

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION



This Certificate is underwritten by Sirius International Insurance Corporation (publ) and administered by Export & General Insurance Services Ltd in accordance with the authority granted under Binding Authority Agreement No. B0524CSPXXX41117.

Export & General Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority No. 310881. Sirius International Insurance Corporation (publ) is authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202912. **You** can check their website at www.fca.org.uk which includes a register of all the firms they regulate, or **you** can phone them on 0800 1116768.

In the absence of any agreement in writing to the contrary this certificate will be governed by and construed in accordance with the laws of England and Wales. Any dispute relating to this Certificate will be subject to the jurisdiction of the courts of England and Wales.

This document, the schedule and any endorsement issued by **us** constitutes a contract between **you** and **us** and forms **your** certificate. There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole certificate. Please read the whole document carefully and keep it in a safe place.

In return for payment of the premium shown in the schedule **we** agree to insure **you** subject to the terms and conditions contained in or endorsed in this certificate, in the manner and to the extent provided in this certificate during the **period of Insurance**

INFORMATION YOU HAVE GIVEN US

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask to ensure that all information provided is accurate and complete. If **we** establish that **you** deliberately or recklessly provided **us** with false information **we** will treat this certificate as if it never existed and may decline **your** claim.

If **we** establish that **you** were careless in providing **us** with the information **we** have relied upon in accepting this certificate and setting its terms and premium **we** may:

- treat this certificate as if it had never existed and refuse to pay all claims and return the premium paid. (**We** will only do this if **we** provided **you** with insurance which **we** would not otherwise have offered);
- amend the terms of **your** certificate. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness;
- charge **you** more for **your** certificate, or reduce the amount **we** pay on a claim; or
- cancel your certificate in accordance with RIGHT TO CANCEL page 3

We will advise **you** if **we**:

- intend to treat **your** certificate as if it never existed; or
- need to amend the terms of **your** certificate.

NOTIFYING US OF ANY CHANGES

If **you** become aware that information **you** have given **us** is inaccurate or has changed, **you** must inform **us** as soon as practicable. When **we** are notified that information **you** previously provided is inaccurate, or of any changes to that information, **we** will tell **you** if this affects **your** insurance. For example **we** may amend the terms of **your** insurance, or require **you** to pay more for **your** insurance, or cancel **your** insurance in accordance with the cancellation condition within this

certificate.

If **you** fail to notify **us** that information **you** have provided is inaccurate, or **you** fail to notify **us** of any changes, this insurance may become invalid and **we** may not pay **your** claim, or any payment could be reduced.

'COOLING OFF PERIOD'

If, having examined **your** certificate wording, **you** decide the insurance does not meet **your** needs **you** can cancel the insurance within 14 days from the date **you** receive the certificate wording and **we** will refund the premium provided **you** have not taken a **trip** to which the insurance applies, and **you** have not made a claim.

You can also cancel this certificate at any time – see RIGHT TO CANCEL page 3.

HOW TO MAKE A CLAIM

- If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, or as soon as practicable, quoting MyTravelVisa (MTV) and which section of the certificate **you** are claiming under. Failure to comply with the above may invalidate your claim.

Global Response

Regus House, Falcon Drive, Cardiff CF10 4RU

Telephone: +44(0) 2920 468796;

fax: +44(0) 2920 468797

email: travelclaims@global-response.co.uk

Please quote scheme name MTV (Calls may be monitored or recorded for quality purposes)

- Then return **your** completed claim form to the claims service together with **your** original certificate and certificate schedule, confirmation of booking, all original receipts and police reports (which must be obtained as soon as practicable from date of discovery in the event of loss, burglary or theft of **money, valuables** or any items of **personal baggage**) and any other evidence requested on the claim form.

24 HOUR MEDICAL EMERGENCY SERVICE – GLOBAL RESPONSE

FAILURE TO CONTACT GLOBAL RESPONSE MAY RESULT IN A CLAIM BEING INVALID
TELEPHONE: +44 (0) 2920 468796

IMPORTANT EXCLUSIONS – This certificate does not provide cover for any claims arising directly or indirectly from any **pre-existing medical condition(s)** (see Definitions page 3) This restriction applies both to **you, your** travelling companions or any person upon whose health the **trip** may depend.

IN AN EMERGENCY

Please contact the **24 HOUR MEDICAL EMERGENCY SERVICE** telephone number shown above. Give **your** name, insurance details, reference number and as much information as possible. Please provide a telephone, fax or email address where **we** can contact **you** or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance **you** must obtain **our** prior authorisation before incurring any expenses over £500, except in case of emergency. If **you** are physically prevented from contacting **us** immediately **you, or** someone designated by **you, must** contact **us** within 48 hours or as soon as practicable.

TRAVELLING WHEN PREGNANT

Pregnancy is not a medical condition, so **you** are able to travel during **your** pregnancy. Airlines and ferry/shipping companies,

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

including cruise liners, have their own restrictions due to health and safety requirements. **You** should check with them or any other mode of transport **you** propose to take before **you** book.

Please make sure that **your medical practitioner** and midwife are aware of **your** travel plans, that there are no known complications and that **you** are not travelling against any medical advice. **We** have the right to request a medical certificate to confirm this. We will only pay claims due to a complication of pregnancy or where you are unaware of the pregnancy at the time of purchasing this insurance. A complication of pregnancy includes, but is not limited to, Toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean section, medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

RECIPROCAL HEALTH AGREEMENTS

You may be entitled to medical treatment, which becomes necessary when temporarily visiting countries in the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland, free of charge or at a reduced cost by using the European Health Insurance Card (EHIC).

You can apply for an EHIC for **your** spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for **your** own. Application forms are available from **your** local post office or by calling 0300 3301350. **You** will need to have the following information for everyone **you** are applying for:

- Name and date of birth
- NHS or national insurance (NI) number

Also if **you** purchased a worldwide single **trip** or multi-**trip** certificate and if **you** are travelling to Australasia there are reciprocal medical treatment arrangements for **United Kingdom** nationals. In-patient and out-patient public hospital treatment is given free of charge or at a minimal cost. Should **you** be admitted to hospital then immediate contact must be made with the **medical emergency service** and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided.

DATA PROTECTION ACT 1998

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

IMPORTANT NOTICES

Your attention is drawn to important features of **your** travel insurance certificate including:

FRAUDULENT CLAIMS: If **you** or an **insured person** makes a fraudulent claim under this certificate, then **we**:

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

If **we** exercise **our** right under clause (c) above:

- a) **We** will not be liable to **you** or an **insured person** 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) and;
- b) **We** need not return any of the premiums paid

HEALTH: The certificate contains conditions relating to the health of the people travelling and others upon whose well-being the **trip** may depend. It may be that **you** are required to disclose the condition of such people prior to cover being issued and **you** must be aware that failure to disclose such matters may prejudice **your** position in the event of a claim. A telephone based medical screening service is available. Please do use this service to ensure **you** are fully protected.

