), Swimming with Dolphins – outside marked areas and / or without lifeguard present, Telemarking, Tree Top Canopy Walking, Under 17 Driving (not public roads)\*, Zip Lining / Zip Trekking (booked during trip – requires appropriate trekking altitude pack), Zorb Football.

**Activity Pack 4 - Additional Premium required** (in addition to the activities listed under Packs 1-3)

Blowcarting/Land Yachting/Kite Buggy, Boxing Training (Head Guard must be worn), Devil Karting\*, Dirt Boarding, Fell Running (up to 3,000m), Gorge Walking (no ropes), High Diving, Jousting, Kite-Boarding/Surfing, Motorised Buggy\*, Mountain Biking (up to 3,000m), Paragliding\*, Paramotoring\*, Parascending (over land)\*, Roller Skating (24 hour relay)\*, Ski Biking, Ski Blading/Snow Blading, Skiing - Snowcat, Snow Karting\*, Snow Surfing\*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3,000m) Wake Boarding, Water Skiing (Jumping)\*.

**Activity Pack 5 - Additional Premium required** (in addition to the activities listed under Packs 1-4)

Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (Rock & Ice - Harnessed up to 4,000m), Fell Running (up to 4,000m), Heli-skiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4,000m), Polo, Polo cross, Rap Running/Jumping (Outdoor above 25m), River Bugging\*, Skeleton, Ski Mountaineering (up to 4,000m), Ski Randonee, Ski Run / Walking (up to 4,000m), Ski Touring (up to 4,000m), Ski Joering, Skiing - Freestyle, Skiing - Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 4,000m), Via Ferrata, Wind Tunnel Flying/Indoor Sky Diving\*, Zorbing/Sphering.

**Activity Pack 6 - Additional Premium required** (in addition to the activities listed under Packs 1-5)

Adventure Racing (up to 24 hours), Assault Courses including High Ropes and Harnessed, Black Water Rafting\*, Bull Riding, Canoeing/Kayaking (White Water Grade 5)\*, Cave Diving, Cave Tubing, Cycling Racing, Cyclo Cross, Freestyle Skateboarding, Gliding (competition)\*, Hang Gliding, Micro Lighting\*, Motocross\*, Motor Racing/Rallies/Competitions (amateur)\*, Off-Piste Skiing/Snowboarding (Without a Guide), Parapenting/Paraparingot\*, Power Boating (off shore)\*, Power Gliding\*, Power Kiting, Rafting (White Water Grade 5)\*, Scuba Diving (not solo - to 40m)\*, Ski Flying\*, Slack-Lining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Wicker Basket Tobogganing.

**Activity Pack 7 - Additional Premium required** (in addition to the activities listed under Packs 1-6)

Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Climbing (Rock & Ice – Harnessed up to 5,000m), Downhill Mountain Biking, Fell Running (up to 5,000m), Kloofing, Mountain Biking (up to 5,000m), Scuba Diving (Solo) – up to 40m, Ski Mountaineering (up to 5,000m), Ski Run / Walking (up to 5,000m), Ski Touring (up to 5,000m), Solo Climbing/Mountaineering (up to 5,000m), Tandem Skydive (up to 2 jumps maximum)\*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5,000m).

**Activity Pack 8 - Additional Premium required** (in addition to the activities listed under Packs 1-7)

Adventure Racing (up to 48 hours), Airboarding\*, Alligator Wrestling, Bobsleigh, Bouldering, Boxing – Amateur Fight (Head Guard must be worn), Bull Running, Climbing (Rock & Ice – Harnessed up to 6,000m), Coaststeering, Drag Racing\*, Fell Running (up to 6,000m), Free Diving, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway\*, Judo (competition), Karate (competition), Kendo (competition), Luge/Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6,000m), Parachuting\*, Rowing (Off-shore Recreational)\*, Sailing/Yachting (Off-shore recreational)\*, Ski Acrobatics, Ski Jumping, Ski Mountaineering (up to 6,000m), Ski Racing, Ski Run / Walking (up to 6,000m), Ski Stunting, Ski Touring (up to 6,000m), Skiing – Para, Solo Skydive (maximum of 1 jump per trip)\*, Sky Jumping\*, Sky Surfing\*, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 6,000m), Wrestling (Amateur competition), Yachting (racing/crewing) - outside territorial waters (offshore)\*.

**APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES****DATA PROTECTION**

White Horse Insurance Ireland dac holds **your** personal information in accordance with all applicable data protection laws. To administer **your** policy White Horse Insurance Ireland dac will collect and use information about **you** provided by **you** and this notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **us** for the purposes of administering **your** policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use **your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information **you** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by us in fulfilling **your** insurance contract.

