

Compass Travel insurance policy

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Thank you for buying Compass Travel insurance. Please read this policy before you leave on your trip.

This policy will not cover **you** for all eventualities. Please see page 3 for a schedule of benefits and page 12–13 for important information regarding conditions and exclusions.

It is important that **you** read this policy carefully because **we** will use it to settle any claim. Please make sure that

- the cover meets **your** needs;
- **you** can make the declaration on page 2 of this policy;
- **you** can agree to condition 1 of 'General conditions applying to all sections' (see page 34).

If **you** need more advice, please contact **your** insurance agent who will contact **us** for **you**.

Declaration

This Compass Travel Insurance Policy contains conditions and exclusions in relation to the health of the insured persons and the cover provided.

Medical Exclusions

If at the time of purchasing this policy, or whenever booking a trip (under an annual multi-trip policy), anyone insured under this policy answers 'Yes' to any of the following questions, this policy will not provide cover for any claim arising directly or indirectly from that condition.

- a Is anyone waiting for an operation, post operative check up, any other hospital treatment or any medical investigations, tests or test results (for anything other than pregnancy)?
- b Is anyone waiting for a consultation with a hospital doctor for any medical condition or set of symptoms, other than for regular check-ups for a stable condition?
- c Does anyone have a condition for which a **terminal prognosis** has been given?
- d Is anyone travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad?

Health Questions

At the time of taking out this policy and also when booking a trip (under an annual multi trip policy) **you**, and each insured person must read, and be able to answer 'No' to the health questions (1-9).

If anyone insured under this policy answers 'Yes' to any of the questions, they must contact the Insurance Provider to declare all their existing medical conditions regardless of whether they are applicable to the health questions below, and to see if cover can be provided.

You may have to pay an extra premium to include cover for **your** medical conditions.

You must ensure that all answers to medical questions that **you** give are truthful and accurate. In the event that **you** do not contact the Insurance Provider if required to do so, or **you** do not declare fully and accurately all existing medical conditions when contacting the Insurance Provider **we** reserve the right to cancel the policy, or refuse to deal with any claim arising, or to reduce the amount of any claim paid.

If **you** are in any doubt as to how to answer any questions, **you** must refer to your GP.

- 1 Has anyone been admitted to hospital overnight or treated as a day-patient in the last 12 months?
- 2 Has anyone ever been diagnosed with or received any treatment or medication for any heart/cardiac problem?
- 3 Does anyone have a breathing condition for which they take more than 2 prescribed medications, or

which their medication has changed in the last 6 months?

- 4 Does anyone have a breathing condition which in the last 5 years has required either the use of supplementary oxygen or the use of a nebuliser?
- 5 Has anyone ever been diagnosed with or had treatment for any circulatory condition? (including stroke, TIA, blood clots), or diabetes?
- 6 Has anyone ever been diagnosed with or had treatment for High Blood Pressure? (Where High blood pressure is controlled by no more than one medication and their medication has not changed in the last 6 months, this question can be answered as 'No')
- 7 Has anyone been diagnosed with or had any treatment in the last 5 years for any type of cancer, leukaemia or brain tumour?
- 8 Has anyone ever had an organ transplant, or been on kidney dialysis?
- 9 Has anyone ever had dementia, or any other psychiatric or psychological illness?

If **you** can agree this declaration any existing medical conditions will be covered by this policy, therefore please do not contact the Insurance Provider as **you** may be charged an additional premium unnecessarily.

Changes to your health (applies to Annual Multi-trip policies only)

PART ONE

If **your** health changes after **you** purchase **your** policy but before **you** travel, **you** must contact **your** Insurance Provider immediately to tell us about these changes if because of these **you**:

- Have seen a doctor or seen or been referred to a consultant or specialist
- Have been admitted to hospital, or are waiting to receive treatment (including surgery, tests or investigations)

We will then tell **you** if we can cover these medical conditions free of charge or for an additional premium.

PART TWO

If **we** cannot cover **your** medical conditions, or **you** do not want to pay the additional premium quoted, **we** will give **you** the choice of either:

- Cancelling **your** policy and receiving a proportionate/partial refund (provided that **you** have not made a claim or are about to); or
- Making a cancellation claim for any pre-booked trips; or
- Continuing the policy but without cover for **your** medical conditions.

Schedule of benefits

Personal travel insurance

Section:	Sum insured per insured person (up to):			Page	
	Single/Multi-trip	Long-Stay	Excess		
1a	If your trip is cancelled	£5,000	£1,000	£50	14
1b	If your trip is cut short	£5,000	No Cover	£50	15
2	Medical and other expenses	£10 million	£5 million	£50	16–17
3	Hospital benefit	£1,000	£460	Does not apply	18
4	Personal accident	£25,000	£15,000	Does not apply	19
5	Personal belongings total	£1,500	£1,000	£50	20
	Valuables limit	£300	£300		
	Single article limit	£300	£300		
6	Temporary loss of personal belongings	£100	£100	Does not apply	21
7	Money and Documents	£400	£400	£50	21
	Cash (adult)	£200			
	Cash (child under 16)	£50			
8	Loss of passport	£250	£250	Does not apply	21
9	Personal liability	£2 million	£2 million	£250	22
10	Missed departure - extra travel and accommodation expenses	£750	£500	Does not apply	22
11	Mugging	£500	No Cover	Does not apply	22
12	Travel Legal Guard	£25,000	£25,000	Does not apply	23–25
13	Delay	£100	No Cover	Does not apply	26
	(£5,000 for cancellation)				

Extra options (when applicable additional premium has been paid)

Winter-sports cover

A	Winter-sports equipment	£500		£50	26–27
B	Winter-sports equipment hire	£150		Does not apply	26–27
C	Ski pack	£250		Does not apply	28
D	Piste closure	£300		Does not apply	28
E	Avalanche closure	£500		Does not apply	28

Business-equipment cover (not available for Long-stay)

A	Business-equipment	£2,000		£100	29–30
B	Business-equipment hire	£500		Does not apply	29–30
C	Business money	£1,000		£100	30

Golf-equipment cover (not available for Long-stay)

A	Golf-equipment	£1,000		£50	31
B	Golf-equipment hire	£200		Does not apply	31
C	Golf fees	£300		Does not apply	31

Travel Disruption cover (not available for Long-stay)

A	Replacement transport or accommodation	£1000		£50	32–33
B	Cancellation/Curtailment	£5000		£50	32–33
C	Enforced stay	£1000		£50	32–33

Please note that the sum insured is the most you can claim under the section but other limits may apply. These are shown under the appropriate sections of the policy. All cover limits and excesses shown are per person.

Definitions

Wherever the following words and phrases appear in bold in this policy or the schedule they will always have the meanings shown below.

Accidental injury

Injury to **you** resulting directly from an accident involving something violent and visible. This does not include sickness or disease, any natural condition or the result of anything that happens gradually.

Acts of terrorism

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

Booked Scheduled Transport

The following regular scheduled forms of transport: Train, Coach, Bus, Aircraft or Sea Vessel which run to a timetable and where **you** are a fare-paying passenger, and pre-booked Taxis.

Business associate

Anyone who works at **your** place of business and who needs to be in work while **you** are away so the business can run properly.

Child

A person under 18 (or under 21 if in full time education). To qualify for the **child** premium, they must be travelling with an adult who **we** have insured.

Close relative

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, common law partner (defined as living together at the same address and including same sex relationships) or fiancé/fiancée.

Couple

Two adults living at the same address who are married, in a civil or common law partnership or living together as if they are married.

Excess

The amount(s) **you** will have to pay towards any claim. This applies to each section claimed under (if applicable), per insured person, per insured incident.

Fragile Articles

Perishable goods, glass, antiques, works of art and china.

Hijack

The unlawful seizure or wrongful exercise of control of the aircraft (or crew thereof) in which **you** are travelling as a passenger.

Home

The address where **you** live in the **United Kingdom**.

Labour dispute or protest

Any form of action taken, or the threat of action, which prevents or otherwise interferes with producing goods or providing services.

Manual Work

Any work that involves working at heights of more than 2 metres and/or the use of physical labour, including but not limited to construction, installation, assembly, building work and any work involving the use of heavy machinery or specialist equipment.

Mugging

Theft or attempted theft involving an act of violence against **you** by someone not insured on this policy which results in **your** injury and hospitalisation.

Period of insurance

The period **you** are covered for. **Cover should be issued before your departure from the UK and last the full duration of the trip.** The time that cover for particular sections starts and ends is given in more detail below.

- **For single-trip insurance including long-stay cover**

Cancellation cover starts on the date of issue shown on **your** insurance schedule. All other cover begins when **you** leave **home** to go on **your trip** and lasts until **you** return **home**, as long as that is within the **period of insurance** **you** have paid for.

- **For annual multi-trip insurance**

Cancellation cover starts when **you** book each **trip** or on the start date shown on **your** insurance schedule, if this is later. Cover under all other sections begins when **you** leave **home** to go on **your trip** and ends when **you** return **home** from that **trip**. The insurance is only valid if **you** have insured the whole duration of each individual **trip**, as shown on your policy schedule. For Annual Multi-Trip this will either be a maximum **trip** duration of either 31, 45 or 60 days per **trip**, as shown on **your** policy schedule. The start and finish dates of the **trip** must fall within the 12-month period. There is no cover offered by the policy

Definitions - continued

whatsoever for trips which are longer than the insured **trip** duration you have paid for. The start and finish dates of the **trip** must fall within the 12-month period. For holidays booked during the 12-month period and that start after the end of the 12-month period, **we** will provide cancellation cover until the policy ends.

- **We** will extend the **period of insurance** by up to 30 days, at no extra cost, if **you** have to stay on **your trip** longer because of events which **you** have no control over. If the transport **you** are on is **hijacked**, **we** will automatically provide worldwide cover. The **period of insurance** will continue for up to 12 months without extra charge.

Personal Belongings

Items owned entirely by **you** including **your** luggage and their contents, articles **you** are wearing or carrying with **you** including **your valuables**.