IMMEDIATE RELATIVE_:

You may have an **immediate relative** with a medical condition who is not travelling with **you**. In some cases, if their state of health deteriorates greatly, **you** may want to cancel or curtail **your trip**. Subject to all other terms and conditions, such claims are covered if **your immediate relative's** doctor states that at the date **you** purchased this certificate they would have seen no substantial likelihood of **your immediate relative's** condition deteriorating to such a degree that cancellation or curtailment would become necessary. If the doctor will not confirm this **your** claim may not be covered.

PROPERTY CLAIMS These are settled on an indemnity basis and not on a "new for old" or replacement cost basis, unless otherwise stated in the certificate.

CERTIFICATE LIMITS: Most sections of the certificate have limits on the amount **we** will pay under that section. Some sections also include inner limits e.g: for one item, or for **valuables** in total.

CERTIFICATE EXCESS(ES): Claims under most sections of the certificate will be subject to an **excess**. Where there is an **excess you** will be responsible for paying the first part of a claim.

REASONABLE CARE **You** are required to take all reasonable care to protect **you** and **your** property and to act as though **you** are not insured.

COMPLAINTS The insurance certificate includes a Complaints Procedure which tells **you** what steps **you** can take if **you** wish to make a complaint. See HOW TO MAKE A COMPLAINT page 12

RIGHT TO CANCEL

You can also cancel this certificate at any time by contacting Export & General Insurance Services Ltd. If this certificate is cancelled outside the cooling off period by **you** or **us** then, provided **you** have not made a claim, **you** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **you** have been covered. This will be calculated on a proportional basis. For example, if **you** have been covered for six (6) months, the deduction for the time **you** have been covered will be half the annual premium. If **we** pay any claim, in whole or in part, then no refund of premium will be allowed.

We can cancel this certificate by giving **you** thirty days' notice in writing where **we** believe there is a valid reason for doing so. **We** will send the cancellation letter to the latest address **we** have for **you** and **we** will set out the reason for cancellation in this letter. Valid reasons include but are not limited to: non-payment of premium; a change in risk occurring which means that **we** can no longer provide **you** with insurance cover; non-cooperation or failure to supply any information or documentation **we** request;

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

SPORTS AND ACTIVITIES The certificate will not cover **you** when **you** take part in certain sports or activities. Please refer to the Sports and Activities list at the back of the certificate.

GOVERNING LAW **Your** certificate is governed by the laws of England and Wales.

RIGHTS OF THIRD PARTIES

A person or company who is not a party to this certificate has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this certificate but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

GEOGRAPHICAL LIMITS

Area 1: Europe, (the country list below includes those countries within the Schengen region):

Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, and in the continent of Europe west of the Ural mountains including the Republic of Ireland, all countries bordering the Mediterranean Sea, as well as Madeira and The Azores, and covers **Trips** within the **United Kingdom**

Area 2: Worldwide Including USA, Canada & the Caribbean.

IMPORTANT NOTES

- 1) This certificate is only available to persons **resident in the United Kingdom**.
- 2) This certificate is only available to persons registered with a **United Kingdom** doctor.
- 3) This certificate is only valid for **trips** commencing in and returning to the **United Kingdom**.
- 4) For single **trip** policies the cover under Section 1 – Cancellation commences as soon as the trip booking is made and the premium has been paid. For annual multi-trip policies, the cover under Section 1 – Cancellation commences from the start date shown on **your** certificate schedule or at the time **you** booked the **trip**, whichever is the later. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the certificate being received or before **you** travel (whichever is sooner), if it does not meet **Your** requirements - see '**COOLING OFF PERIOD**' page 1.
- 5) Cover is only available for the whole duration of the booked **trip**. Cover cannot be effected once a **trip** has commenced.
- 6) If **your money, valuables** or any items of **personal baggage**, are lost or stolen **you** must notify the local police within 48 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply with the above may invalidate your claim.
- 7) Winter sports is only available to persons under the age of 65 years (at the date of issue).
- 8) Please refer to the Schedule of Cover (on **your** insurance certificate). This will show the level of cover **you** have purchased and stated on **your** certificate schedule.
- 9) For single **trip** insurance, this certificate is not valid for **trips** exceeding 31 days.
- 10) Winter sports **trips** are covered if the required additional premium has been paid.
- 11) For single **trip** insurance, this certificate is only available to persons up to and including the age of 75 years (at the date of issue).
- 12) For annual multi-trip insurance the outward and return journey must take place during the start and end date

shown on the certificate schedule.

- 13) For annual multi-trip insurance, the total duration of any one **trip** is limited to a maximum of 31 days (winter sports limited to 17 days per certificate year) or as otherwise shown on the certificate schedule and any **trip** exceeding this duration will not be covered in whole or in part.
- 14) For annual multi-trip insurance, this certificate is only available to persons up to and including the age of 70 years (at the date of issue).
- 15) Family cover applies to **you** and **your** husband/wife or **Common Law Partner/Civil Partner** plus up to four unmarried dependent children of either of **you**, under the age of 18 years in full time education, all permanently residing with **you**. Adults and children travelling under this certificate may travel independently.
- 16) This certificate is not valid for **trips** taken within the **United Kingdom** unless pre- booked for a period for three nights or more in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee and an invoice, bill, receipt or voucher can be produced, subject to the limitations shown in **your** schedule.

DEFINITIONS

Wherever the following words and phrases appear in **bold** in this certificate they will always have these meanings:

Business Equipment – Business goods or samples, presentation materials, packaging/cases and technical materials/equipment directly associated with **your** trade or profession and computer equipment.

Close Business Associate – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Common Law Partner/Civil Partner – the person living with **you** as a husband or wife, including same sex partner, for at least six consecutive months prior to the date of application and living at the same address.

Curtail/Curtailed/Curtailment – Return early to **home** in the **United Kingdom** or the period **you** are hospitalised as an inpatient abroad.

Excess - an amount deducted per insured person per policy section for each incident which results in a claim

Home – **Your** residential address in the **United Kingdom**.

Immediate Relative – Mother, father, sister, brother, wife, husband, **Common Law Partner/Civil Partner**, son, daughter (including fostered), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister, or legal guardian.

Loss of Limb – Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of Sight – The complete and permanent loss of sight in at least one eye.

Medical Emergency Service (24 hour assistance) – Global Response

Medical Practitioner – A registered practicing member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Money – Cash, postal and money orders, travel tickets, lift passes (in respect of winter sports **trips** where the appropriate premium has been paid), passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

Period of Insurance means the **period of insurance** as shown in your schedule.

Personal Accident – Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal Baggage – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a **trip**, together with articles worn or carried by **you** for **your** individual use during **your trip**.