**We** may send **your** personal information in confidence to other companies who provide services to **us** for processing and storage. This may mean sending information to countries outside of the **United Kingdom**, European Union or European Economic Area that may not have the same levels of privacy legislation as in the **United Kingdom**, European Union or European Economic Area. When **we** do this, we will ensure that **we** transfer the data securely and accordingly to regulatory requirements. By buying this insurance policy, **you** agree to **us** using **your** personal information in this way.

**You** have various rights in relation to personal information that is held by **us**, including the right to request access to **your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **we** use **your** information and what rights **you** have in relation to **your** personal information, however **you** can obtain more information about how **we** use **your** data by reviewing **our** full Privacy Policy. **Our** Privacy Policy is available on **our** website [www.whitehorseinsurance.eu](http://www.whitehorseinsurance.eu)

**Your** data will be treated in accordance with **our** Privacy Policy.

**WHERE TO OBTAIN A CLAIM FORM**

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

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

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

**The claims department.**

1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY  
(open 8am-8pm Monday to Friday, 9am-1pm Saturday)

Telephone: 0203 829 6761

Fax: 0870 620 5001

**YOUR RIGHT TO COMPLAIN**

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or you have some new evidence which **we** have not seen, please contact **us** in writing, explaining why **you** do not think **our** decision is correct.

**If your complaint is regarding the selling of your policies:**

Contact Golfguard on 0800 581 801

**Sometimes mistakes do happen in the assessment of claims and if you feel that the assessment of your claim has been incorrect, or there is additional information that would change the decision made then please write to:**

Customer Insights Manager, White Horse Insurance Ireland dac., 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call 0203 829 6604  
or email [complaints@policyholderclaims.co.uk](mailto:complaints@policyholderclaims.co.uk) who will review the claims office decision.

**If we are unable to do this to your satisfaction, disputes may then be referred to the Financial Ombudsman Service for review:**

Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit [www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/)

White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FNR is 203320.

## POLICY C – OPTIONAL GADGET COVER UPGRADE

### INSURANCE POLICY – TERMS AND CONDITIONS

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

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

This Gadget Insurance is arranged by Rock Insurance Services Limited & underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

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

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. You can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk/>.

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

The administrator is Rock Insurance Services Limited. They will help you with any questions you may have and help you with any changes you need to make to your insurance. Please also contact them if any details in your certificate of insurance are incorrect and they will arrange for a corrected insurance certificate to be issued to you. You can contact them at:

Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ,  
0800 091 2832, [admin@gadgetbuddy.com](mailto:admin@gadgetbuddy.com).

### CERTIFICATION OF COVER

Your policy combined with your certificate of insurance certifies that insurance has been effected between you and us. Please take time to read your policy documents in full to make sure you understand the cover provided.

In return for the payment of your premium we will provide the insurance cover detailed in your policy schedule and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the **period of insurance**.

Your policy is valid for the **period of insurance** as shown on your policy schedule.

Please refer to the policy documents provided to you when the policy was purchased or amended, for details of the type and level of cover your policy provides.

### INTRODUCTION

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

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

### WHERE AND WHEN COVER APPLIES

#### Period of this Policy

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

#### Operative time and geographical area

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

### YOUR RESPONSIBILITY

You must take reasonable care to provide accurate and complete answers to all the questions you are asked when you take out, make changes to, or renew this policy.

You must notify your administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your administrator of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim, we may charge you an additional premium, we may not pay any claim in full or your policy could be invalid.

#### Changes that may affect your cover

You must tell us as soon as possible about any changes to the information you provided when you purchased or renewed this policy, for example a change of phone or laptop.

This is not an exhaustive list and any changes you tell us about may affect your cover or result in a change to your premium. If you are unsure whether a change may affect your cover, please contact your administrator.

### DEFINITIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**UK:** England, Scotland, Wales, Isle of Man and Northern Ireland.