Ski Pack

Ski-school fees, ski-instructor fees, hired skis, hired ski boots and bindings, hired snowboard, hired snowboard boots and bindings or hired ice-skates, and the cost of any lift pass **you** have booked.

Terminal prognosis

When a doctor tells a patient that they have a condition that will eventually lead to their death.

Trip

Your holiday or business **trip** that starts and finishes from **your home** address in the **United Kingdom**. The start and finish dates of the **trip** must fall within the **period of insurance**.

Unattended

Where **you** are not in a position to prevent unauthorised interference with the theft or damage to **your** property.

United Kingdom/UK

Great Britain, Northern Ireland, Channel Islands and the Isle of Man.

Valuables

Audio, visual, video, photographic, computer and portable navigation equipment, jewellery, furs, gold and silver items, watches, binoculars, musical instruments, tablet devices, MP3 players and electronic games.

We, our, us

Ageas Insurance Limited.

Winter Sports

On-piste snowboarding, on-piste skiing, mono-skiing, ice-skating, curling, tobogganing and snowmobiling, cross-country skiing on locally recognised tracks, off-piste skiing with a qualified instructor and off-piste snowboarding with a qualified instructor.

You, your

Each insured person named on the travel insurance schedule who the correct premium has been paid for.

Geographical limits

Personal travel insurance

Before travelling please ensure that **your** insurance schedule reflects the areas **you** are travelling to based on the geographical definitions below.

Area UK England, Scotland, Wales and Northern Ireland including the Isle of Man

Area EU Europe, the Channel Islands, the Republic of Ireland, Madeira, the Canary Islands, Syria, Turkey, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea

Area XU Worldwide except the United States of America, Canada and the Caribbean

Area WW Worldwide

Who to contact if you need help following a Medical Emergency - Assistance International

Assistance International is a 24-hour worldwide emergency service. If **you** need help following a medical emergency, **00 44 23 8064 4633** please call:

The numbers from the countries most often visited are as follows.

France, Greece, Portugal, Spain and Italy	00 44 23 8064 4633
USA and Canada	011 44 23 8064 4633
Fax number	00 44 23 8064 4616
E-mail	ai@ageas.co.uk

We may record or monitor calls for training purposes or to improve the quality of **our** service.

Information needed in medical emergencies

- **Your** name, and address, and **your** phone or fax number abroad
- The name of the agent who arranged this insurance
- **Your** policy number shown on the schedule
- The details of **your** booked outward and return journeys
- The type of help **you** need

If **you** go into a hospital abroad and **you** are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** as soon as possible.

We may be required to contact **your** GP in the **UK** to check **your** medical records.

Getting you home after a medical emergency

If **you** are too ill to return **home** using **your** return travel tickets, Assistance International can arrange other travel for **you**. In special circumstances, they will arrange a road or air ambulance. Before **you** travel, the doctors looking after **you** must provide a certificate confirming that it is medically necessary for **you** to return **home** and that **you** are fit to travel. The conditions of section 2 'Medical and other expenses' and condition 5 of the general conditions that apply to all sections also apply to the service provided by Assistance International.

Paying medical fees

If possible, **you** should pay for **your** medical treatment and then claim these costs back when **you** return **home**. If **you** cannot pay the medical costs out of **your** own money, contact Assistance International.

European Health Insurance Card

A European Health Insurance Card (EHIC) entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are travelling in a European Economic Area (EEA) country or Switzerland.

The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.

You can pick up a EHIC application form from **your** local post office or **you** can complete this online by visiting www.dh.gov.uk/travellers

If **we** agree to a claim for medical expenses which has been reduced because **you** used an EHIC, any other reciprocal health agreement, other travel insurance or private health insurance, **you** will not pay the **excess** for this section. If **you** do not have an EHIC, this insurance policy will still be valid.

Making a Claim

To make a claim, please call our Claims helpline on **0345 122 3280**. The phone line is open 24 hours a day, 365 days a year. They will lodge **your** claim and issue a claim form.

We may record or monitor calls for training purposes or to improve the quality of **our** service.

Fill in the claim form and return it with:

- the relevant proof **we** need as stated here and on the claim form;
- this policy; and
- **your** travel insurance schedule.

All the certificates, accounts, receipts, information and evidence **you** send must be in the form **we** ask for. Always send originals and not photocopies. Please ensure **you** keep copies of any documents **you** send to **us**. **You** must pay any costs involved in providing these documents.

We will aim to answer all correspondence within five working days of receiving it.

Please notify us of your claim as soon as possible. Any unreasonable delays in your notification may prejudice the way we handle your claim.

You must supply the following proof:

If you cancel the trip

Please send **us**:

- the reason for cancelling the **trip**;
- **your** booking invoice or receipt and **your** cancellation invoice; and
- independent written proof of the reason for cancellation.

For example, if the cancellation is due to an illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured.

Cutting the trip short

Please give the reason **you** cut **your trip** short, confirming that **you** had to come **home** early. Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel. **You** must then send this with **your** claim form.

Medical and other expenses

Please send details of the illness or injury and original receipts and bills for any expenses **you** have paid. **We** may be required to contact **your** GP in the **UK** to check **your** medical records.

Personal accident

Please send full details of the accident and injury.

Personal belongings, temporary loss, winter-sports equipment

Please send full details of the belongings which have been lost, stolen or damaged. **You** should also send receipts, proof of ownership, or bills for the cost of repairs. For loss or theft claims, **you** must also send a police report. If **your** belongings were lost, stolen or damaged while in the care of a carrier or handling agent, **you** must send a 'carrier's report' or 'property irregularity report' as well as the travel tickets and luggage receipts the carrier or handling agent gave **you** when **you** checked in. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. For temporary-loss claims, please send receipts for the replacement items **you** have bought and a 'carrier's report' or 'property irregularity report'.

Money and documents

Please send full details with a police report and cash withdrawal slips or similar proof of the money **you** withdrew.

We may record or monitor calls for training purposes or to improve the quality of **our** service.

Making a Claim

Loss of passport

Please send a police report and any bills or receipts for travel and accommodation expenses.

Personal liability

You must send **us** any writ, summons or other legal documents as soon as **you** receive them. **You** must also give **us** any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **our** permission, in writing.

Missed departure - extra travel and accommodation expenses

If **your booked scheduled transport** service is interrupted please send confirmation of the delay from **your** transport provider. **You** must also send receipts or bills for **your** expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how **you** got to the airport, port or station.

Travel Legal Guard

Please send full details of the accident and **your** injury.

Delay

When **you** claim **you** must ask the airline or transport company to confirm in writing:

- a the cause of the delay or cancellation;
- b the period of the delay;
- c the scheduled time of departure and arrival; and
- d the actual time of departure and arrival.

Mugging

Please send a police report and a certificate from the doctor confirming the injuries **you** received and the period **you** were in hospital receiving in-patient treatment.

Winter-sports and golf-equipment hire

Please send receipts for the cost of hiring the snowboard, skis or golf-equipment and full details of what was lost, damaged or stolen.

Ski pack (lessons, hire, and lift pass)

Give the reason for cutting short the use of **your ski pack** and send **us** a medical certificate confirming that this was necessary.

Piste closure

Please ask the relevant authority to confirm in writing that the piste was closed. **You** must also send **your** receipts for transport to the other resort and the cost of the lift pass.

Avalanche closure

You must get written confirmation from the appropriate authority that getting to or from **your** resort was not possible for the period claimed due to an avalanche or a landslide.

Green Fees

Please ask the relevant authority to confirm in writing that the golf course was closed.

Dangerous activities

You are not covered for claims caused by **you** taking part in **winter sports** (unless **you** have paid the extra **winter sports** premium), mountaineering, potholing, riding or driving in any kind of race, flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or doing any other dangerous activity. However, **we** automatically cover the activities listed below under **our** standard cover and under the **winter sports** cover.

Ageas travel insurance cover includes the following;	Winter sports cover includes the following;
Abseiling – professionally organised & supervised	Cross-country skiing
Aerial safaris – in chartered aircraft & an organised excursion	Curling
Angling	Dog sledding
Archery – properly supervised	Downhill skiing
Badminton	Glacier walking
Banana Boat	Heli-skiing
Baseball – non professional	Ice skating
Basketball – non professional	Mogul skiing
Bowls	Mono skiing
Camel riding - not racing	Skiing on- or off-piste (off-piste only with a qualified guide or instructor)
Canoeing/Rafting/White water rafting -up to category 2	Snowboarding on- or off-piste (off-piste only with a qualified guide or instructor)
Catamaran sailing - up to 12 miles from coast only*	Snowmobiling*
Cave tours - for school children only, when accompanied by a qualified guide	Speed skating
Clay pigeon shooting - organised event	Tobogganing
Cross-country running	
Curling	
Cycling - transport only, excludes mountain biking	
Deep sea fishing – game fishing	
Dinghy sailing - up to 12 miles from coast only*	
Driving a car, van, lorry – excludes professional drivers*	
Driving or riding on a motorcycle or moped	
Dry slope skiing	
Fell running	
Fell walking - no picks or ropes	
Fencing - amateur only	
Fishing	
Football – not professional, semi-professional or major competition or tournament	
Gliding - not piloting & subject to flying with qualified pilot	
Go-karting – up to 120 cc*	
Golf	
Gorilla trekking	
Gymnastics	
Hiking/Walking/Trekking - no ropes or equipment & on recognised routes	
Horse riding – excluding jumping, hunting & competition	
Hot air ballooning - licensed operation only, not piloting	
Ice skating on ice - rink	
Indoor climbing – at a properly organised activity centre	

Dangerous activities - continued

Ageas travel insurance cover includes the following;

Jet boating (as a passenger only)

Jet skiing*

Kite boarding – not racing (no cover for kite damage)

Kite buggying – not racing (no cover for kite damage)

Kite surfing – not racing (no cover for kite damage)

Land skiing

Lapland trips - skidooring, husky dog sledge and reindeer sledge (all as a passenger only)

Marathon running - not professional

Motorcycling - not racing or competing*

Netball - not professional or semi-professional

Non competitive running - not exceeding 26.2 miles

Orienteering

Paint balling - war games

Paragliding/Parascending over water - only when attached to a speedboat

Passenger sledge

Pony trekking

Powerbykes - up to 15 mph*

Quad biking/ATV's - only if wearing a helmet and protective clothing, up to 125cc, not racing or competing*

Racket ball

Rambling

Rifle range*

Ringos

River bugging

River sledding

Roller skating/blading/hockey - incidental

Rounders

Rowing

Safaris without guns - professional organised tours only

Sail boarding

Sailing - coastal waters only - up to 12 miles from coast*

Sand dune surfing

Scuba-diving - to a depth of 30 metres & only if accompanied by a qualified diver or if you are qualified

Shark diving in a cage under water - professionally supervised

Shooting - range only (must be adequately supervised*)

Skateboarding

Skin diving – see scuba diving

Sledding

Small bore target shooting*

Snorkelling

Summer tobogganing

Surfing

Dangerous activities - continued

Ageas travel insurance cover includes the following;	
Swimming Table tennis Ten pin bowling Trekking Tug-of-war Volleyball Wake boarding Water polo Waterskiing Wilderness walking - organised tour (recognised routes) Windsurfing Yachting - coastal waters only - up to 12 miles from coast* Zorbing.	