Permanent Total Disablement – Disablement as a result of which **you** are unable to carry on or perform any business or occupation, and which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

Pre-Existing Medical Condition(s) - any disease, illness or injury, including but not limited to, the following, for which:

- **You** have received medication, advice or treatment within the last twelve months;
- **You** have experienced symptoms for a disease, illness or injury, within the last twelve months, whether the condition has been diagnosed or not;
- **You** have ever been treated for a heart related problem (including angina and high blood pressure), which has involved surgery or treatment with any kind of medication;
- **You** have ever suffered a stroke, or required treatment for a circulatory condition, which has involved surgery or treatment with any kind of medication;
- **You** have ever suffered from a malignant condition or any type of cancer;
- **You** have ever been diagnosed with a terminal illness;
- **You** have ever been treated for any type of breathing problem;
- **You** have received any form of treatment or undergone any medical consultation or investigation or been under the care of a specialist consultant within the last 12 months for any medical condition;
- **You** have ever been diagnosed as suffering from any psychological or psychiatric disorder, including but not limited to anxiety, stress or depression;

Psychiatric Condition – a mental or addictive condition, including, but not limited to, alcoholism, drug addiction or eating disorders.

Public Transport – The following fare paying regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.

Redundancy – The act of declaring redundant a person, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

Resident – A person who has a registered mailing address in the **United Kingdom** and who is also registered with a **United Kingdom** doctor.

Ski Equipment – Skis (including bindings), ski boots, ski poles and snowboards.

Ski Pack – Pre-booked lift passes, hired skis and boots and ski school fees.

Unattended – where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room or safe.

Trip(s) – A journey commencing and ending during **your period of insurance**, as stated on **your** travel insurance schedule.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man and Channel Islands.

(Please note that certain special provisions are included for travel to and from the Channel Islands, as detailed within this certificate).

Valuables – Watches, furs, leather goods, animal skins, silks, jewellery, items made of or containing precious stones, semiprecious stones, gold, silver or platinum, photographic, audio, video and electrical equipment of any kind, camcorders and accessories, all photographic/digital/optical/audio/video media, iPods, iPod Touch/MP3/4 players or similar and/or accessories, eBook readers, telescopes and binoculars.

We/Us/Our – Sirius International Insurance Corporation (publ.) and / or Global Response, the designated claim service provider.

You/Your/Yourself – Each insured person **resident** in the **United Kingdom** and registered with a **United Kingdom** doctor.

SECTION 1 - CANCELLATION

YOU ARE COVERED FOR

Up to the amount shown in the Schedule of Cover (on **your** certificate) if **your** travel and accommodation arrangements are cancelled before **your** departure from the **United Kingdom** (including ski hire, ski school and lift passes for winter sports **trips** where the appropriate premium has been paid), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your trip** as arranged) due to:

- 1) The death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** are intending to travel or stay with, (c) an **immediate relative** of **yours** or of any person **you** are intending to travel with or (d) a **close business associate** of **yours**;
- 2) **You** being called for jury service or as a witness in a Court of Law (but not as an expert witness or where **your** employment would normally require **you** to attend court);
- 3) **Your redundancy** or the **redundancy** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately when notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this certificate was issued;
- 4) **Your home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your trip**, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;
- 5) **Your** passport, or the passport of any person **you** are intending to travel with being stolen during the seven days before **your** departure date.

YOU ARE NOT COVERED FOR

- 1) The **excess** as shown in the Schedule of Cover (on **your** certificate). This **excess** will apply to each and every incident per each insured person involved in the incident (as shown in the Schedule of Cover for loss of deposit claims only);
- 2) Claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the **trip** is medically necessary;
- 3) Claims arising from pregnancy where, at the point of checking in for or boarding **your** flight **you** fail to provide the airline with a letter from **your medical practitioner** or

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

midwife confirming the estimated date of delivery, that there are no complications and **you** are fit to fly;

- 4) Anything caused directly or indirectly by:
 - a) Any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
 - b) Prohibitive regulations by the Government of any country;
- 5) Claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and UK Passport Service (UKPS);
- 6) Claims for air passenger duty (which can be reclaimed by **you** through **your** travel agent or airline);
- 7) **You** undertaking a **trip** when travelling by air or sea if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 8) Loss of Avios points, Loyalty card vouchers or points or unused Timeshare points;
- 9) The loss of any visas required in connection with **your trip**;
- 10) Anything stated in the General Exclusions.

SECTION 2 – CURTAILMENT

Curtilment is only applicable if **you** return to the **United Kingdom** earlier than planned.

This section includes the services of the **medical emergency service** who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

YOU ARE COVERED FOR

Up to the amount shown in the Schedule of Cover (on **your** insurance certificate):

- 1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from the **United Kingdom** (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from the **United Kingdom**, in respect of winter sports **trips** where the appropriate premium has been paid), if **you**, and where appropriate a companion covered by this certificate, have to curtail **your trip** and return to **your home** earlier than planned due to:
 - a) The death, severe injury or serious illness of:
 - i) **You** or any person **you** are travelling with;
 - ii) An **immediate relative** of **yours** who is a **resident** in the **United Kingdom**;
 - iii) A **close business associate** of **yours** who is a **resident** in the **United Kingdom**.
 - b) **Your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;
 - c) **You** being unable to continue **your trip** as detailed in **your** travel itinerary, due to loss or theft of **your** passport, or that of any person **you** are travelling with.

These proportionate value of costs will be calculated from the date of return to the **United Kingdom**.

- 2) Reasonable additional travelling expenses incurred by **you** for returning to the **United Kingdom** (Economy Class) earlier than planned for a reason stated in (1) of this section.

YOU ARE NOT COVERED FOR

- 1) The **excess** as shown in the Schedule of Cover (on **your** insurance certificate). This **excess** will apply to each and every incident per each insured person involved in the incident;
- 2) Claims that are not confirmed as medically necessary by the **Medical Emergency Service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to curtail the trip;
- 3) Additional travelling expenses incurred which are not authorised either by **us** or the **medical emergency service**;
- 4) Claims where a theft of passport has not been reported to the necessary authorities, and a written report obtained;
- 5) The cost of **your** original return **trip** if this has already been paid and **you** need to curtail **your trip**;
- 6) The cost of any visas required in connection with **your trip**;
- 7) **You** undertaking a **trip** when travelling by air or sea if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 8) Loss of Avios points, Loyalty card vouchers or points or unused Timeshare points
- 9) Anything mentioned in the General Exclusions.

NOTE – The **medical emergency service** only assists early return **home** for medical reasons, not for the other reasons listed under this section of the certificate.

SECTION 3 – MISSED DEPARTURE

This section does not apply to **trips** within the **United Kingdom** (except for **trips** to the Channel Islands).

YOU ARE COVERED FOR

Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) for necessary accommodation and travelling expenses (not including food, drink and telephone expenses) incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or **you** being delayed as a result of a major accident on a motorway, or the **public transport** being used is delayed, resulting in **you** arriving too late to commence **your** booked **trip** from or to the **United Kingdom**.