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

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

**We, Us, Our, Insurer:** UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited.

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

#### What is covered:

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

### BASIS OF COVER

#### A. Accidental Damage

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

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

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

#### B. Theft

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

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

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

#### C. Breakdown

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

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

#### D. Liquid Damage

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

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

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

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

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

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

### REPLACEMENT CONDITION

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

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

**What is not covered:**

1. Repairs or any other costs for:
  - a) cleaning, inspection, routine servicing or maintenance;
  - b) loss or damage arising from a manufacturer's defect or recall of the **electronic equipment**;
  - c) replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
  - d) any repairs carried out without prior authorisation from **us**;
  - e) wear and tear to the **electronic equipment** and/or gradual deterioration of performance;
  - f) **cosmetic damage**.
2. Any claim if the serial number, IMEI (international mobile equipment identity) or simgatae has been tampered with in any way.
3. Any claim made, or any event causing the need for a claim to be made, which occurred prior to the **commencement date of the period of insurance**.
4. Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of **your policy**, or since it was added to **your policy**, as verified by **your** airtime provider.
5. Any claim arising whilst **you** are not on **holiday**.
6. Any repair or replacement if a SIM card registered to **you** was not in the insured mobile phone or **electronic equipment** at the time of the **accidental damage, theft, breakdown**, or liquid damage.
7. Any expense incurred arising from not being able to use the **electronic equipment**, or any costs other than the repair or replacement costs of the **electronic equipment**.
8. **Accidental damage, theft, breakdown** or liquid damage to **accessories** of any kind.
9. Any **breakdown** arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, **Accessories** or associated equipment to correctly recognise and process any calendar date or time.
10. Reconnection costs or subscription fees of any kind.
11. Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
12. Items purchased from an on-line auction site unless from a **UK VAT** registered company.
13. Any costs for loss or damage to information or data or software contained in or stored on the **electronic equipment** whether arising as a result of a claim paid by this insurance or otherwise.
14. Any other costs that arise directly or indirectly from the event which led to **your claim** unless specifically stated in this policy.
15. Liability of whatsoever nature arising from ownership or use of the **electronic equipment**, including any illness or injury resulting from it.
16. Value Added Tax (VAT) where **you** are registered with HM Revenue & Customs for VAT.
17. Claims arising from terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
18. Claims arising from damage or destruction caused by, contributed to or arising from (i) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
19. Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
20. Claims for any **electronic equipment** used in connection with **your** profession or trade.
21. Any **electronic equipment** more specifically insured elsewhere.
22. Any claim if **you** are travelling to a country where the Foreign, Commonwealth and Development Office (FCDO) have advised against all but essential travel. **You** can check the FCDO travel advice at [www.gov.uk/government/organisations/foreign-commonwealth-office](http://www.gov.uk/government/organisations/foreign-commonwealth-office)
23. Any consequence, howsoever caused, including but not limited to Computer Virus of **Electronic Data** being lost, destroyed, distorted, altered, or otherwise corrupted.
  - For the purposes of this Policy, **Electronic Data** shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.
  - For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
24. Any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:
  - a) Infectious or contagious disease;
  - b) any fear or threat of (a) above; or
  - c) any action taken to minimise or prevent the impact of (a) above.  
Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
25. Anyone that is not a resident of the **UK** and has not been living permanently in the **UK** six months prior to the purchase of this policy.
26. Any loss or damage which occurred prior to the commencement of this insurance.

**POLICY CONDITIONS AND LIMITATIONS**

1. Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single **period of insurance**. Cover is limited to one replacement per **period of insurance** per item, up to the amount specified in the Summary of Cover table.
2. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.
3. This insurance only covers **electronic equipment** purchased in the **UK**, the Isle of Man. Cover includes the use of the **electronic equipment** for the period and destination shown on **your** insurance certificate. Any repairs or replacements must be carried out in the **UK** by repairers or retailers approved by **us**.
4. The **electronic equipment** must be less than 6 years old (except for laptops which must be less than 15 months old) at the **commencement date** of the insurance, with valid **proof of purchase**. All items must have been purchased as new from a VAT registered company and must be in full working order at the **commencement date** of this policy.
5. **You** must take reasonable care to:
  - a) supply accurate and complete answers to all the questions Rock Insurance Services may ask as part of **Your** application for cover under the policy
  - b) to make sure that all information supplied as part of **Your** application for cover is true and correct
  - c) tell Rock Insurance Services of any changes to the answers **You** have given as soon as possible.