The policy may not cover **you** if **you** are going to do any activity that **we** may consider to be dangerous and that is not listed above, or if **you** take part in any competition. Please ask **your** insurance agent to contact **us** to see if **we** can provide cover.

* Under section 9 (Personal liability), **you** will not be covered for liability caused directly or indirectly by **you** owning or using any aircraft, motorised vehicle, boat, or any form of motorised leisure equipment.

Important information

Please read this policy carefully and remember the following.

1 About the cover and conditions

This is **your** contract of insurance. It contains certain conditions in each section and general conditions on pages 37–38. **You** must meet the conditions or **we** will not accept **your** claim. **We** have designed this insurance to cover most events which could affect **your trip**, but there are certain things which are not covered.

2 Limit of cover

Each section of the personal insurance cover shows the most **you** can claim, but other limits may apply. For example, under section 5 of the personal insurance cover (Personal belongings), the overall limit is £1,500 but there is a limit of £300 for any single item and a total limit of £300 for all **valuables**. **We** will work out how much **we** will pay **you** for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them.

3 Cancelling your policy

If **you** are not satisfied with this policy and have not taken a **trip** protected by the cover provided and; have not made a claim against the policy and; there has been no incident likely to give rise to a claim (such as the cancellation of a booked **trip**), **you** can cancel this policy within 14 days from the date **you** receive the policy wording and policy schedule. **We** will then refund **your** premium in full. **We** will not refund **your** premium after the 14-day period.

If **you** have a single-trip policy, **we** will only refund **your** premium if the period from the date **we** issued the policy until **your** scheduled return date **home** is greater than 28 days.

For both single-trip and annual multi-trip no refund of premium will be available after the 14 days. If **you** want to cancel **your** policy, please contact **your** insurance agent.

We or anyone **we** authorise have the right to cancel this policy at any time by sending **you** fourteen days' notice in writing where there is a valid reason for doing so. **We** will send the notice to the last known address **we** have for **you** and **we** will set out the reason for cancellation in **our** letter. Valid reasons may include but are not limited to:

- Changes to the information given at the point of purchase which may result in the risk no longer being acceptable to **us**.

- Where **we** suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means **we** no longer wish to provide cover.

As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the period of cover provided, **you** must pay the full premium and **you** will not be entitled to any refund.

4 When this policy is valid

This policy is only valid if **you** also have a travel insurance schedule showing the correct premium and if **you** have paid the premium.

Your insurance agent will give **you** this schedule. The policy describes the cover provided for **you** and the conditions which **your** cover depends on. **You** must keep the policy and travel insurance schedule and send them both to **us** if **you** make a claim.

5 One-way trips

This insurance is designed to cover a round **trip** which starts and finishes at **your** usual **home** in the **United Kingdom**. **We** may arrange insurance for one-way **trips** of up to 17 days. This is limited to the cover and conditions that would have applied if **you** had arranged to return to the **United Kingdom** at the end of the **period of insurance**.

6 Excesses

We will take an **excess** off each claim **you** make, per insured person under certain sections of this insurance policy unless **you** have paid the **excess** waiver premium. The amount **you** will have to pay towards a claim is shown under each section. If **you** want **excess** waiver, all insured people named on the schedule must pay for it when **you** take out **your** travel insurance.

If **we** agree to a medical expenses claim (section 2) which has been reduced because **you** have used an EHIC form or private health insurance, or through a reciprocal health agreement, **you** will not have to pay the **excess** under that section. **Excess** waiver is not available for Long-stay policies.

Important information - continued

7 For annual multi-trips**UK trips**

Annual multi-trip insurance provides cover for **trips** in the **United Kingdom**, only if they include at least two nights' accommodation, which **you** must pay for and which has been pre-booked.

Couples and families

Annual multi-trip cover for **couples** and families allows the adults covered under the policy to travel either together or separately. A **child** covered under the annual multi-trip family policy can only travel without the insured adults, if he or she is travelling with and under the supervision of an adult who is responsible for their care for the length of the **trip**.

Winter sports

Annual multi-trip cover will provide up to 17 days' **winter-sports** cover in one year if **you** have paid the appropriate premium.

8 For business travel insurance

The single-trip and multi-trip premium will automatically cover **you** while **you** are away from **home** on a business **trip** which is for managerial, clerical or other non-**manual work**. **We** can cover **your** business equipment on a single-trip or multi-trip policy if **you** pay the extra premium.

Please read pages 29-30 for details of the extra cover available for business equipment. Business equipment cover is not available for a long stay policy.

9 Long-stay cover

Only available for **trips** in excess of six months (186 days)

Age restrictions

Long-stay cover is only available if **you** are aged between 16 and 35 years.

Working overseas

This policy provides cover for working whilst on **your trip**, restricted to managerial, clerical, administrative occupations and non-**manual work**. **You** are not covered for full time **manual work** or any electrical or construction work.

Period of cover

The maximum period of cover is 12 months (366 days).

Excess Waiver

Excess waiver does not apply to long-stay cover.

Winter sports

Long-stay cover will provide up to 31 days recreational **winter sports** cover during **your trip** if **you** have paid the appropriate premium.

11 Eligibility

This policy is only available to persons who have been resident in the **United Kingdom** for at least 6 months prior to taking out this insurance and who are registered with a General Practitioner in the **UK**.

12 Declaration

The declaration applies to each **trip** separately.

13 Balcony Exclusion

We will not cover any claim involving jumping from or falling from a building or balcony except; where the building or balcony itself is shown to be defective; or in circumstances where **your** own life is in danger or **you** are attempting to save human life.

14 Alcohol exclusion

We will not cover;

- a the effect of **your** alcohol, solvent or drug dependency or long term abuse
- b **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

15 Medicare/Medicaid

For travel to the United States of America, **we** will pay only for necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies, that do not exceed the average reimbursement the provider receives for all services rendered to its patients, up to a maximum of one and a half times the rate that would be applicable if the costs were payable by US Medicare.

Personal travel insurance

Section 1a If your trip is cancelled

- **Single/Multi-trip: up to £5,000**
- **Long Stay: up to £1,000**

What is covered

We will repay **you** for **your** proportion of expenses **you** have paid or legally have to pay for **your** unused travel and accommodation which **you** do not use if **you** have no choice but to cancel the **trip** as a result of one of the following commencing during the **period of insurance**:

- a **You** death, injury or illness or that of **your** travelling companion, the person **you** are going to stay with (not including a tour leader or someone **you** have paid to provide any part of **your trip**), a **close relative** or **business associate**.
- b **You** or **your** travelling companion being required by the police to stay at **home** as a result of burglary, or serious damage by fire, explosion, subsidence, storm flooding, vandalism, fallen tree or impact by aircraft or vehicle to **your** or their **home** or usual place of business in the **United Kingdom**.
- c **You** or **your** travelling companion being required for jury service or as a witness in a court of law in the **United Kingdom** as long as **you** became aware of the commitment after taking out this policy or booking the **trip** (whichever is later).
- d **You** being made involuntarily redundant if **you** are under 65 and have 2 years' continuous employment with the same employer.
- e **You** or **your** travelling companion having agreed leave subsequently cancelled by the emergency services or armed forces, for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, **acts of terrorism**, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.

Note - For single-trip cover, cancellation insurance starts on the date of issue shown on **your** insurance schedule. For annual multi-trip cover, each **trip** is covered when **you** book it or from the start date shown on **your** insurance schedule, whichever is later.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 **You** are not covered for claims caused directly or indirectly by the following.
 - a **You** deciding **you** no longer want to travel.
 - b A **labour dispute** or **protest**.
 - c Government regulations, acts of parliament or currency restrictions.
 - d **Your** financial circumstances or unemployment (other than redundancy if **you** are under 65 and have two years' continuous employment with the same employer).
 - e The tour operator, or anyone **you** have made travel or accommodation arrangements with, failing to provide the arrangements.
 - f **You** travelling against medical advice or to get medical treatment.
 - g If **you** fail to get a valid passport or other travel documents **you** need.
- 2 If **you** receive payment from someone or somewhere else, **we** will take this off **your** claim.
- 3 **We** will not pay the first £50 (£10 for deposit-only claims) of every claim. This applies per Insured person for each claim unless **you** have paid the **excess** waiver premium.
- 4 If, at the time of taking out this insurance (or booking the **trip** if this was later) **your close relative, business associate** or travel companion had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a **terminal prognosis**, or been told that their condition is likely to get worse in the next 12 months;

We will not pay for any claim **you** (or any insured person) make, that has anything to do with the medical condition of that **close relative, business associate** or travel companion.
- 5 Costs which have been paid for on behalf of a person who is not named on the policy schedule.

Conditions

As well as the general conditions on pages 34–35, the following conditions apply.

- 1 **You** must do everything that **you** can to get to the airport, port or station **you** are leaving from on time.
- 2 If **you** do not tell the travel agent, tour operator or organisations providing transport and accommodation as soon as **you** need to cancel **your trip**, the amount **we** pay will be limited to the cancellation charges that would have applied at that time.