YOU ARE NOT COVERED

- 1) If sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 2) If **you** are not proceeding directly to the departure point;
- 3) Unless **you** get a letter from the **public transport** provider confirming that the service did not run on time;
- 4) Unless **you** get confirmation of the delay from the authority who went to the accident or breakdown affecting the car **you** were travelling in;
- 5) Unless **you** obtain confirmation from the police or motoring authorities (e.g. Highways Agency) to confirm a major accident on a motorway causing delays or closure on the motorway;
- 6) For any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** certificate and the date **your** travel tickets or confirmation of booking were issued;
- 7) For anything mentioned in the General Exclusions

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

SECTION 4 – TRAVEL DELAY

This section does not apply to **trips** within the **United Kingdom** (except for **Trips** to the Channel Islands). NOTE

– This section only applies for delays at **your** final international departure point to or from the **United Kingdom**.

YOU ARE COVERED FOR

- 1) Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) for the first full 12 hours **you** are delayed and for each full 12 hours **you** are delayed after that, up to a maximum shown in the Schedule of Cover (regardless of the number of incidents of delay); or
- 2) Up to the amount under the cancellation section of this certificate shown in the Schedule of Cover (less the **excess** as shown in the Schedule of Cover) if **you** abandon the **trip** (on the outward journey only) after the first full 12 hours, if **your** outward or return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:
 - a) Strike or industrial action (provided that when this certificate was taken out, there was no reasonable expectation that the **trip** would be affected by such cause);
 - b) Adverse weather conditions
 - c) Mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

YOU ARE NOT COVERED

- 1) For the **excess** as shown in the Schedule of Cover (on **your** insurance certificate). This **excess** applies to each and every incident per each insured person involved in the incident (this is only applicable if **you** abandon the **trip**);
- 2) If **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
- 3) If **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
- 4) For any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
- 5) Anything mentioned in the General Exclusions.

SECTION 5 – PERSONAL ACCIDENT

YOU ARE COVERED FOR

The amount shown in the Schedule of Cover (on **your** certificate) which will be paid to **you** or **your** legal personal representative, if **you** have a **personal accident** during **your trip** which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability.

NOTE – If **you** are aged under 16 or over 70 at the time of the accident the death benefit will be limited to funeral and other expenses up to £2,000 and the **permanent total disablement** benefit will not apply.

YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) A disease or any physical defect or illness;
- 2) An injury which existed prior to the commencement of the **trip**;
- 3) Pregnancy;
- 4) Any claims under this section not notified to **us** within 12 months of the date of the accident;
- 5) Anything mentioned in the General Exclusions.

SECTION 6 – MEDICAL EMERGENCY EXPENSES

(Not private health insurance) This section applies to **trips**:

- a) Outside the **United Kingdom**;
- b) By a Channel Islands **resident** to other parts of the **United Kingdom**;
- c) By **United Kingdom residents** to the Channel Islands.

Cover does not apply otherwise to **trips** within the **United Kingdom**. Before a claim for emergency expenses can be submitted under this section, **you** must contact the **medical emergency service**. Please refer to the definitions section of this certificate.

If during **your trip** **you** become ill or are injured

YOU ARE COVERED

Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) for costs incurred outside the **United Kingdom**:

- 1) For emergency medical and surgical treatment. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350;
- 2) For reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied **home** on medical advice or if **you** are a child and require an escort **home**;
- 3) In the event of death:
 - a) For conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or,
 - b) Local funeral expenses abroad limited to £1,500;

NOTE – All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced. If **you** become ill or are injured **we** have the right to bring **you** back **home**, if the treating **medical practitioner** agree that **you** can safely travel **home**. If **you** refuse to return **home**, **we** have the right to stop cover. If the treating **medical practitioner** does not agree **you** can safely travel **home** the **medical practitioner** must produce medical evidence.

YOU ARE NOT COVERED

- 1) For the **excess** as shown in the Schedule of Cover (on **your** insurance certificate). This excess applies to each and every incident per each insured person involved in the incident;
- 2) For any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
- 3) For any expenses incurred for illness, injury or treatment required as a result of:
 - a) Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the **medical emergency service** can be reasonably delayed until **your** return to the **United Kingdom**;
 - b) Medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

- 4) For preventative treatment which can be delayed until **your** return to the **United Kingdom**;
- 5) If **you** have not obtained a written certificate of fitness and ability to travel and where **you** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **your trip**;
- 6) For any claim where at the departure date, **you** or **your** travelling companion are travelling against the advice of a **medical practitioner** or travelling for the purposes of obtaining medical treatment;
- 7) For claims that are not confirmed as medically necessary by the attending **medical practitioner** or the **medical emergency service**;
- 8) For the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 9) For any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 10) For treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 11) For expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 12) For taxi fares not considered medically necessary, and where receipts have not been provided;
- 13) For the cost of telephone calls other than the first call to tell **us** about the medical problem;
- 14) For costs that arise over 12 months after a claim was first notified;
- 15) For costs where receipts are not produced;
- 16) For **you** undertaking a **trip** when travelling by air or sea if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 17) For any medical test **you** have planned or expect to have;
- 18) For any treatment or medication that **you** receive after **your** return to the **United Kingdom**;
- 19) For anything stated in the General Exclusions.

SECTION 7 – MEDICAL INCONVENIENCE BENEFIT

This section applies to **trips**:

- a) Outside the **United Kingdom**;
- b) By a Channel Islands **resident** to other parts of the **United Kingdom**;
- c) By other **United Kingdom residents** to the Channel Islands. Cover does not apply otherwise to **trips** within the **United Kingdom**.

This benefit payment contributes towards miscellaneous expenses incurred whilst **you** are an in-patient (including taxi fares and telephone calls). It does not provide compensation for loss of holiday enjoyment.

This is in addition to any medical expenses incurred under Section 6 – Medical Emergency Expenses.

YOU ARE COVERED FOR

The amount shown in the Schedule of Cover (on **your** certificate) per each complete 24 hours spent as an in-patient, if **you** are admitted to a registered hospital abroad, up to the maximum shown in the Schedule of Cover, in addition to any eligible medical expenses incurred under Section 6 of this certificate.

NOTE – Documentation must be submitted to confirm the date and time of admission and discharge.

YOU ARE NOT COVERED FOR

- 1) **You** undertaking a **trip** when travelling by air or sea if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 2) Anything stated in the General Exclusions.

SECTION 8 – UNITED KINGDOM EXPENSES

This section applies to **trips** within the **United**

Kingdom. YOU ARE COVERED

Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) for the following expenses reasonably incurred during **your trip** if **you** become ill or **you** are injured:

- 1) Reasonable additional accommodation expenses incurred by **you** or one relative or friend remaining with **you**, including the increased cost of **your** return travel home and additional travelling expenses incurred by one relative or friend travelling to or with **you**;
- 2) Reasonable expenses incurred in the event of **your** death for conveyance of **your** body or ashes to **your home**. (The cost of burial or cremation is not included).