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

If **You** become aware that information **You** have given Rock Insurance Services is inaccurate or has changed, **You** must inform them as soon as possible or the act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

6. **You** must provide **us** with any receipts, **proof of purchase** or documents to support **your** claim as requested. All **proof of purchase** must include the make and model of the **electronic equipment** and must be in **your** name. If **we** do not receive the documents **we** have requested from **you** or if any documents submitted by **you** are not acceptable to **us**, it may delay **your** claim or **we** may decline to pay **your** claim.
7. **You** must take all precautions to prevent any damage to **your electronic equipment**.
8. If **electronic equipment** is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company, etc), **you** must notify such carrier immediately and obtain a copy of their report.
9. **We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. Please note that it may be necessary for **us** to contact **your** Airtime Provider in order to validate **your** claim.
10. This cover is limited to one replacement per insured item per **period of insurance**.
11. Cover for **your electronic equipment** applies to **you** as the person who purchased the policy and **your immediate family**.
12. The benefits of this policy cannot be transferred to someone else or to any other **electronic equipment** without **our** written permission.

**HOW TO CLAIM**

**You** must:

1. Notify Trent - Services (Administration) Ltd as soon as possible after any incident likely to result in a claim under this insurance;
 

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

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

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

**CANCELLATION**

This insurance is designed to cover most circumstances but **you** should be aware that not all eventualities are insured. Please read this document carefully. **You** have the right to cancel this policy within 14 days of the date **you** purchased the policy or when **you** received the policy documents, if this is later. **You** do not need to provide a reason for cancellation, and **we** will provide a full refund of any premium paid, unless **you** have made a claim or there has been an incident likely to result in a claim.

If **you** wish to cancel the policy after 14 days no refund of premium will be payable.

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

- a) non-payment of premium.
- b) threatening and abusive behaviour.
- c) failure to provide documents.
- d) non-compliance with policy terms and conditions.
- e) a change in **your** circumstances means that **we** can no longer provide cover.
- f) where **we** identify **your** involvement in, or association with, insurance fraud or financial crime.
- g) where **you** have misrepresented or provided false information to the questions asked **you** when purchased, renewed or amended **your** policy.

If **we** cancel **your** policy, **we** will provide a refund of **your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed below.

**We** reserve the right not to invite the renewal of **your** policy. In this event **we** will notify **you** in writing to let **you** know.

**IMPORTANT NOTICE TO CUSTOMERS**

If **you** or anyone acting for **you** makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
- sending **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage **you** caused deliberately; or
- acting dishonestly or exaggerating a claim.

**We**;

- a) are not liable to pay the claim; and
- b) may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** right under (c) above, **we** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

**We** will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

## MAKING YOURSELF HEARD

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

If **you** have a complaint regarding the sale of the policy, please contact:

Rock Insurance Services Limited,  
Griffin House,  
135 High Street,  
Crawley,  
West Sussex  
RH10 1DQ  
Telephone: 0800 091 2832  
Email: [admin@gadgetbuddy.com](mailto:admin@gadgetbuddy.com)

If **you** have a complaint about the handling of a claim, please contact:

Trent - Services (Administration) Ltd,  
Trent House,  
Love Lane,  
Cirencester,  
Gloucestershire  
GL7 1XD  
Telephone: 01285 626020  
Email: [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk)

In all correspondence please state that **your** insurance is provided by UK General Insurance Limited and quote **your** unique policy number from **your** schedule.

Following **our** complaints procedure does not affect **your** legal rights as a consumer. For further information **you** can contact the Citizens Advice Bureau or Trading Standards.

### Financial Ombudsman

If **we** have not completed **our** investigations into **your** complaint within 8 weeks of receiving **your** complaint or if **you** are not happy with **our** Final Response, **you** may ask the Financial Ombudsman Service (FOS) to look at **your** complaint. If **you** decide to contact them, **you** should do so within 6 months of receiving **our** Final Response Letter. For more information regarding the scope of the Financial Ombudsman Service please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The Financial Ombudsman Service,  
Exchange Tower,  
London  
E14 9SR  
Tel: 0800 023 4567

Get in touch online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

### Online Dispute Resolution Portal

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

## COMPENSATION SCHEME

If Watford Insurance Company Europe Limited, cannot meet their obligations, **you** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## UK GENERAL INSURANCE LTD PRIVACY NOTICE

### WATFORD INSURANCE COMPANY EUROPE LIMITED INFORMATION NOTICE

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

### UK GENERAL INSURANCE LIMITED

**We** are UK General Insurance Limited, **our** data controller registration number, issued by the Information Commissioner's Officer, is Z7739575.

This information is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

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

### Why do we process your data?

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

### What information do we collect about you?

Where **you** have purchased an insurance policy through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to **us** so that **we** can administer **your** insurance policy and fulfil **our** contract of insurance.