Section 1b If your trip is cut short

- **Single/Multi-trip: up to £5,000**
- **Long Stay: no cover**

What is covered

You will be covered for **your** proposition of expenses **you** have paid or legally have to pay for travel and accommodation which **you** do not use if **you** have no choice but to cut short the **trip** and **you** return **home** for one of the reasons given below which start during the **period of insurance**.

- 1 One of the following people is injured, falls ill or dies.
 - a **You** or the person **you** had arranged to travel or stay with.
 - b A **close relative**.
 - c A **business associate**.
- 2 **Your home** is damaged and not fit to live in, or the police ask **you** to return because **your home** has been burgled.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 **You** are not covered for claims caused directly or indirectly by the following.
 - a **You** taking part in **winter sports** (unless **you** have paid the extra **winter sports** premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if **you** hold a recognised diving qualification which shows **you** are competent to make the dive), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.
 - b Knowingly or deliberately putting yourself at risk (unless **you** are trying to save someone's life).
 - c **You** taking part in **manual work** in connection with a profession, business or trade.
 - d **You** suicide or attempted suicide or deliberately injuring yourself
 - e **You** motorcycling, as either the driver or a passenger, unless the driver holds a current and valid licence which allows them to ride a motorcycle and **you** are wearing a helmet
 - f **You** travelling against medical advice or to get medical treatment.
- 2 **We** will not pay the first £50 of every claim made for each of **you**, unless **you** have paid the **excess** waiver premium.
- 3 If, at the time of taking out this insurance (or booking the **trip** if this was later) your close relative, **business associate** or travel companion had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a **terminal prognosis**, or been told that their condition is likely to get worse in the next 12 months;

We will not pay for any claim **you** (or any insured person) make, that has anything to do with the medical condition of that **close relative, business associate** or travel companion.
- 4 Costs which have been paid for on behalf of a person who is not named on the policy schedule.

Conditions

As well as the general conditions on pages 34–35, the following conditions apply.

- 1 If **you** go into hospital and are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** as soon as possible.
- 2 Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel.
- 3 If **you** return **home** early because of the illness, injury or death of a **close relative** or **business associate**, **you** must get a doctor's certificate confirming the illness, injury or death.
- 4 If **we** pay for **your** unused travel, **we** will not also make payment for **your** additional travel.

Section 2 Medical and other expenses

- **Single/Multi-trip: up to £10 million**
- **Long Stay: up to £5 million**

What is covered

You will be covered for the following expenses caused by **you** becoming ill, being injured or dying during the **period of insurance**, as long as the expenses are necessary.

- 1
 - a Expenses **you** would have to pay, outside the **United Kingdom** and the country where **you** normally live, within 12 months of the start of **your** illness or injury. The expenses must be for medical, surgical or hospital charges, emergency dental treatment (for pain relief), ambulances, nursing homes and nursing.
 - b The extra cost of returning to **your home**, including returning **you** by air ambulance if this is medically necessary.
 - c **Your** extra accommodation (room only) expenses.
 - d Extra travel and accommodation (room only) expenses for one person who has to either stay with **you** or travel from the **United Kingdom** to escort **you home** if **you** are seriously ill or injured.
 - e The extra cost, above that which would be paid in the **United Kingdom**, of funeral expenses abroad or of bringing **your** body or ashes **home**.
 - f If **you** are on a business **trip** and **your** company needs to send someone to replace **you**, **we** will pay their replacement's economy-class air fare or second-class rail fare to the point at which **you** were too ill to continue the business **trip**.
 - g Emergency dental treatment up to £300 for the immediate relief of pain only.
- 2 **You** will be covered for extra travel expenses which are necessary if **you** have to return **home** early because a **close relative** or **business associate** is seriously ill or injured or has died during the **period of insurance**.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 **You** are not covered for claims caused directly or indirectly by the following.
 - a **You** taking part in **winter sports** (unless **you** have paid the extra **winter sports** premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if **you** hold a recognised diving qualification which shows **you** are competent to make the dive), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.
 - b Knowingly or deliberately putting yourself at risk (unless **you** are trying to save someone's life).
 - c **You** taking part in **manual work** in connection with a profession, business or trade.
 - d **Your** suicide or attempted suicide or deliberately injuring yourself
 - e **You** motorcycling, as either the driver or a passenger, unless the driver holds a current and valid licence which allows them to ride a motorcycle and **you** are wearing a helmet
 - f **You** travelling against medical advice or to get medical treatment.
- 2 **You** are not covered for treatment or surgery which **our** medical advisers and the doctor treating **you** believe is not essential or could wait until **your return home**.
- 3 **You** are not covered for extra costs for a single-room or private accommodation.
- 4 **You** are not covered for any treatment **you** receive after **you** have returned **home**.
- 5 **We** will not pay the first £50 of every claim made for each of **you** unless **you** have paid the **excess** waiver premium or **your** claim has been reduced because **you** have used an EHC form or private health insurance.
- 6 **You** are not covered for treatment or surgery whilst on **your trip** where the requirement for this was known prior to **your** travelling.

Section 2 - continued

What is not covered

- 7 **You** are not covered for any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Agreement.
- 8 **Balcony Exclusion**
We will not cover any claim involving jumping from or falling from a building or balcony except; where the building or balcony itself is shown to be defective; or in circumstances where **your** own life is in danger or **you** are attempting to save human life.
- 9 **Alcohol exclusion**
We will not cover;
- the effect of **your** alcohol, solvent or drug dependency or long term abuse
 - You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

Conditions

As well as the general conditions on pages 34–35, the following conditions apply.

- If **you** go into hospital and are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** as soon as possible.
- Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel.
- If **you** return **home** early because of an illness, injury or death of a **close relative** or **business associate**, **you** must get a doctor's certificate confirming the illness, injury or death.
- You** must not arrange to be taken **home** without **our** permission. **Our** medical advisers will consult the doctors treating **you** to decide whether it is necessary.
- We** may tell **you** to return if **our** medical advisers and the doctors treating **you** decide that **you** are fit to travel.
- If **we** pay for **your** additional travel arrangements to return to the **UK**, **we** will not also pay for **your** unused travel.
- For travel to the United States of America, **we** will pay only for necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies, that do not exceed the average reimbursement the provider receives for all services rendered to its patients, up to a maximum of one and a half times the rate that would be applicable if the costs were payable by US Medicare.

Section 3 Hospital benefit

- **Single/Multi-trip: up to £1,000**
- **Long Stay: up to £460**

What is covered

If **you** fall ill or are injured during the **period of insurance**, **you** will receive £20 for each full 24 hours that **you** spend as an inpatient in a hospital outside the **UK** and the country where **you** normally live.

Note : Any amount **you** receive under this section will be on top of any amount that **you** receive under section 2. **You** can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by **you** or someone travelling with **you** while **you** are in hospital.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- You** are not covered for claims caused directly or indirectly by the following.
 - You** taking part in **winter sports** (unless **you** have paid the extra **winter sports** premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if **you** hold a recognised diving qualification which shows **you** are competent to make the dive), flying (except as a passenger travelling in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.
 - Knowingly or deliberately putting yourself at risk (unless **you** are trying to save someone's life).
 - You** taking part in **manual work** in connection with a profession, business or trade.
 - Your** suicide or attempted suicide or deliberately injuring yourself
 - You** motorcycling, as either the driver or a passenger, unless the driver holds a current and valid licence which allows them to ride a motorcycle and **you** are wearing a helmet
 - You** travelling against medical advice or to get medical treatment.
- Balcony Exclusion**
We will not cover any claim involving jumping from or falling from a building or balcony except; where the building or balcony itself is shown to be defective; or in circumstances where **your** own life is in danger or **you** are attempting to save human life.
- Alcohol exclusion**
We will not cover;
 - the effect of your alcohol, solvent or drug dependency or long term abuse
 - You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

Section 4 Personal accident

- **Single/Multi-trip: up to £25,000**
- **Long Stay: up to £15,000**

What is covered

If, during the **period of insurance**, **you** suffer an **accidental injury**, and lose **your** sight, lose a limb, become completely disabled or die within 12 months, directly as a result of the accident, **you** or **your** personal representatives can claim one of the following amounts.

- | | | |
|---|---|---------|
| a | For death | £10,000 |
| b | For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes | £25,000 |
| c | For permanent and complete disability which means that you cannot do any kind of paid work for the rest of your life. | £25,000 |

Note:

- For children under 16 the death benefit is limited to £1,000. For people over 64, cover is limited to a and b only.
- For long-stay cover, benefit under b and c is restricted to £15,000

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- You** are not covered for claims caused directly or indirectly by the following.
 - You** taking part in **winter sports** (unless **you** have paid the extra **winter-sports** premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if **you** hold a recognised diving qualification which shows **you** are competent to make the dive), flying (except as a passenger travelling in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.
 - Knowingly or deliberately putting yourself at risk (unless **you** are trying to save someone's life).
 - You** taking part in **manual work** in connection with a profession, business or trade.
 - Your** suicide or attempted suicide or deliberately injuring yourself
 - You** motorcycling, as either the driver or a passenger, unless the driver holds a current and valid licence which allows them to ride a motorcycle and **you** are wearing a helmet
- You** are not covered under this section for any claim if it was caused by medical or surgical treatment, unless it was necessary after the accident.
- You** are not covered if the accident was caused by a medical condition that existed before **your** trip.
- Balcony Exclusion**
We will not cover any claim involving jumping from or falling from a building or balcony except; where the building or balcony itself is shown to be defective; or in circumstances where **your** own life is in danger or **you** are attempting to save human life.
- Alcohol exclusion**
We will not cover;
 - the effect of **your** alcohol, solvent or drug dependency or long term abuse
 - You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

Conditions

As well as the general conditions on pages 34–35, the following conditions applies.

- If **you** make a claim, **you** must allow **our** medical advisers to examine **you** as often as they need to. (**We** will pay any costs and **your** expenses for these examinations.)