YOU ARE NOT COVERED FOR

- 1) **You** undertaking a **trip** when travelling by air or sea if at the start of **your trip**, during **your trip** or on **your** return date, **you** are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy;
- 2) Anything stated in the General Exclusions.

SECTION 9 – PERSONAL PROPERTY

YOU ARE COVERED FOR

- 1) **PERSONAL BAGGAGE** - Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) for the value or repair of any of **your own personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items: all **valuables** in total, any one article, pair and/or set of articles, all sunglasses/prescription sunglasses will be shown in Schedule of Cover (on **your** insurance certificate)

NOTE – In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

- 2) **DELAYED BAGGAGE** - Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) towards the cost of buying replacement necessities if **your own personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will need to be provided in the event of a claim.

NOTE – Any amount **we** pay **you** under 2) (Delayed Baggage) will be deducted from any claim, in the event that **your personal baggage** proves to be permanently lost.

- 3) **PERSONAL MONEY** - Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) if **your own money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box. NOTE – If **you** are aged under 16, claims under personal **money** are limited to £100 overall (cash £50).

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

YOU ARE NOT COVERED

- 1) For the **excess** shown in the Schedule of Cover (on **your** insurance certificate). This **excess** applies to each and every incident per each insured person involved in the incident (not applicable to 2), Delayed Baggage);
- 2) If **you** do not exercise reasonable care for the safety and supervision of **your** property;
- 3) For loss, destruction, damage or theft of **personal baggage, valuables or money left unattended** in a public place, or a place to which members of the general public have access.
- 4) In the event of loss, burglary or theft of **personal baggage, valuables or money** you do not report to the local police within 48 hours, and do not obtain a written police report;
- 5) If **your personal baggage** is lost, damaged or delayed in transit, if **you** do not:
 - a) Notify the carrier (i.e. airline, shipping company, etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or;
 - b) Follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
- 6) For loss, destruction, damage or theft due to confiscation or detention by custom or other officials/authorities.
- 7) For loss, destruction, damage or theft of:
 - a) Contact lenses, dentures, hearing aids, samples, merchandise, bonds, coupons, securities, tents, antiques, pictures, mobile phones/smart phone, smart watches including but not limited to fitness trackers and accessories, laptops/iPads/computer tablets or similar and/or accessories, televisions, pedal cycles, dinghies, glass or china, alcohol, perishable goods, musical instruments, stamps or documents of any kind, boats and/or ancillary equipment, cigarettes (including e-cigarettes) or any other tobacco products, satellite navigation systems (GPS) and/or accessories, Personal Digital assistants (PDA's) and/or accessories, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), computers/games consoles (including handheld consoles) and/or accessories, sports gear whilst in use;
 - b) **Valuables** left as or carried in checked-in baggage;
 - c) Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or any damage caused by leaking powder or fluid carried within **Your** baggage.
- 8) For mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in.
- 9) For **valuables** stolen from an **unattended** vehicle.
- 10) For **personal baggage** stolen from:
 - a) An **unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or;
 - b) An **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.

- 11) For any shortages due to error, omission or depreciation in value.
- 12) For any property more specifically insured or recoverable under any other source.
- 13) For the cost of replacement locks;
- 14) For any loss of jewelry (other than wedding rings) while swimming, or partaking in any sports or activities;
- 15) For anything mentioned in the General Exclusions.

SECTION 10 – LOSS OF PASSPORT EXPENSES

YOU ARE COVERED

Up to £300 for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport, if **your** passport is lost or stolen.

YOU ARE NOT COVERED

- 1) If **you** do not exercise reasonable care for the safety or supervision of **your** passport;
- 2) If, in the event of loss, burglary, or theft of **your** passport, **you** do not report this to the local police within 48 hours, and do not obtain a written police report;
- 3) For loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
- 4) For anything mentioned in the General Exclusions.

SECTION 11 – PERSONAL PUBLIC LIABILITY

YOU ARE COVERED

Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) for **your** legal expenses and legal liability for damages which are caused by an accident that occurs during the **trip**, leads to a claim made against **you** for:

- 1) Accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;
- 2) Loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;
- 3) Damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

YOU ARE NOT COVERED FOR

- 1) Fines imposed by a Court of Law;
- 2) Anything caused directly or indirectly by:
 - a) Liability which **you** are responsible for, because of an agreement that was made;
 - b) Injury, loss or damage arising from:
 - i) Ownership or use of aircraft, horse-drawn or mechanical/ motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
 - ii) The occupation (except temporarily for the purpose of the **trip**) or ownership of any land or buildings;
 - iii) The carrying out of any trade or profession;
 - iv) Racing of any kind;
 - v) Any deliberate act;
 - c) Liability covered under any other insurance;
- 3) Anything stated in the General Exclusions.

NOTE – If **you** are using a mechanical/motorised vehicle, please ensure that **you** are adequately insured for third party cover, as **you** are not covered under this insurance.

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

SECTION 12 – SKI EQUIPMENT

This section of cover is only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED FOR

1) SKI EQUIPMENT

Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) for the value or repair of **your own ski equipment** (after making proper allowance for wear and tear and depreciation) or hired **ski equipment**, if they are lost, stolen or damaged during **your trip**, limited to £200 for any one item.

Please note: Claims for owned **ski equipment** will only be calculated as follows:

Up to 12 months old	85% of purchase price
Up to 24 months old	65% of purchase price
Up to 36 months old	45% of purchase price
Up to 48 months old	30% of purchase price
Up to 60 months old	20% of purchase price
Over 60 months old	0%

2) SKI HIRE

Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) per day for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your own ski equipment** during the period of Insurance.

3) DELAYED SKI EQUIPMENT

Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) towards the cost of hiring replacement **ski equipment** necessities, if **your own ski equipment** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts should be provided in the event of a claim.

YOU ARE NOT COVERED

- 1) For the **excess** as shown in the Schedule of Cover (on **your** insurance certificate). This **excess** applies to each and every incident per each insured person involved in the incident (not applicable to 2 and 3 above);
- 2) If **you** do not exercise reasonable care for the safety and supervision of **your own** or **your hired ski equipment**;
- 3) In the event of loss, burglary or theft of **your own** or **your hired ski equipment** **you** do not report this to the local police within 48 hours, and obtain a written police report;
- 4) If **your own** or **your hired ski equipment** is lost, damaged or delayed in transit, if **you** do not:
 - a) Notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) Follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) For loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities
- 6) For **your own** or **your hired ski equipment** stolen from:
 - a) An **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored

on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;

- b) An **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.

- 8) For anything stated in the General Exclusions.

SECTION 13 – SKI PACK

This section of cover is only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED

Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) per week all for the unused portion of **your ski pack** costs paid for or contracted to be paid for before **your trip** commenced, where **you** do not curtail the **trip**, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the **trip** and where there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED FOR

- 1) The **excess** as shown in the Schedule of Cover (on **your** insurance certificate). This **excess** applies to each and every incident per each insured person involved in the incident;
- 2) Claims that are not confirmed as medically necessary by the **medical emergency service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;
- 3) Anything stated under Section 6 – Medical Emergency Expenses 'YOU ARE NOT COVERED';
- 4) Anything stated under the General Exclusions.

SECTION 14 – PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

Cover is only available under this Section between 1st December to 30th April in the Northern Hemisphere, and between 1st April and 31st October in the Southern Hemisphere.

If there is a lack of snow in **your** resort and it closes, which prevents **you** from skiing:

YOU ARE COVERED

- 1) Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) towards the costs **you** have to pay to travel to another resort, or
- 2) Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) for each full day **you** are unable to ski, if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre- booked period of insurance of **your trip**.

YOU ARE NOT COVERED FOR

- 1) Claims where **you** have not obtained confirmation of resort closure from the local representative;
- 2) Claims where not all skiing facilities are totally closed;
- 3) Claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) Anything stated in the General Exclusions.

SECTION 15 – LEGAL COSTS AND EXPENSES

YOU ARE COVERED

If **you** die or are injured as a result of an accident which occurs during **your trip** during the period of insurance, and **you** or **your**

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

legal representative take legal action to get compensation, **we** will do the following in an attempt to get compensation for the death or injury:

1. Provide up to £25,000 for each insured person (but not more than £50,000 in total for all insured persons) for any fees and other disbursements reasonably incurred by **your** legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by **us**;
2. Any costs payable by **you** following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in connection with any claim or legal proceedings;
3. Any fees, expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgment of a court, tribunal or arbitrator;
4. Provide up to £1,000 for each insured person, for travel costs that have to be paid to go to a foreign court in connection with any legal action under 1) above;
5. If no compensation is received either as a result of the claim being abandoned or failing, then subject to the limits of cover stated in the certificate and certificate schedule **we** will pay the costs incurred;
6. If compensation is recovered for **you** than the usual cost rules of the relevant jurisdiction will apply. In some jurisdictions **you** will recover **your** costs, in others **you** may not. Any costs not recovered must first be met from the compensation. If the value of the costs not recovered exceeds the compensation then **we** will pay the balance of costs after the application of the compensation, subject to the limits of the cover in the certificate and certificate schedule.

YOU ARE NOT COVERED FOR

- 1) Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, the insurers or their agents, someone **you** were travelling with or another insured person legal costs and expenses incurred prior to the granting of support by **us** in writing;
- 2) Any claims notified to **us** more than 180 days after the date of the incident giving rise to such claim;
- 3) Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;
- 4) Any claim where **you** are insured for legal costs and expenses under any other insurance
- 5) Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation award (Contingency Fee Agreement);
- 6) Legal costs and expenses incurred if an action is brought in more than one country;
- 7) Any claim where in **our** opinion there is insufficient prospect of success in obtaining a reasonable benefit;
- 8) Anything stated in the General Exclusions.

CONDITIONS

- 1) **We** shall have complete control over the legal proceedings and the appointment and control of a lawyer. **We** shall appoint a lawyer on **your** behalf with the expertise necessary to pursue **your** claim.
- 2) **You** must follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle **us** to withdraw cover.
- 3) **We** must have access to any and all of the lawyer's file of papers.
- 4) **We** may include a claim for **our** legal costs and expenses.

SECTION 16 – BUSINESS TRAVEL EXTENSION

This Section of cover is only applicable if the appropriate additional premium has been paid.

YOU ARE COVERED FOR

STAFF REPLACEMENT EXPENSES

Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) in all for additional transport expenses incurred in respect of the necessary travel of a person to replace **you** abroad due to:

- (i) **Your** temporary total disablement which lasts for a continuous period of at least 72 hours, as certified by a **medical practitioner** or **your** death or **your** hospitalisation; or
- (ii) The death, injury or illness (occurring in the **United Kingdom** during the period of the **trip**) of **your immediate relative** or **close business associate** as defined.

NOTE - All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

YOU ARE NOT COVERED

- 1) For the **excess** shown in the Schedule of Cover (on **your** insurance certificate) for each and every incident per each insured person involved in the incident, unless the excess waiver premium has been paid;
- 2) If **you** have not obtained a written certificate of fitness and ability to travel and endure the **trip** if **you** are undergoing medical treatment as a hospital outpatient at the time of paying the final balance of **your trip**;
- 3) For any expenses incurred in respect of any on-going medical conditions which have not been declared to and accepted by **us**;
- 4) For anything stated in the General Exclusions.

BUSINESS EQUIPMENT

- (i) Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) for the value or repair of any of **your own business equipment** which is accidentally lost, stolen, damaged or destroyed (after making proper allowance for wear, tear and depreciation). The maximum **we** will pay for the following items: all goods or samples in total, any one article, pair and/or set of articles is shown in the Schedule of Cover;
- (ii) Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) in respect of **your** computers, laptops, tablets, smart phones and /or accessories only, which are accidentally lost, stolen or damaged during **your trip**.

NOTE: In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

BUSINESS EQUIPMENT HIRE

Up to £150 per day up to a maximum of £500 in total towards the cost of hiring replacement **business equipment** if **your own business equipment** is lost, stolen, damaged or destroyed.

BUSINESS MONEY

Up to the amount shown in the Schedule of Cover (on **your** insurance certificate) if **your business money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

- 5) If **your business equipment** is lost, damaged or delayed in transit, if **you** do not:

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

- a) Notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or property Irregularity report in the case of an airline) or; follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately;
 - 6) For loss, destruction, damage or theft:
 - a) From confiscation or detention by customs or other authorities;
 - b) Due to wear and tear, denting or scratching, moth or vermin;
 - c) Of computers, laptops, tablets, smart phones and /or accessories only, left as 'checked-in' baggage;
 - 7) For mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;
 - 8) For breakage of or damage to glass or china;
 - 9) For **business equipment** or computers, laptops, tablets, smart phones and /or accessories only, stolen from:
 - a) An **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of a the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry; or
 - b) An **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
 - 10) For any shortages due to error, omission or depreciation in value;
 - 11) For any property more specifically insured or recoverable under any other source;
 - 12) For anything stated in the General Exclusions.
- ### GENERAL EXCLUSIONS
- We** will not cover the following:
- 1) This insurance certificate does not provide cover for any claims arising directly or indirectly from any **pre-existing medical condition(s)**. This restriction applies both to **you**, **your** travelling companions or any person upon whose health the **trip** may depend.
 - 2) For any claims directly or indirectly relating to any **pre-existing medical condition(s)** or if **you** or anybody on whom the travel plans depend are awaiting or undergoing treatment, undergoing or awaiting any medical investigations or consultation with a specialist or awaiting diagnosis, test results or treatment;
 - 3) Any claim arising from **your** suicide, or attempted suicide, deliberately injuring **yourself**, being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse, self-exposure to needless danger (unless **you** are trying to save someone's life)
 - 4) Any claim arising as a result of **your** participation in any professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor (or buddy if qualified), or dangerous pursuits;
 - 5) Any claim arising through air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
 - 6) Any claim arising from air travel within 24 hours of scuba diving;
 - 7) Any claim arising from the bankruptcy/liquidation of any tour operator, travel agent or transportation company;
 - 8) Any other loss connected to the event **you** are claiming for, unless **we** specifically provide cover under this insurance certificate;
 - 9) Any claim arising from sexually transmitted infections;
 - 10) Any claim arising from **you** failing to take medication as prescribed by **your medical practitioner**;
 - 11) Directly or indirectly arising out of, consequent upon or contributed to by venereal disease or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) howsoever this syndrome has been acquired or may be named
 - 12) Any claim arising as a result of:
 - a) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
 - i) This exclusion will not apply to Section 5 – Personal Accident; Section 6 – Medical Emergency Expenses; or Section 7 – Medical Inconvenience Benefit; provided that the insured person suffering **personal accident** injury or illness has not participated in or conspired in such activities.
 - b) Any act of terrorism not involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents:
 - i) This exclusion will not apply to Section 5 – Personal Accident; Section 6 – Medical Emergency Expenses; or Section 7 – Medical Inconvenience Benefit; provided that the insured person suffering **personal accident** injury or illness has not participated in or conspired in such activities,
 - c) Any act of terrorism involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents:

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
 - d) Any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above;
 - 13) Any claim for loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:
 - a) Ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 - b) The radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

- c) Pressure waves from aircraft and other flying objects travelling faster than the speed of sound;
- 14) Any claim arising as a result of **you** riding on a motorcycle, quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **you** fail to wear a crash helmet;
- 15) Any claim arising as a result of **you** driving a motor vehicle or riding a motorcycle, quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;
- 16) Any claim for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 17) Any claim arising as a result of mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or potholing;
- 18) Any claim arising as a result of **your** manual work of any kind;
- 19) Any claim arising as a result of taking part in dangerous expeditions or the crewing of a vessel outside European waters;
- 20) Any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
- 21) Any claim arising as a result of the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses, Section 7 – Medical Inconvenience Benefit and Section 8 – United Kingdom Expenses);
- 22) Any claim arising as a result of off-piste skiing except whilst under the supervision of a qualified guide/instructor, ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs, ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
- 23) Any claim arising as a result of **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.
- 24) Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal or criminal act.
- 25) Any claim which arises directly or indirectly from **you** not being allowed to board a flight, train, sea vessel, coach or bus for any reason whatsoever;
- 26) Any claim arising from **your** failure to obtain the required passport or visa.
- 4) **You** must take all reasonable steps to recover any lost or stolen article.
- 5) The original insurance certificate must be produced before any claim is paid.
- 6) **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
- 7) **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
- 8) **We** may at any time pay to **you our** full liability under the certificate after which no further payments will be made in any respect.
- 9) At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your** certificate being invalid and all claims will be forfeited. These may include but are not limited to questions about **your** state of health or that of an **immediate relative** or any planned sports or activities. See INFORMATION YOU HAVE GIVEN US page 1

If the answers given change after the certificate was purchased **you** must notify **us** of this change.

- 10) If at the time of any incident which results in a claim under this certificate, there is another insurance covering the same loss, damage, expenses or liability **we** will not pay more than **Our** proportional share (not applicable to the **personal accident** section).

GENERAL CONDITIONS

- 1) No payment will be made under Sections 1, 2, 5, 6, 7, 8, or 12 without appropriate medical certification.
- 2) If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
- 3) In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

HOW TO MAKE A COMPLAINT

Our aim is to provide **you** with a first class standard of service at all times. Nevertheless, there may be an occasion when **you** may feel this objective has not been achieved by **us**. In the unlikely event of this happening, should **you** have any complaint or query regarding the service provided by **us** under **your** certificate, then please contact one of **our** customer service advisors in the first instance.

Export and General Insurance Services Ltd

Telephone (UK): 08444 11 3456

Fax (U K): 0871 266 8717

Email: complaints@exportandgeneral.co.uk

They will try and resolve **your** complaint.

For complaints about claims **you** should contact:

The Claims Director

Global Response Regus House, Falcon Drive, Cardiff CF10 4RU

Telephone: +44(0) 2920 468796; fax: +44(0) 2920 468797

email: travelclaims@global-response.co.uk

If **you** are unhappy with the response, **you** are advised to write explaining the nature of **your** query or complaint to:

The General Manager

Sirius International Insurance Corporation (publ)

Level 4, 20 Fenchurch Street London EC3M 3BY

Please quote **your** certificate number and give full information regarding the query or complaint. Also include details of where **you** can be contacted. **We** will send a written acknowledgment of receipt and give **you** details of who is handling **your** complaint and how to contact him or her **We** will resolve, or issue a final response to **your** complaint within 8 weeks of receiving the complaint.

In the unlikely event **you** are not satisfied with **our** final response, **you** may refer eligible complaints within 6 months to the Financial Ombudsman Service (FOS) if **you** are: a personal customer, or a business customer with a turnover under £ 1 million per year. The FOS can be contacted at:

The Financial Ombudsman Service

Exchange Tower, London E14 E14 9SR

Complaint.info@financial-ombudsman.org.uk

Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile.

You can visit the Financial Ombudsman Service website at www.fos.org.uk

If **you** take any of the action mentioned above, it will not affect **your** right to take legal action.

For the avoidance of any doubt, any complaint to the FOS should be brought against the Insurer (Sirius International Insurance Corporation), and not Export and General Insurance Services Ltd. Please make sure **you** follow the above procedure for submitting or escalating **your** complaint or query, since failure to do so may inadvertently delay **our** response to **you**.

Financial Services Compensation Scheme

Sirius International Insurance Group Ltd, are covered by the Financial Services Compensation Scheme (FSCS).

If **we** fail to carry out **our** responsibilities under this certificate, **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 0207 741 4100.

Sports and Activities

The following list of leisure activities shows which are covered and which are NOT covered by **your** certificate if **you** participate in them during **your** trip. There may be some restrictions in cover for some activities as indicated below. **We** will not cover any activity that is not listed below, unless **we** agree in writing.

Please contact MyTravelVisa on 0844 411 3456 if **you** have any queries or the activity concerned is not listed.

If **you** take part in an activity that is not listed, all cover will be excluded. This certificate does not cover **you** while **you** are taking part in:

- a) any organised team or contact sport not listed
- b) any sport/activity or competition as a professional
- c) any activity where **you** are competing in or practising for speed or time trials, sprints or racing of any kind, except as otherwise mentioned above.
- d) International and National events and their heats and officially organised practice or training for these events

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

Covered Sports & Activities

Angling – Freshwater	Jet skiing * **	Rubber ring rides (beach)
Angling – Rock/Surf * **	Jogging	Running (sprint and long distance)
Archaeological digging	Judo training only (not competitions) **	Sailing (incl. Flotilla) – not crewing/passenger only
Badminton	Jungle surfing	Sailing (incl. Flotilla) – crewing (within European waters)**
Banana boating – beach activity	karate –training only (not competitions) **	Sail boarding
Baseball **	Kayaking –rivers only (grade 1-3)	Scuba diving (qualified, with a buddy, maximum depth 30 metres)
Basketball **	Kendo – training only (not competitions)**	Skateboarding (no stunts)
Blade s k a t i n g stunts	Kite boarding / Buggyng / Surfing**	Snorkelling to a maximum depth of 10 metres
Body boarding	Lacrosse	Softball
Bowls	Marathon running	Squash
Catamaran sailing – European waters only* *	Martial arts – training only (not competitions)**	Surfing
Cricket – Recreational – not organised tournaments or competitions	Modern pentathlon – training only (not competitions) **	Swimming
Curling	Mountain biking (not including downhill racing and extreme ground conditions) **	Table Tennis
Dragon boating (not racing)	Netball	Ten pin bowling
Fell running	Orienteering	Tennis
Fell walking	Parasailing – over water	Trampolineing
Fishing – bank/river	Parascending – over water	Trekking/hiking/walking up to 4,500 metres
Flying (as a passenger on a scheduled airline)	Passenger (in private or small aircraft or helicopter)	Triathlon – training **
Golf	Pedaloos	Tug of war
Gorge walking	Pentathlon – training only (not competitions)	Volley ball
Handball	Racket ball	Wake-boarding
Heptathlon – training only **	Rackets	Water polo
High diving (to a maximum of 5 metres)	Rambling	Water-skiing (incl. mono)
Hobie catting (European waters only) **	Referring (on an amateur basis) **	Wind-surfing
Ice skating – provided not main purpose of the trip	Roller blading (inline skating and skateboarding) – no stunts	Yachting (incl. Flotilla) – not crewing/passenger only **
Inner tubing	Roller skating (no stunts)	
Jeep/car trekking **	Rounders	
Jet boating *	Rowing (not racing)	

* Excludes Personal Accident benefits ** Excludes Personal Public Liability Section

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

Covered if professionally organised and supervised and/or appropriate safety equipment and headgear is worn and safety precautions are followed

Abseiling	Fencing **	Quad biking up to 125cc **
Archery * **	Football – English	Rap jumping (within organiser’s guidelines)
Athletics – field events * **	Gaelic Football	Rifle range shooting **
Ballooning – hot air	Gliding (no cover for crewing or piloting)	Ringos
Black water rafting (grade 1-3) **	Go karting up to 125cc **	River bugging
Bone/deep sea fishing	Horse riding (not or hunting)	Sand boarding
Breathing observation bubble diving (maximum depth 30 metres)	Hot air ballooning	Sand dune surfing/skiing
Bridge walking (supervised by a fully trained guide)	Hot dogging (grade 1-3)	Sand Yachting **
Camel or elephant riding or trekking	Indoor climbing (or climbing wall)	Scuba diving (unqualified, maximum
Canoeing (grade 1-3) **	Kite surfing (over land)	Shark diving (inside cage)
Canopy walking or tree-top walking	Kite surfing (over water)	Small bore target shooting * **
Clay pigeon shooting **	Manual work – physical, laboring and/or	Sphering/Zorbing incl. aqua
Climbing (on a climbing wall only)	Motor cycling up to 125cc – (not racing)**	Tall-ship crewing* **
Conservation or charity work (educational)	Mountain biking down hill/racing/extreme ground	Tree trekking
Cycling/cycle touring exc.l BMX/Mountain **	Mountain boarding	War games / paint baling * , *
Cycling – racing (training only) * **	Mud Buggyng **	White water rafting (grades 1-3)
Cycle cross (not competitions) **	Ostrich riding (not racing) **	Zip lining
Deep sea/bone fishing	Overland trips (safari)	Zorbing/sphering incl. aqua
Dune Boarding	Paint balling (wearing eye protection) ***	
Elephant or camel riding or trekking	Polo	
Falconry	Pony trekking	

* Excludes Personal Accident benefits ** Excludes Personal Public Liability Section

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

Activities which are NOT covered

American Football	Gymnastics	Quad biking over 125 cc
Base jumping	Hang gliding	Rock Scrambling
Biathlon	High diving over 5 metres	Rodeo
Big Game hunting	Hockey	Roller hockey
Black water rafting (grade 4-6)	Horse jumping	Roller skating/blading (stunts)
BMX Riding - stunt/obstacle	Hot dogging (grade 4-6)	Rugby
Bouldering	Hunting/shooting	Sailing (incl. Flotilla) crewing (outside European waters)
Boxing	Hurling	Safaris using guns
Bungee Jumping	Hydro speeding	Sea kayaking
Canoeing (grade 4-6)	Jousting	Shooting/hunting
Canyoning	Kayaking (grades 4-6)	Skateboarding (stunts)
Cascading	Kayaking - sea	Sky diving
Cave diving/tubing or river tubing	Manual work - physical, labouring using Machinery and/or more than 5 metres	Street hockey
Caving / pot holing	Micro lighting	Stunt events
Cliff jumping	Modern biathlon	Tandem sky diving
Coastering	Motor cycle racing	Tombstoning
Cycling BMX/Racing	Motor cycling over 125cc	Trekking/hiking/walking about 4,500 metres
Drag racing	Motor racing	Via ferrata
Dune and wadi bashing	Motor rallying	Water ski jumping
Endurance tests	Mountaineering ordinarily necessitating the use of picks, ropes or guides	Weight lifting
Flying (learning to fly)	Parachuting	White water rafting (grades 4-6)
Football - American	Paragliding	Wrestling
Free mountaineering	Parapenting	Yachting outside European waters
Glacier walking or trekking	Parascending - over land or snow	Yacht racing
Gliding (learning to glide)	Pot-holing	
Go karting over 125cc	Power boat racing	

TRAVEL INSURANCE INCLUDING MEDICAL EMERGENCY & REPATRIATION

Winter Sports Activities (only applies if the appropriate additional premium has been paid)

Winter Sports Activities which are covered

Big foot skiing	Ice skating	Ski-doos **
Cat skiing (where deemed safe by resort management) **	Langlauf	Ski touring
Cross country skiing	Mono skiing	Sledging
Dog sledging	Off piste skiing (when deemed as safe by resort management) under the supervision	Sledging pulled by a horse/reindeer/dog (as a passenger) Snowmobiling **
Dry Skiing	Off piste snowboarding ((when deemed as safe by resort management) under the supervision of a local guide)	Snow-boarding
Dry slope skiing	Skiing	Snow shoeing

*** Excludes Personal Accident benefits ** Excludes Personal Public Liability Section**

Winter Sports Activities which are NOT covered

Biathlon	Ice speedway/speeding	Ski jumping
Bobsleighbing	Luging	Ski racing
Glacier walking/skiing	Skeletons	Ski stunting
Ice diving	Ski acrobatics	Speed skating
Ice hockey	Ski bob racing	Tobogganing