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

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

**We** also process special categories of **your** personal data as it is in the substantial public interest and it is necessary: i) for administering **your** insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

### Privacy Notice

**You** can get more information about this by viewing **our** full Privacy Notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing **us** at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, **you** can write to **us** at:

Data Protection,  
UK General Insurance Limited,  
3 Carrwood Park,  
Selby Road,  
Swillington Common,  
Leeds  
LS15 4LG.

## SUMMARY OF COVER

Policy cover	Cover provided up to		Excess if applicable
	Standard Cover	Premier Cover	
<b>POLICY A – PRE-TRAVEL POLICY</b>			
A1 cancelling your trip (see note 1 and 2)	£3,000	£5,000	£50 (£10 loss of deposit)
<b>POLICY B – TRAVEL POLICY</b>			
B1 delayed travel first 12 hours	£30	£30	nil
delayed travel each further 12 hours	£10	£10	nil
delayed travel total	£250	£250	nil
missing your departure	£1,000	£1,000	£50
abandoning your trip after 24 hours	£3,000	£5,000	£50
B2 your personal possessions	£1,500	£1,500	£50
valuable limit	£400	£40	£5
single article limit	£300	£300	nil
personal possessions delayed in transit for more than 12 hours	£150	£150	nil
B3 your personal money	£500	£500	£50
cash limit	£250	£250	nil
cash limit if under 18	£50	£50	nil
your travel documents	£300	£300	£50
B4 emergency medical expenses outside home country (see note 2)	£10,000,000	£10,000,000	£50
emergency dental treatment	£200	£200	nil
state hospital stay benefit abroad per 24 hours	£15	£15	nil
state hospital stay benefit abroad total	£600	£600	nil
B5 cutting short your trip (see note 2)	£3,000	£5,000	£50
B6 your personal liability	£2,000,000 per policy	£2,000,000 per policy	nil
B7 accidental death benefit (see note 3)	£15,000	£15,000	nil
disability benefit - permanent loss of sight or limb	£30,000	£30,000	nil
disability benefit - permanent total disablement (see note 3)	£30,000	£30,000	nil
B8 legal advice and costs	£25,000 per policy	£25,000 per policy	nil
B9 domestic pets	£20 per 24hrs up to £300	£20 per 24hrs up to £300	nil
<b>Winter Sports</b> only applicable upon purchase of a Winter Single Trip Policy to cover the duration of your single trip, or upon purchase of a Multi Trip Winter to include 17 days Winter sports in any one year, please refer to page 8 of this policy wording for included activities.			
B10 your winter sports equipment	£500	£500	£50
single article limit	£300	£300	nil
delayed ski equipment per 24 hours	£15	£15	nil
delayed ski equipment total	£300	£300	nil
loss of ski pass, ski lift pass and ski school fees total	£250	£250	nil
piste closure per 24 hours (lost skiing)	£20	£20	nil
piste closure per 24 hours (additional travel expenses)	£10	£10	nil
piste closure total	£200	£200	nil
avalanche closure	£150	£150	nil
B11 your golf equipment	£1,000	£1,000	£50
single article limit	£300	£300	£50
hired golf equipment	£30 per per day up to £1,000	£30 per per day up to £1,000	nil
loss of pre booked green fees	£75 per per day up to £250	£75 per per day up to £250	nil
hole in one	£100	£100	nil
<b>Travel Disruption</b> only applicable upon purchase of the optional upgrade for this cover			
B12 catastrophe	£1,000	£1,000	£50
B13 missed connection	£1,000	£1,000	nil

### Pre-travel policy applicable to A1.

Note 1. Your policy does not provide cover for re-occurring or pre-existing medical conditions. If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone the medical screening helpline on 0343 658 0349 to see if cover is available. We will confirm any special terms in writing.

### Pre-travel and travel policy applicable to A1, B4, B5.

Note 2. Your policy does not provide cover for re-occurring or pre-existing medical conditions. You must also tell us if your health or medication changes between buying this policy and travelling and if you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone the medical screening helpline on 0343 658 0349 to see if cover is available. We will confirm any special terms in writing.

### Travel policy applicable to B7.

Note 3. Cover for accidental death and permanent total disablement is reduced to £1,000 if you are under 18 or over 69 years of age.

Level of Cover	Number of Gadgets Covered	Total Replacement/Repair Value for all Gadgets	Excess if applicable
<b>POLICY C – OPTIONAL GADGET UPGRADE</b>			
Level 1	3 gadgets	£1,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£1,000	
Level 2	5 gadgets	£2,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	
Level 3	7 gadgets	£3,000	Up to £50
	Single Article Limit	£1,000	
	Single Article Limit for Laptop	£2,000	