Section 5 Personal belongings

- **Single/Multi-trip: up to £1,500**
- **Long Stay: up to £1,000**

What is covered	What is not covered
<p>1 If you accidentally lose your personal belongings, or if they are stolen or damaged, you can claim up to £1,500 to replace or repair them. (We will take an amount off for wear and tear and loss of value.) There is a limit of £300 for one item, pair or set. The overall limit for valuables, golf and sports equipment is £300.</p>	<p>As well as the general conditions on pages 34–35, the following exclusions apply.</p> <ol style="list-style-type: none"> You are not covered for the following. <ol style="list-style-type: none"> Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report'. You must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and your belongings are now considered to be permanently lost. If you cannot report the loss, theft or damage to the carrier or handling agent straight away, you must do so in writing within seven days. Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them. Breakage of or damage to fragile articles, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage. Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure. Loss of, theft of or damage to food, drink or tobacco products. Loss of, theft of or damage to mobile phones (including smart phones and mobile electronic personal communication devices) Loss of, theft of or damage to contact or corneal lenses, loose precious stones, securities, deeds, documents or property held for business purposes Loss of, theft of or damage to valuables if you leave them in baggage which is checked in to the carrier. Loss of, theft of or damage to valuables you are not carrying with you unless you have kept them in locked accommodation, a safe or a safety deposit box. There is no cover for personal belongings left in a vehicle overnight. Winter-sports equipment is not covered under this section (see optional winter-sports insurance on pages 26–28). We will not pay the first £50 of every claim made for each of you unless you have paid the excess waiver premium.

Conditions

As well as the general conditions on pages 34–35, the following conditions apply.

- You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
- If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.
- You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

Section 6 Temporary loss of personal belongings

- **Single/Multi-trip: up to £100**
- **Long Stay: up to £100**

What is covered

If **your personal belongings** are temporarily lost for more than 12 hours on **your** outward journey, **you** can claim up to £100 for the replacements **you** need to buy.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 If **you** receive payment from someone or somewhere else, **we** will take this amount off **your** claim.

Conditions

As well as the general conditions on pages 34–35, the following conditions apply.

- 1 As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
- 2 If **your personal belongings** are never found and **we** agree to pay for permanent loss, **we** will take off any amount **we** have already paid for temporary loss.
- 3 Original receipts must be kept for any items purchased.

Section 7 Money and documents

- **Single/Multi-trip: up to £400**
- **Long Stay: up to £400**

What is covered

We will repay **you** if **you** lose any of the following or they are stolen.

- Bank notes
- Coins
- Traveller's cheques
- Travel tickets
- Admission tickets
- Meal vouchers
- Passport (residual value only)
- Qualification certificates

For cash there is a limit of £200 for each adult and £50 for each **child** under 16.

This cover starts from the time **you** get the money or documents or 72 hours before **you** leave **home** to go on **your trip**, whichever is later.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 **You** are not covered for the following.
 - a Loss or theft if **you** have not reported it to the police within 24 hours of discovering the loss or theft and **you** have not got a police report.
 - b Loss of value or shortages caused by a mistake.
 - c Money left in baggage which **you** have checked in to the carrier or which **you** do not keep with **you**, unless it is in locked accommodation, a safety deposit box or a safe.
- 2 **We** will not pay the first £50 of every claim made for each of **you** unless **you** have paid the **excess** waiver premium.

Condition

As well as the general conditions on pages 34–35, the following conditions applies.

- 1 **You** must take proper care of **your** belongings and act as if **you** did not have insurance.

Section 8 Loss of passport

- **Single/Multi-trip: up to £250**
- **Long Stay: up to £250**

What is covered

You will be covered for all necessary extra travel and accommodation (room only) expenses incurred as a result of having to travel to obtain a replacement passport if it is lost or stolen during the **period of insurance**.

This would also include the cost of the emergency replacement or temporary passport or visa outside of the **United Kingdom**.

What is not covered

As well as the general conditions on pages 34–35, the following exclusion applies.

- 1 **You** are not covered for loss or theft if **you** have not reported it to the police within 24 hours of discovering the loss or theft and **you** have not got a police report.

Conditions

As well as the general conditions on pages 34–35, the following conditions apply.

- 1 **You** must take proper care of **your** passport and act as if **you** did not have this insurance.
- 2 **You** are not covered for any expenses arising whilst you are in the **United Kingdom**.
- 3 **You** are not covered for any extra travel and accommodation expenses incurred in returning to the **United Kingdom**.

Section 9 Personal liability

- **Single/Multi-trip: up to £2 million**
- **Long Stay: up to £2 million**

What is covered	What is not covered
<p>If you accidentally injure someone or damage someone else's property whilst on a trip during the period of insurance, you will be covered for your legal liability:</p> <ol style="list-style-type: none"> to people who do not work for you or with you and who are not your travelling companions or a close relative; and for accidental damage to property which is not owned or being looked after by you or a close relative. <p>If you are legally responsible for accidental damage to rented accommodation, we will pay up to £100,000 for a single incident. This cover includes legal expenses which you have paid with our permission.</p>	<p>As well as the general conditions on pages 34–35, the following exclusions apply.</p> <ol style="list-style-type: none"> This section does not cover liability caused directly or indirectly by you owning or using any aircraft, motorised vehicle, boat or any form of motorised leisure equipment. This section does not cover employer's liability or liability caused by you carrying out contracts, supplying goods and services, or doing any paid or voluntary work. You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease. We will not pay the first £250 of every claim to do with rented accommodation. (The excess waiver does not apply to this section.)

Condition

As well as the general conditions on pages 34–35, the following condition applies.

- You** must send **us** any writ, summons or other legal documents as soon as **you** receive them. **You** must also give **us** any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **our** written agreement.

Section 10 Missed departure - extra travel and accommodation expenses

- **Single/Multi-trip: up to £750**
- **Long Stay: up to £500**

What is covered	
<p>If one of the following takes place during the period of insurance, you will be covered for the cost of extra accommodation (room only) and travel expenses to allow you to carry on with your trip if you arrive at your international or final departure point too late to board your booked scheduled transport:</p>	<ol style="list-style-type: none"> Labour dispute or protest, civil disturbance, mechanical breakdown or bad weather which interrupts your scheduled public transport services, including booked connecting flights. An accident or breakdown involving the car taking you to your United Kingdom departure point.

Conditions

As well as the general conditions on pages 34–35, the following conditions apply.

- You** must do all that **you** can to arrive at the airport, port or station **you** are leaving from on time.
- In the case of a **labour dispute or protest**, **you** will only be covered if the dispute is announced and begins during the **period of insurance** and after **you** have booked **your trip**.
- If **you** miss the departure because **your** car breaks down or **you** are involved in an accident, **you** must send **us** a repairer's report or police accident report.

Section 11 Mugging

- **Single/Multi-trip: up to £500**
- **Long Stay: no cover**

What is covered	What is not covered
<p>If, during the period of insurance you are mugged and injured and you have a valid claim under section 3 - Hospital benefit, you will receive a further £100 for each full 24 hours that you spend as an inpatient in a hospital outside the United Kingdom and the country where you normally live.</p>	<p>As well as the general conditions on pages 34–35, the following exclusions apply.</p> <ol style="list-style-type: none"> You are not covered if you do not report the mugging to the police and get a report from them.

Section 12 Travel Legal Guard - up to £25,000

- **Single/Multi-trip: up to £25,000**
- **Long Stay: up to £25,000**

This section of the policy is underwritten by DAS Legal Expenses Insurance Company Limited. The legal advice service is provided by DAS Law Limited and/or a **preferred law firm** on behalf of DAS. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113). DAS Law Limited Head and Registered Office: DAS Law Limited, North Quay, Temple Back, Bristol, BS1 6FL. Registered in England and Wales, Company number 5417859. Website: www.daslaw.co.uk

Definitions

The following definitions of words and terms apply to section 12 only.

Appointed representative

The **preferred law firm**, law firm or other suitably qualified person appointed by **us** to act on **your** behalf, subject to the **DAS Standard Terms of Appointment**.

Appointment.**Costs and expenses**

- All reasonable and necessary costs chargeable by the **appointed representative** and agreed by **us** in accordance with the **DAS Standard Terms of Appointment**
- The costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with **our** agreement.

Countries covered

As per the geographical area on **your** policy schedule.

DAS Standard Terms of Appointment

The terms, conditions and remuneration that an **appointed representative** must agree to prior to acting on **your** behalf, which could include a conditional fee agreement (no win, no fee) for certain types of claim. Where a law firm is acting as an **appointed representative** the amount is currently £100 per hour. This amount may vary from time to time.

Insured incidents

What is covered

Personal Injury

We will pay an **appointed representative** on **your** behalf **costs and expenses** to represent **you** following a specific or sudden accident that causes **your** death or bodily injury to **you**. provided that:

- reasonable prospects** exist for the duration of the claim; and
- the **date of occurrence** of the insured incident is during the **period of insurance**; and
- any legal proceedings will be dealt with by a court, or other body which **we** agree to, within the **countries covered**; and

Date of occurrence

The date of the event which leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date **you** first became aware of it).

Period of insurance

The period for which **we** have agreed to cover **you**.

Preferred law firm

A law firm or barristers chambers **we** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with **our** agreed service standard levels, which **we** audit at regular intervals. They are appointed according to the **DAS Standard Terms of Appointment**.

Reasonable prospects

In all claims the prospects that **you** will recover losses or damages (or obtain any other legal remedy which **we** have agreed to), make a successful defence or make a successful appeal or defence of an appeal must be at least 51%. **Reasonable prospects** will be assessed by **us** or a **preferred law firm** on **our** behalf.

We, us, our

DAS Legal Expenses Insurance Company Limited.

You/Your

Each insured person named on the insurance schedule

What is not covered

1 Excluded claims

- Illness or bodily injury which happens gradually
- Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to **you**
- Clinical negligence
- Defending **your** legal rights, but defending a counter-claim is covered
- Any legal action against the travel agent, tour operator or carrier

Section 12 Travel Legal Guard continued

What is covered

- 4 the most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is the amount shown above in this section; and
- 5 the most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid to a **preferred law firm**. The amount **we** will pay a law firm (where acting as an **appointed representative**) is currently £100 per hour. This amount may vary from time to time
- 6 in respect of an appeal or the defence of an appeal, **you** must tell **us** within the time limits allowed that **you** want to appeal; and
- 7 if an award of damages is likely to be less than the cost of pursuing a legal action, the most **we** will pay in **costs and expenses** is the value of the likely award.
- 8 in the event of a claim, should **you** decide not to use the service of a **preferred law firm**, **you** will be responsible for any **costs and expenses** that fall outside of the **DAS Standard Terms of Appointment** and these will not be paid by **us**.

Legal advice service

We provide confidential advice over the phone on any personal legal issue, under the laws of any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice about the other territories is provided by solicitors operating during normal office hours. **We** will arrange for them to call **you** at the most convenient time. To help **us** check and improve **our** service standards, **we** record all calls.

To make a personal injury claim or request legal advice, please call **0117 934 0171**.

Please do not ask for help from a lawyer or anyone else before **we** have agreed that **you** should do so. If **you** do, **we** will not pay the costs involved

Conditions

As well as the general conditions on pages 34-35, the following conditions apply

1 Observance of policy terms

You must:

- (a) keep to the terms and conditions of this section
- (b) take reasonable steps to avoid and prevent claims
- (c) take reasonable steps to avoid incurring unnecessary costs

What is not covered

- (f) Any legal costs that **you** have to pay under a contingency fee arrangement (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee).
- 2 **Late reported claims**
A claim where **you** have failed to notify **us** of the insured incident within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or **we** consider **our** position has been prejudiced.
- 3 **Costs not agreed by us**
Costs and expenses incurred before **our** written acceptance of a claim.
- 4 **Court awards and fines**
Fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
- 5 **Legal action not agreed by us**
Any legal action that **you** take which **we** or the **appointed representative** have not agreed to, or where **you** do anything that hinders **us** or the **appointed representative**.
- 6 **Defamation**
Any claim relating to written or verbal remarks which damage **your** reputation.
- 7 **A dispute with DAS**
A dispute with **us** not otherwise dealt with under Condition 9.
- 8 **Judicial review**
Costs and expenses arising from or relating to Judicial Review, coroner's inquest or fatal accident inquiry.
- 9 **Litigant in person**
Any claim where **you** are not represented by a law firm, barrister or tax expert.

- (d) send everything **we** ask for, in writing;
- (e) report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.
- 2 **Your legal representation**
 - (a) On receipt of a claim, if legal representation is necessary, **we** will appoint a **preferred law firm** as **your appointed representative** to deal with **your** claim. They will try to settle your claim by negotiation without having to go to court

- (b) If the appointed **preferred law firm** is unable to negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, **you** may choose **your appointed representative**
- (c) If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm**, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **DAS Standard Terms of Appointment**. The amount **we** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This may vary from time to time.
- (d) The **appointed representative** must co-operate with **us** at all times and must keep **us** up to date with the progress of the claim.
- 3 Your responsibilities**
- (a) **You** must co-operate fully with **us** and the **appointed representative**.
- (b) **You** must give the **appointed representative** any instructions that **we** ask **you** to.
- 4 Offers to settle a claim**
- (a) **You** must tell **us** if anyone offers to settle a claim and **you** must not negotiate or agree to a settlement without **our** written consent
- (b) If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
- (c) **We** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing legal action. In these circumstances **you** must allow **us** to take over and conduct in **your** name the pursuit or settlement of any claim. **You** will also allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and **you** must give **us** all information and assistance required.
- (d) Where a settlement is made on a without-costs basis **we** will decide what proportion of that settlement will be regarded as **costs and expenses** and payable to **us**.
- 5 Assessment and recovery of costs**
- (a) **You** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **we** ask for this.
- (b) **You** must take every step to recover **costs and expenses** that **we** have to pay and must pay **us** any amounts that are recovered
- 6 Cancellation of a representative's appointment**
- If the **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss the **appointed representative** without good reason, the cover **we** provide will end immediately, unless **we** agree to appoint another **appointed representative**.
- 7 Expert Opinion**
- We** may require **you** to get at **your** own expense, an opinion from an expert that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this, **we** will pay the cost of getting the opinion if the experts opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.
- 8 Withdrawal of coverage**
- If **you** settle a claim or withdraw it without **our** agreement, or do not give suitable instructions to the appointed representative, **we** can withdraw cover and will be entitled to reclaim from **you** any **costs and expenses** **we** have paid.
- 9 Arbitration**
- If there is a disagreement between **you** and **us** regarding handling of any claim, that is not resolved through **our** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help. A disagreement can also be taken to an independent arbitrator. The arbitrator will be a Barrister chosen jointly by **us** and **you**. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide.
- 10 Claims under this section by a third party**
- Apart from **us**, **you** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third-party rights or interest.
- 11 Other insurances**
- If the insurance provided by this section is also covered by another policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim, even if the other insurer refuses the claim.

Section 13 Delay

- **Single/Multi-trip: up to £100 (£5,000 for cancellation)**
- **Long Stay: No Cover**

What is covered

If the transport on which **you** are booked as a passenger is delayed or cancelled due to one of the following reasons: Storm, Flood, Industrial action, Bad weather, Mechanical breakdown of train or sea vessel, Grounding of the aircraft due to a mechanical or structural defect, **you** will receive one of the following.

- 1 Compensation of £20 for each full 12-hour period that **you** are delayed, up to a limit of £100. **We** will work out the length of the delay based on the difference between **your** scheduled time of arrival and **your** actual arrival time at **your** final destination.
- 2 **Your** cancellation charges (up to £5,000 and subject to a cancellation **excess** of £50) if, after a 12-hour delay to the departure of **your** outward journey from the **United Kingdom**, **you** decide to cancel the **trip**.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 **You** are not covered for the following.
 - a Any claims if **you** took this insurance out within four weeks of the date **you** are due to leave and it is public knowledge that the journey could be delayed.
 - b Claims caused by the tour operator, or any other provider of transport and accommodation, ceasing to trade.
 - c Amounts **you** can get back from someone or somewhere else if **you** decide to cancel the **trip**.

Condition

As well as the general conditions on pages 34–35, the following condition applies.

- 1 **You** must ask the airline or transport company to confirm in writing:
 - a the cause of the delay or cancellation;
 - b the period of the delay;
 - c the scheduled time of departure and arrival; and
 - d the actual time of departure and arrival.

Extra option - Winter sports

We will only provide this cover if you have paid the extra premium and you are under 65.

If you have chosen the annual multi-trip cover including winter sports, you will automatically be covered for up to 17 days' winter-sports cover in a year.

If you have chosen long-stay cover (trips in excess of 186 days) you will be covered for up to 31 days recreational winter-sports cover during your trip if you have paid the appropriate premium.

Winter sports

You will be covered under all sections for all **winter sports** except for:

- ski racing in major events;
- ski jumping;
- ice hockey; and
- using bobsleighs and skeletons.

You are not covered for **winter-sports** equipment under section 5 (Personal belongings) of this travel policy. Please see below for details of cover for **winter-sports** equipment.

Ski lift passes are included in the cover provided by section 7 (Money and documents) of this travel policy.

The following extra cover is also included in **winter sports**.

Section A Winter-sports equipment - up to £500**What is covered**

You will be covered for the replacement cost (after allowing for wear, tear and loss of value) of replacing **your** snowboard or skis (including bindings), boots and poles if they are lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £100.

Section B Winter-sports equipment hire - up to £150**What is covered**

If **your** own equipment is lost, stolen or damaged, **you** will be covered for the cost of hiring a snowboard or skis (including bindings), boots and poles up to £10 a day.

What is not covered

As well as the general conditions on pages 34–35, the following conditions apply.

- 1 **You** are not covered for the following.
 - a Loss of, theft of or damage to **your personal belongings** during **your** outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report'. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. If **you** cannot report the loss, theft or damage to the carrier or handling agent straight away, **you** must do so in writing within seven days.
 - b Loss or theft of **your personal belongings** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d Loss of, theft of or damage to property left in a vehicle overnight.
- 2 If **you** receive payment from someone or somewhere else, **we** will take this amount off **your** claim.
- 3 **You** are not covered for more than £250 for any one snowboard, or pair of skis, boots or poles.
- 4 **We** will not pay the first £50 of every claim made for each of **you** unless **you** have paid the **excess** waiver premium. This does not apply to claims for temporary loss or hire of **winter-sports** equipment under section B.

Condition that applies to sections A and B

As well as the general conditions on pages 34–35, the following conditions apply.

- 1 **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
- 2 The following condition applies to claims for temporary loss of **personal belongings**.
As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
- 3 **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

Section C Ski pack (lessons, hire and lift pass) - up to £250

What is covered

If **you** fall ill or are injured during the **period of insurance**, **you** will be covered for the costs of the part of the **ski pack** which **you** cannot use.

What is not covered

As well as the general conditions on pages 34–35, the following exclusion applies.

- 1 **You** are not covered for claims caused directly or indirectly by **you** taking part in mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if **you** hold a recognised diving qualification which shows **you** are competent to make the dive), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.

Section D Piste closure - up to £300

What is covered

This cover is only available for holidays starting after 10 December and ending before 30 April.

If the weather prevents **you** from skiing at the resort **you** are booked into, **you** will be covered for transport costs to take **you** to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, **you** will receive £30 for each whole day's skiing **you** have lost.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 **You** will not be covered for any amount **you** can get back from someone or somewhere else.
- 2 **You** will not be covered if **you** take out this insurance within 14 days of going on the **trip**, unless **you** booked the **trip** at the same time.

Conditions

As well as the general conditions on pages 34–35, the following conditions apply.

- 1 Cover will only apply for as long as there are poor snow conditions at **your** resort.
- 2 **You** must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

Section E Avalanche closure - up to £500

What is covered

If **your** arrival at, or departure from, **your** resort is delayed due to an avalanche or a landslide, **you** will be covered for extra travel and accommodation expenses. **We** will pay up to £50 for each full 24 hours that **you** are delayed.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 **You** will not be covered if the tour operator pays for **your** extra travel and accommodation costs.
- 2 If **you** receive payment from someone or somewhere else, **we** will take this off **your** claim.

Extra option - Business equipment

We will only provide this cover if you have paid the extra premium.

Please read page 11 of this policy for extra details.

If **you** are going on a business **trip**, **we** will change **your** standard travel insurance cover to include the following. **You** must pay an extra premium.

Section A Business equipment - up to £2,000

What is covered

You will be covered for the cost (after allowing for wear, tear and loss of value) of replacing **your** business equipment (limited to audio, visual, video, photographic and computer equipment) if it is lost, stolen or damaged. The most **we** will pay for samples which are lost, stolen or damaged is £500. The most **we** will pay for hired equipment which is lost, stolen or damaged is £500.

Section B Business-equipment hire - up to £500

What is covered

If business equipment (limited to audio, visual, video, photographic and computer equipment) held by **you** for business reasons is lost, stolen or damaged, **you** will be covered for the cost of hiring replacement equipment. **We** will only pay up to £50 a day.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 **You** are not covered for the following.
 - a Loss of, theft of or damage to **your** business equipment during **your** outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report'. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. If **you** cannot report the loss, theft or damage to the carrier or handling agent straight away, **you** must do so in writing within seven days.
 - b Loss or theft of **your** business equipment at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d Loss of, theft of or damage to property left in a vehicle overnight.
 - e Loss of, theft of or damage to mobile phones and portable navigation equipment.
- 2 **You** are not covered for claims for which **you** receive payment from someone else.
- 3 **We** will not pay the first £100 of every claim made for each of **you** under section A. (The **excess** waiver does not apply to this section.)
- 4 **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
- 5 The following conditions apply to claims for temporary loss of business equipment.
 - a As well as getting an authorised 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.

Section A Business equipment - up to £2,000 - continued

What is not covered

- b If **your** business equipment is never found and **we** agree to pay for permanent loss, **we** will take off any amount **we** have already paid for temporary loss.
- 6 **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.
- 7 If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.

Section C Business Money - up to £1,000

What is covered

We will repay **you** if any of **your** bank notes, coins or traveller's cheques held by **you** for business reasons are lost or stolen.

This cover starts from the time **you** get the money or documents or 72 hours before **you** leave **home** to go on **your** business **trip**, whichever is later.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 **You** are not covered for the following.
 - a Loss or theft if **you** have not reported it to the police within 24 hours of discovering the loss or theft and **you** have not got a police report.
 - b Loss of value or shortages caused by a mistake.
 - c Money left in baggage which **you** have checked in to the carrier or which **you** do not keep with **you**, unless it is in locked accommodation, a safety deposit box or a safe.
- 2 **We** will not pay the first £100 of every claim made for each of **you**. (The **excess** waiver does not apply to this section.)

Condition

As well as the general conditions on pages 34–35, the following condition applies.

- 1 **You** must take proper care of **your** belongings and act as if **you** did not have insurance.

Golf option - Golf Equipment

Cover is provided only if you have paid the extra premium.

If **you** are going on a golfing **trip**, **we** will change **your** standard travel insurance cover to include the following.

Section A - Golf equipment: up to £1000

What is covered

You will be covered for the replacement cost (after allowing for wear, tear and loss of value) of **your** golf equipment if it is lost, stolen or damaged. The total limit for hired golfing equipment which is lost, stolen or damaged is £100.

Section B - Golf equipment hire: up to £200

If **your** own golf equipment is lost, stolen or damaged, **you** will be covered for the cost of hiring replacement clubs up to £200 per **trip**.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 **You** are not covered for the following.
 - a Loss of, theft of or damage to **your personal belongings** during **your** outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report'. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. If **you** cannot report the loss, theft or damage to the carrier or handling agent straight away, **you** must do so in writing within seven days.
 - b Loss or theft of **your personal belongings** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them
 - c Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - d Loss or theft of or damage to property left in a vehicle overnight.
- 2 **You** are not covered for claims for which **you** receive payment from someone else.
- 3 **We** will not pay the first £50 of every claim made for each of **you** under section A unless **you** have paid the **excess** waiver premium.

Conditions

As well as the general conditions on pages 34–35, the following conditions apply.

- 1 **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
- 2 The following condition applies to claims for temporary loss of **personal belongings**.
As well as getting an authorised 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
- 3 **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.
- 4 If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.

Section C - Green fees: up to £300

What is covered

If **you** fall ill or are injured during the **period of insurance**, or if adverse weather prevents **you** playing golf at a pre-booked course, **you** will be covered for the costs of the pre paid green fees which **you** are not able to use, up to £75 per day.

What is not covered

As well as the general conditions on pages 34–35, the following exclusions apply.

- 1 **You** will not be covered for any amount **you** can get back from someone or somewhere else.
- 2 **You** will not be covered if **you** take out this insurance within 14 days of going on holiday, unless **you** booked the holiday on the same date.

Conditions

As well as the general conditions on pages 34–35, the following condition applies.

- 1 **You** must get written confirmation from the appropriate authority to confirm that the golf course was closed, if due to adverse weather.

Travel disruption cover

We will only provide this cover if **you** have paid the extra premium.

Travel disruption cover

This section is designed to provide cover for travellers whose travel plans are disrupted by the unexpected events (as detailed in Sections A, B and C below) and who do not benefit from the protection offered when booking a **Package** holiday.

You will be covered for costs incurred by **you** which are not recoverable from the accommodation providers, the **booked scheduled transport** operator (or the administrators of either), **your** tour operator or travel agent (or their administrators) or for which **you** have not received or are not expected to receive compensation, reimbursement, damages, refund of tickets, accommodation, transfers or other assistance.

Step 1

Before contacting **us** to make a claim for any irrecoverable costs incurred, **you** should firstly contact **your** accommodation provider or **your booked scheduled transport** operator to find out; if they are able to offer **you** reasonable alternative accommodation or transport; whether **you** are able to recover any costs incurred directly from them or; if they are able to provide **you** with compensation or reimbursement of any kind.

Step 2

If after having contacted **your** accommodation provider or **your booked scheduled transport** operator, they have not been able to offer **you** reasonable alternative accommodation or transport, please call us on +44 23 8064 4633 and, where possible, we will assist **you** in making alternative arrangements.

To make a claim for any remaining irrecoverable incurred costs, please call the Claims Helpline on 0345 122 3280. **You** may be required to provide evidence confirming any amounts **you** have been able to recover or that **you** have not been able to recover **your** costs elsewhere.

Special definitions relating to this section

Pre-paid charges means charges **you** have paid before **you** travel, or are contracted to pay, for car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, green fees and (where winter sports premium has been paid) ski passes and/or lessons.

Package means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a Transport
- b Accommodation

- c Other tourist services not connected to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

As more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992

Catastrophe means Earthquake, Explosion, Fire, Flood, Hurricane, Typhoon, Cyclone, Lightning, Storm, Tempest, Volcanic Eruption and Tsunami.

Section A – Replacement transport or accommodation

We will pay **you** up to £1000 for the cost of additional travel expenses and of extra accommodation (room only) expenses which are of a similar standard to that of **your** pre-booked travel and accommodation, if **you** have to make alternative arrangements to reach **your** destination and/or **you** have to make alternative accommodation arrangements at any point during the **period of insurance**, as a result of one of the following commencing during the **period of insurance**:

- a The **booked scheduled transport** on which **you** are a passenger for **your** outward journey is cancelled or delayed for at least 12-hours.
- b **Your booked scheduled transport** operator becomes insolvent
- c **Your** accommodation provider becomes insolvent
- d A **catastrophe**, outbreak of food poisoning or infectious disease means **you** cannot use **your** booked accommodation.

Section B – Cancellation/Curtailment

If **you** are unable to make alternative travel arrangements and/or accommodation arrangements, **we** will pay **you** up to £5000 for **your** proportion of expenses **you** have paid or legally have to pay for **your** unused travel and accommodation (including excursions up to £250) and other **pre-paid charges** which **you** do not use if **you** have no choice but to cancel the **trip** OR to cut short the **trip** and return **home** early as a result of one of the following commencing during the **period of insurance**:

- a **Your booked scheduled transport** operator becomes insolvent
- b **Your** accommodation provider becomes insolvent
- c The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to which **you** are travelling, advising against all travel or all but essential travel to the country or specific area **you** are travelling to OR recommends evacuation from the country or specific area **you** have travelled to.

Cover and conditions for each insured person

- d A **catastrophe**, outbreak of food poisoning or infectious disease means **you** cannot use **your** booked accommodation.

Section C – Enforced Stay

We will pay **you** up to £1000 for the cost of additional accommodation (room only) expenses (and transport costs if **you** have to move to different accommodation), which are of a similar standard to that of **your** pre-booked accommodation, if **your** return **home** is delayed and **you** have to remain at **your** destination beyond **your** schedule return **home**, as a result of one of the following commencing during the **period of insurance**:

- a The **booked scheduled transport** on which **you** are a passenger for **your** return journey (including connections) is cancelled or delayed for at least 12-hours.
- b **Your booked scheduled transport** operator becomes insolvent.

Conditions relating to Travel Disruption

1. **You** must check in according to the itinerary supplied to **you** unless **your** tour operator, the **booked scheduled transport** operator (or their handling agents) have requested **you** not to travel to the departure point.
2. **You** must comply with the terms of contract of the **booked scheduled transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.
3. If the same costs and charges are also covered under any other section of the policy **you** can only claim for these under one section for the same event.

What is not covered

1. **We** will not pay the first £50 of **your** claim made. This applies per Insured person for each claim unless **you** have selected the **excess** waiver option in which case **you** will not have to pay the **excess** shown above. **Your** Policy Schedule will indicate whether **you** have taken the **excess** waiver option.
2. Claims which relate to an event arising after **you** purchased this insurance or the date **you** booked any **trip** (whichever is the later) which was occurring or **you** were aware could occur at the time **you** purchased this insurance or booked the **trip** (whichever is the later).
3. Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or re-imburement.

4. Any travel and accommodation costs, charges and expenses where the **booked scheduled transport** operator (or their handling agents) has offered alternative travel arrangements.
5. Any costs if **your trip** was booked as part of a **package** holiday.
6. Any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked the services of a travel/accommodation provider
7. Anything mentioned in the general exclusion of pages 34–35.

Air passengers - Know Your Rights

European Union (EU) Regulation establishes the minimum rights for air passengers to ensure they are treated fairly and you may be entitled to compensation from your airline in the event of one of the following:

1. **Denied Boarding** – Have you been denied boarding because the airline did not have enough seats on the flight?
2. **Cancelled Flight** – Has your flight been cancelled?
3. **Long Delays** – Has your flight been delayed for two hours or more?
4. **Baggage** – Has your checked-in baggage been damaged, delayed or lost?
5. **Injury and Death by Accident(s)** – Have you been injured during your flight?
6. **Package Holidays** – Did you get what you booked?

For full details of your entitlements, visit

<http://ec.europa.eu/transport/themes/passengers/air/>

What to do first

If you experience any of the problems listed you should immediately ask the representative of the airline operating your flight to deal with your problem.

What to do next

If the operating airline does not fulfil their obligations contact the Europe Direct free phone on **00 800 67891011** or e-mail mail@europe-direct.cec.eu.int for details of how to progress your claim.

General conditions that apply to all sections

- 1 a **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct (see Health Questions on page 2). **You** must tell us of any changes to the answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- b If, at the time of taking out this insurance (or booking the **trip** if this was later) **your close relative, business associate** or travel companion had a medical condition for which he or she:
- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a **terminal prognosis**, or been told that their condition is likely to get worse in the next 12 months;
- We** will not pay for any claim **you** (or any insured person) make, that has anything to do with the medical condition of that **close relative, business associate** or travel companion.
- 2 **You** will not be covered for the following:
- a Any claims arising from routine treatment or care which could reasonably be expected to arise during **your period of insurance**.
- b Any claim related to an incident that **you** were aware of at the time **you** took out this insurance and which could lead to a claim.
- c Any claim that results from the tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to **you**.
- d **You** travelling contrary to the regulations of **your** transport provider.
- e Indirect losses, which result from the incident that caused **you** to claim. For example replacing locks if **you** lose **your** keys.
- f If **you** receive payment from someone or somewhere else, **we** will take this off **your** claim. This does not apply to Section 4 - Personal accident.
- g Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to.
- h Any claim caused directly or indirectly by the following:
- i Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from an nuclear device or nuclear equipment;
 - ii **Your** property being held, taken, destroyed or damaged under the order of any government or other authority;
 - iii Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound;
 - iv War, invasion, hostilities (whether war is declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to Section 2 - Medical and other expenses, while **you** are away from the **United Kingdom**. **You** must follow any relevant suggestions or recommendations made by any government or other authority before or during the **period of insurance**.);
 - v **Acts of terrorism** (This does not apply to Section 2 - Medical and other expenses, while **you** are away from the **United Kingdom**. **You** must follow any relevant suggestions or recommendations made by any government or other authority before or during the **period of insurance**);
 - vi The use, release or threat of any nuclear weapon or device or chemical or biological agent;
 - vii **You** taking part in any dangerous or hazardous activity unless it is specified in the policy or **we** have expressly agreed to provide cover.
- i Additional expenses e.g. telephone calls, taxi fares, meals and refreshments or loss of earnings.
- j Leaving **your valuables** or money and documents **unattended**
- 3 **You** must follow any relevant suggestions or recommendations made by any government or other authority before and during the **period of insurance**.
- 4 **You** must do all that **you** can to keep **your** claims as low as possible and to prevent theft, loss and damage.
- 5 If **we** pay any expenses which **you** are not covered for, **you** must pay these back within a month of the end of the **period of insurance**.

General conditions that apply to all sections - continued

- 6 If **you**, or anyone acting for **you**, deliberately make a false claim or statement, the insurance will end and **we** will not pay any claims.
- 7 **We** may take action in **your** name to get compensation or security for loss, damage or expenses covered by this insurance. **You** will not pay anything towards this action, but any amount or security handed over will belong to **us**.
- 8 If **we** have to pay any amounts under the law of another country and **we** would not usually have to pay these amounts under the policy, **you** must repay the amounts to **us**.
- 9 All the sums insured and limits set out in this policy include VAT.
- 10 This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).
- 11 The premium for this insurance includes insurance premium tax where necessary.
- 12 If **we** pay a claim because **your trip** is cancelled, **we** will not pay a claim under any other section of the policy for the same **trip**.
- 13 If **you** have paid the extra **excess** waiver premium, **you** will not have to pay the **excess** under certain sections of the policy. If **we** agree to a claim for medical expenses which has been reduced because **you** have used an EHIC or private health insurance, **you** will not have to pay the **excess**.
- 14 Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English language.

Signed for the insurers



François-Xavier Boisseau
CEO, Insurance
Ageas Insurance Limited

What to do if you have a complaint

Should there ever be an occasion where **you** need to complain, **we** will sort this out as quickly and fairly as possible.

If **your** complaint is about the way **your** policy was sold to **you**, please contact **your** insurance agent to report **your** complaint.

If **you** have a complaint regarding **your** claim, please telephone **us** on the number shown in **your** claims documentation. Alternatively, **you** can write to **us** at the address shown below or email **us** through **our** website at www.ageas.co.uk/complaints (please include **your** policy number and claim number if appropriate).

Customer Services Adviser

Ageas Insurance Limited

Ageas House

Hampshire Corporate Park

Templers Way

Eastleigh

Hampshire

SO53 3YA

We will try to resolve **your** complaint by the end of the next working day. If **we** are unable to do this, **we** will write to **you** within five working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will also let **you** know who is dealing with the matter.

We will always aim to resolve **your** complaint within four weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

If **your** complaint is concerning section 12 - Travel Legal Guard please contact DAS Legal Expenses Insurance Company Limited direct at;

Customer Relations Department

DAS Legal Expenses Insurance Company Limited

DAS House

Quay Side

Temple Back

Bristol

BS1 6NH

Alternatively, **you** can email them at customerrelations@das.co.uk They will review **your** complaint and do their best to address **your** concerns. If the matter is not resolved to **your** satisfaction **you** can write to the Financial Ombudsman Service and further information about this can be found below.

Contact the Financial Ombudsman Service

If the appropriate party above cannot resolve **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with the final response, or if the appropriate party have not issued their final response within eight weeks from **you** first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once **you've** tried to resolve it with **us**.

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

You can also obtain information here: www.financial-ombudsman.org.uk or call 0800 023 4567.

Using this complaints procedure will not affect **your** legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet our obligations **you** may be entitled to compensation under the scheme. For further information see or call www.fscs.org.uk or call 020 7741 4100.

Data Protection Notice

Please read this notice carefully as it contains important information about **our** use of **your** personal information.

In this notice, **we** and **us** and **our** mean Ageas Insurance Limited. **Your** personal information means any information **we** hold about **you** and any information **you** give **us** about anyone else. **You** should show this notice to anyone else insured or proposed to be insured under **your** policy as it will also apply to them. It explains how **we** use all the information **we** have about **you** and the other people insured under **your** policy.

Please note that if **you** give **us** false or inaccurate information this could give **us** the right to avoid **your** insurance policy or it could impact **your** ability to claim.

Sensitive information

Some of the personal information that **we** ask **you** to provide is known as "sensitive personal data". This will include information relating to health issues, race, religion and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

How we use your personal information

We are part of the Ageas group of companies. **We** may share **your** personal information with other companies in the group for any of the purposes set out in this notice. If **you** want to know more about the Ageas group please go to www.ageas.co.uk.

We will use **your** personal information to arrange and manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and information to **you** or **your** insurance adviser. **We** will also use **your** personal information to assess **your** insurance application and provide information to credit reference agencies.

We may research, collect and use data about **you** from publically available sources including social media and networking sites. **We** may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may have to share **your** personal information with other insurers, statutory bodies, regulatory authorities, **our** business partners or agents providing services on **our** behalf and other authorised bodies.

We will share **your** personal information with others:

- if **we** need to do this to manage **your** policy with **us** including settling claims (if the claim relates to an incident which occurs abroad **we** may transfer **your** personal information outside the European Economic Area);
- for underwriting purposes, such as assessing **your** application and arranging **your** policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

You can ask for further information about **our** use of **your** personal information. If **you** require such information, please write to the Data Protection Officer at the address set out below.

Preventing and detecting crime

We may use **your** personal information to prevent crime. In order to prevent and detect crime **we** may:

- check **your** personal information against **our** own databases;
- share it with fraud prevention agencies. **Your** personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when **you** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **we** will share **your** relevant personal information with them. The information **we** share may be used by those companies when making decisions about **you**. **You** can find out which fraud prevention agencies are used by **us** by writing to **our** Data Protection Officer at the address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. **We** may pass information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

Data Protection Notice - continued**Marketing**

We may use **your** personal information and information about **your** use of **our** products and services to carry out research and analysis.

We will only use **your** personal information to market **our** products and services to **you** if **you** agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

Further information

You are entitled to receive a copy of any of **your** personal information **we** hold. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about, the way that **we** use personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible by writing to **us** at the address above.

Please note **we** may transfer **your** personal data outside of the European Economic Area for the purposes of providing the services mentioned in **your** policy documents, such as handling **your** claim.

You have the right to complain to the Information Commissioner's Office at any time if you object to the way **we** use **your** personal information. For more information please go to www.ico.org.uk.

The UK's leading general insurance management business

Countrywide Insurance Management provides a comprehensive range of services to the general insurance market.

Countrywide policies are negotiated by Countrywide Insurance Management with major insurers, on behalf of independent brokers throughout the UK.

Countrywide Compass is underwritten by Ageas Insurance Limited and other insurers.

**Underwritten by
Ageas Insurance Limited
Registered office address
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA**

**Registered in
England and Wales No 354568**

**Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
Financial Services registered number 202039.**

Your Countrywide insurance adviser is: