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# HALIFAX TRAVEL INSURANCE.

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Your Policy booklet

November 2015 edition



## Helpful phone numbers

We recommend that you save the following telephone numbers into your mobile phone:

### **Emergency medical assistance or repatriation**

**+44 1633 439016**

### **Customer Services**

**0345 307 3801**

### **All Claims**

**0345 307 3801**

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# POLICY SUMMARY.

keyfacts®

This policy summary contains key information that you should read. It does not contain full details and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by AXA Insurance UK plc.

## Type of insurance and cover

Travel insurance for single or annual multi trips – Please refer to your policy schedule for your selected cover.

Additional covers may also be included – your policy schedule will show if you selected these options.

## Age eligibility

This policy is not available to anyone aged 76 or over if annual multi trip cover is selected. If you are aged under 18 you are only insured when travelling with one or more of the insured adults (or accompanied by another responsible adult).

If you reach any of the ages mentioned above during the period of insurance, cover will continue until the next renewal date but not after that.

If single trip cover is selected, this policy is not available to anyone aged 76 or over at the departure date of the trip.

## Conditions

- It is essential that you refer to the Important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy – Please refer to the policy wording for full details.

## Significant features and benefits

- War risks, civil commotion and terrorism – cover for these events is provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – Please see paragraph 1. in What is not covered – applicable to all sections of the policy in the policy wording for full details.
- The table shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional and these are marked\* – your policy schedule will show if you selected any of these options.

<b>Section</b>	<b>Title</b>	<b>Limit</b>
<b>A</b>	<b>Cancellation or curtailment charges</b>	Either £3,000 or £5,000**
<b>B</b>	<b>Emergency medical and other expenses</b>	£10,000,000
	Emergency dental treatment	£1,000
<b>C</b>	<b>Hospital benefit</b>	£1,000 (£50 per 24 hour period)
	Meal expenses per nominated person	£10 per 24 hour period
<b>D</b>	<b>Personal accident</b>	£25,000 (subject to age)
<b>E</b>	<b>Baggage</b>	£2,500
	Single article limit	£300
	Total for all valuables	£500
	Emergency replacement of baggage	£250 (if not returned within 12 hours)
<b>F</b>	<b>Personal money, passport and documents</b>	£300 cash (£50 if under 16) and £200 other money and documents
	Cost of replacing passport abroad	£600
<b>G</b>	<b>Personal liability</b>	£2,000,000
<b>H</b>	<b>Delayed departure</b>	£250 £30 for first 12 hours (reduced to 6 hours for trips of three or less nights) £25 for each subsequent 12 hours
	Abandonment of trip	Either £3,000 or £5,000** (after 12 hours delay)
<b>I</b>	<b>Missed departure</b>	£1,000
<b>J* to M*</b>	<b>Winter sports</b>	
J*	Ski equipment	£500
	Single article limit	£250
	Hired ski equipment	£200
K*	Ski equipment hire	£300 (£30 per day)
L*	Ski pack	£400
	Lost lift pass	£150

M*	Piste closure	£300 (£30 per day)
<b>N</b>	<b>Legal expenses and assistance</b>	£25,000
<b>O</b>	<b>Travel disruption cover</b>	
	<b>Before you reach your destination:</b> Cancellation or abandonment of your trip after 12 hours delay or	Either £3,000 or £5,000** (including excursions up to £250)
	Additional expenses to reach your destination	Either £3,000 or £5,000** (including up to £200 for taxis and hire cars)
	Delayed departure compensation (including delays to outbound connections)	£250 £30 for first 12 hours (reduced to 6 hours for trips of three or less nights) £25 for each subsequent 12 hours
	Missed departure expenses	£1,000 (including up to £200 for taxis and hire cars)
	<b>While you are at your destination:</b> Alternative accommodation if your booked accommodation cannot be used or abandonment of trip	Either £3,000 or £5,000** (including excursions up to £250 and £200 for taxis and hire cars)
	<b>On the way home:</b> Additional expenses to return home or if you have to stay longer abroad	Either £3,000 or £5,000** (including up to £200 for taxis and hire cars and £200 for emergency replenishment of prescribed medication)
	Delayed departure compensation (including delays to inbound connections)	£250 £30 for first 12 hours (reduced to 6 hours for trips of three or less nights) £25 for each subsequent 12 hours
	Missed departure expenses	£1,000 (including up to £200 for taxis and hire cars)
<b>P</b>	<b>Extended kennel and/or cattery fees</b>	£250

\* This indicates optional covers. Your policy schedule will show any optional cover you have chosen

\*\* See your policy schedule for your selected cover

## Significant or unusual limitations or what is not covered

- The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on your policy schedule.
- You must obtain the prior authorisation of the Emergency Medical Assistance Service or us before incurring any medical expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment you or someone on your behalf must contact the Emergency Medical Assistance Service as soon as possible.
- Under annual multi trip policies there is no cover for trips over 60 days.
- Any trip that has already begun when you purchase this insurance will not be covered, except where you renew an existing Halifax Travel Insurance annual multi trip policy which fell due for renewal during the trip.
- Deductions for wear and tear will be made.

### What is not covered applicable to all sections of the policy

- War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are not covered – Please see paragraphs 4, 5, and 6 in What is not covered – applicable to all sections of the policy in the policy wording.
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.

- Wilful, self-inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol or you are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal resulting in a claim.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) has advised against all travel or all but essential travel (except where cover is provided under subsections 1. and 6.c) of What is covered under Section O – Travel disruption cover).

### What is not covered under Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

### What is not covered under Section B – Emergency medical and other expenses

- Treatment or surgery which in the opinion of the Emergency Medical Assistance Service, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

### **What is not covered under Section C – Hospital benefit**

- Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

### **What is not covered under Section E – Baggage**

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded – See your policy wording for the full list.
- Business equipment, business goods, samples or tools used in connection with your occupation.

### **What is not covered under Section F – Personal money, passport and documents**

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.
- Any additional travel and accommodation expenses incurred because you were unable to board the public transport on which you were booked to return to the United Kingdom or continue your trip as a result of the accidental loss of, theft of or damage to your passport and/or visa.

### **What is not covered under Section G – Personal liability**

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

### **What is not covered under Section H – Delayed departure**

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds – Please see section O – Travel disruption cover.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

### **What is not covered under Section I – Missed departure**

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds – Please see section O – Travel disruption cover.



### **What is not covered under Sections J and K – Winter sports**

- Ski equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section J – Ski equipment.

### **What is not covered under Section N – Legal expenses and assistance**

- Cover is only available if a claim is more likely than not to be successful and if any judgement is more likely than not to be enforced. See the Prospects of success wording under this section of the policy wording for more information.
- Legal costs and expenses incurred prior to our written acceptance of the case.

### **What is not covered under Section O – Travel disruption cover**

- Claims arising within the first 7 days after you purchased this insurance or the date you booked any trip (whichever is the later) which relate to an event which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).
- Any claims arising whilst you are on a day-trip.
- Strike, industrial action or the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.

- Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- For subsection 4. only of What is covered, your reluctance to travel or make or attempt to make alternative arrangements to reach your destination where reasonable alternative travel facilities were available and no severe weather warnings for the area concerned or notices of road closures on your planned route had been issued.
- Your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

### **What is not covered under Section P – Extended kennel and/or cattery fees**

- Claims arising from your bodily injury or illness that is not covered under Section B – Emergency medical and other expenses.

## Duration

This is an annually renewable or single trip policy – Please refer to your policy schedule for your selected cover.

## Automatic renewals on annual multi trip policies.

By purchasing this policy you have provided us with the consent to set up a continuous payment authority. This means we are authorised to automatically renew your policy and apply for renewal payments from your account every year, even if your card has expired, until you instruct us to stop.

We will contact you by at least 21 days before the end of your period of insurance. If you still meet our eligibility criteria, we will seek to automatically renew your policy by using the latest details you provided to us. You will also be provided with a renewal invitation which you should check to ensure all your details are still correct and relevant. Your renewal invitation will have information on how you can make changes to your details or tell us if you do not wish to renew your insurance before your renewal date.

## How to opt-out

Call us after you have purchased the policy on 0345 307 3801.

## Renewals which include a medical condition

If you have advised us of a medical condition and we have agreed in writing to cover you, your policy will not automatically renew. We will contact you at least 21 days before the expiry date to advise what to do next, but you will have to contact us if you wish to renew.

## Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later, you may do so by contacting us on 0345 307 3801 or writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents, no premium refund will be made. See General conditions applicable to the whole policy in the policy wording for full details.

## Claim notification

To make a claim, contact: 0345 307 3801.

## Making a complaint

If your complaint relates to a claim on your policy, you should contact the department dealing with your claim.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the 'Making a complaint' section of the policy wording.

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

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# INTRODUCTION.

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This is **your** travel insurance policy. It contains details of what is covered, conditions and what is not covered, for each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the schedule which **we** recommend be attached to the policy.

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy as referred to in **your** schedule.

The schedule and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

## United Kingdom residents

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**.

## The law applicable to this policy

**You** and **we** can choose the law which applies to this policy. **We** propose that the law of England and Wales applies. Unless **we** and **you** agree otherwise, the law of England and Wales will apply to this policy.

## Age eligibility

### Annual multi trip

This policy is not available to anyone aged 76 or over if annual multi trip cover is selected. If **you** are aged under 18 **you** are only insured when travelling with one or more of the

insured adults (or accompanied by another responsible adult).

If **you** reach any of the ages mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

## Single trip

If single trip cover is selected, this policy is not available to anyone aged 76 or over.

## Policy excess

Under most sections of the policy, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**.

## Helplines

Please carry this policy / the helpline numbers with **you** in case of an emergency.

## Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, telephone **our** customer helpline on 0345 307 3801.

## AXA Insurance

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312. This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk](http://www.fca.org.uk)

## Fraud prevention

To keep premiums low **we** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **we** may:

1. Share information about **you** with other organisations and public bodies including the police.
2. Share information about **you** within the AXA Group and with other insurers.
3. Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.
4. Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.
5. Search records held by fraud prevention and credit agencies to:
  - a) Help make decisions about credit services for **you** and members of **your** household.
  - b) Help make decisions on insurance policies and claims for **you** and members of **your** household.
  - c) Trace debtors, recover debt, prevent fraud and to manage **your** insurance policies.
  - d) Check **your** identity to prevent money laundering.
6. Undertake credit searches and additional fraud searches.

# DEFINITIONS.

These definitions apply throughout **your** policy booklet. Where **we** explain what a word means, that word will appear highlighted in bold print and have the same meaning wherever it is used in the policy. **We** have listed the definitions alphabetically.

## Baggage

– means luggage, clothing, personal effects and other articles (but excluding **valuables**, business equipment, **ski equipment**, **personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

## Bodily injury

– means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

## Close business associate

– means any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

## Close relative

– means 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, domestic partner or fiancé/fiancée.

## Curtailment /Curtail/Curtailed

– means either:

- a) **you** abandoning or cutting short the **trip** after **you** leave **your home** by direct early return to **your home**, in which case claims will be calculated from the day **you** returned to **your home** and based on the number of complete days of **your trip you** have not used, or
- b) **you** attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation.

Curtailment claims under paragraph b) will only be paid for the ill/injured/quarantined/confined **insured person**, but where **we** or the Emergency Medical Assistance Service agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any travel and accommodation costs and expenses (including excursions up to £250) they have incurred, but not used by remaining with **you**.

## Europe

The **United Kingdom**, Republic of Ireland, the Continent of Europe west of the Ural Mountains, Iceland, Morocco, Tunisia, Turkey, the Mediterranean Islands, Madeira, Azores, and the Canary Islands.

## Home

– means **your** normal place of residence in the **United Kingdom**.

## Home area

For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your** home area means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, **your** home area means either the particular Channel Island on which **you** live or the Isle of Man depending on where **your home** is.

## Medical condition

– means any disease, illness or injury.

## Medical practitioner

– means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

## 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 ancillary 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.

## Period of insurance

– means if annual multi trip cover is selected: the period of 12 months for which **we** have accepted the premium as stated in the schedule. During this period any **trip** not exceeding 60 days is covered, but limited to 24 days in total in each period of insurance for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). Under these policies Section A – Cancellation cover will be operative from the date stated in the schedule or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **trip**.

– means if single trip cover is selected: the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule. Under these policies Section A – Cancellation cover will be operative from the time **you** pay the premium.

For all other sections of the policy including Section A – curtailment cover, whichever cover is selected, the insurance starts when **you** leave **your home** to start the **trip** and ends at the time of **your** return to **your home**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the **trip**.

The period of insurance is automatically extended for the period of the delay in the event that **your** return to **your home area** is unavoidably delayed due to an event insured by this policy.

## Personal money

– means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money

cards and credit/debit or pre-pay charge cards all held for private purposes.

### Pre-paid charges

– means charges **you** have paid before **you** travel, or are contracted to pay for, including but not limited to the following: car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, (where the appropriate winter sports premium has been paid) ski school fees, lift passes and hired **ski equipment**.

### Public transport

– means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

### Secure baggage area

– means any of the following, as and where appropriate:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle
- b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c) The fixed storage units of a locked motorised or towed caravan
- d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

### Ski equipment

– means skis (including bindings), ski boots, ski poles and snowboards.

### Terrorism

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

### Trip

– means any holiday, business or pleasure trip or journey made by **you** within the area of travel shown in the schedule which begins and ends in **your home area** during the **period of insurance**, but excluding one way trips or journeys.

However any trip that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi trip policy which fell due for renewal during the trip.

If annual multi trip cover is selected any trip not exceeding 60 days is covered, but limited to 24 days in total in each **period of insurance** for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). If any trip exceeds 60 days (or 24 days in the case of winter sports) there is no cover under this policy for any additional days over the 60 day period (or 24 day period in respect of winter sports trips).

In addition, any trip solely within **your home area** is only covered where **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is considered to be a separate insurance, with

the terms, definitions, What is not covered and conditions contained in this policy applying to each trip. Where **we** have agreed to cover **your medical condition**, this applies to each trip during the **period of insurance**.

## Unattended

– means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

## United Kingdom

– means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

## Valuables

– means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment and other electronic entertainment devices (including but not limited to mobile phones, MP3 or 4 players, tablets, ebooks, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

## We/Us/Our

– means AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD.

## You/Your/Yourself/Insured person

– means each person travelling on a **trip** whose name appears in the policy schedule.



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# GENERAL CONDITIONS APPLICABLE TO THE WHOLE POLICY.

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**You** must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy as detailed under this section or refuse to deal with any relevant claims or reduce the amount of any relevant claim payments.

## 1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section D – Personal accident).

## 2. Reasonable precautions

At all times **you** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

## 3. Cancellation

### Statutory cancellation rights

**You** may cancel this policy within 14 days of the policy start date or receipt of the policy documents (new business) and for annual policies the renewal date (the cancellation period) by contacting **us** on 0345 307 3801 or by writing to the address below/shown in **your** schedule during the cancellation period. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made.

If **you** have already travelled, a claim has been made under this policy or is intended to be made there will be no refund of premium.

AXA Insurance  
PO Box 147  
Ipswich  
IP1 2AN

### Cancellation outside the statutory period

**You** may cancel this policy at any time after the **cancellation period** by contacting **us** on 0345 307 3801 or by writing to the address above/shown in **your** schedule. If **you** cancel after the **cancellation period** no premium refund will be made.

**We** reserve the right to cancel the policy by providing 21 days' notice by registered post to **your** last known address on the following grounds:

- a) If **you** make a fraudulent claim as set out in paragraph 4. Fraudulent claims below.
- b) If **you** are or have been engaged in criminal or unlawful activities.
- c) If any policy in **your** name is added to the Insurance Fraud Register.

In each case no refund of premium will be made.

### Non-payment of premiums

Where **we** have been unable to collect a premium payment **we** will contact **you** in writing to request payment within 7 days. If **we** do not receive payment by this date **we** will write to **you** again notifying **you** that payment has not been received and give **you** a further 7 days to pay the outstanding amount. If payment is not received by that date **we** will cancel the policy with immediate effect and notify **you** in writing.

#### 4. Fraudulent claims

Throughout **your** dealings with **us** we expect **you** to act honestly.

If **you** or anyone acting for **you**:

- a) knowingly provides information to **us** as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge and belief; or
- b) knowingly makes a fraudulent or exaggerated claim under **your** policy; or
- c) knowingly makes a false statement in support of a claim; or
- d) submits a knowingly false or forged document in support of a claim; or
- e) makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

- a) **we** may prosecute fraudulent claimants;
- b) **we** may make the policy void from the date of the fraudulent act;
- c) **we** will not pay any fraudulent claims;
- d) **we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
- e) **we** may inform the Police of the circumstances.

#### 5. Automatic renewals on annual multi trip policies

By purchasing this policy **you** have provided **us** with the consent to set up a continuous payment authority. This means **we** are authorised to automatically renew **your** policy and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct **us** to stop.

**We** will contact **you** by at least 21 days before the end of **your period of insurance**. If **you** still meet **our** eligibility criteria, **we** will seek to automatically renew **your** policy by using the latest details **you** provided to **us**. **You** will also be provided with a renewal invitation which **you** should check to ensure all **your** details are still correct and relevant. **Your** renewal invitation will have information on how **you** can make changes to **your** details or tell **us** if **you** do not wish to renew **your** insurance before **your** renewal date.

#### How to opt-out

Call **us** after **you** have purchased the policy on 0345 307 3801.

If **you** have advised **us** of a **medical condition** and **we** have agreed in writing to cover **you**, **your** policy will not automatically renew.

**We** will contact **you** at least 21 days before the expiry date to advise what to do next, but **you** will have to contact **us** if **you** wish to renew.

# CLAIMS CONDITIONS.

**You** must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may refuse to deal with any relevant claims or reduce the amount of any relevant claim payment. **You must contact us by phone if you want to make a claim using the relevant number given below, depending on the type of claim:**

## 1. Claims

**All claims 0345 307 3801**

**For medical assistance and/or repatriation claims +44 1633 439016**

The claim notification must be made within 31 days or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

**You** must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or refuse any claim without **our** permission in writing and cooperate fully with **us** in **our** investigations into the circumstance of **your** claim.

Each section of this policy contains Special conditions relating to claims. **You** should refer to the particular section under which **you** are claiming for further details of what **you** must do following the incident or event which has caused the claim.

**You** or **your** legal representatives must supply at **your** own expense, all information relevant to the claim detailed under Claims evidence at the end of each section. **You** should refer to the particular section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

**We** reserve the right to require **you** to undergo an independent medical examination at **our** expense.

**We** may also request and will pay for a post mortem examination.

**You** must retain any property which is damaged, and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property.

**We** may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.

## 2. Transferring of rights

**We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

# IMPORTANT CONDITIONS RELATING TO HEALTH.

**You** must comply with the following conditions to have the full protection of **your** policy.

1. It is a condition of this policy that **you** will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising directly or indirectly from:

a) At the time of taking out this policy:

i) Any **medical condition** which falls into any of the following categories which **you** have, or have had and for which **you**:

– have or have had, at the time of purchasing this insurance and for which **you** have ever received, or are waiting to receive, treatment (including surgery, tests or investigations)

- Respiratory condition (any condition relating to the lungs or breathing)
- Cardiovascular condition (any condition relating to the heart, arteries, veins or blood pressure)
- Stroke
- Cancer
- High cholesterol
- Diabetes

ii) Any other **medical condition** for which **you** have been prescribed drugs or medication or for which **you** have received, or are waiting to receive, treatment (including surgery, tests or investigations) within the last 12 months

b) Any **medical condition you** are aware of but for which **you** have not had a diagnosis

c) Any **medical condition** affecting **you**, a **close relative** or a **close business associate** that **you** are aware of, that could reasonably be expected to result in a claim on this policy.

d) Any **medical condition you** have which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought his/her advice), but despite this **you** still travel

e) Any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)

f) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**

g) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

If **your** health changes after the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** should telephone **our** customer helpline on 0345 307 3801 to make sure **your** cover is not affected.

**You** should also refer to What is not covered – applicable to all sections of the policy.

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# WHAT IS NOT COVERED – APPLICABLE TO ALL SECTIONS OF THE POLICY.

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We will not pay for claims arising directly or indirectly from:

## 1. War risks, civil commotion and terrorism

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

## 2. Radioactive contamination

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

## 3. Sonic bangs

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

## 4. Winter sports

**Your** participation in winter sports unless the appropriate winter sports premium has been paid, then cover will apply under those sections shown as covered for winter sports in **your** schedule for:

- a) the winter sports specified in the list on page 23 and
- b) any other winter sports shown as covered in **your** schedule

for a period of no more than 24 days in total in each **period of insurance** under annual multi trip policies and for the period of the **trip** under single trip policies.

## 5. Professional sports or entertaining

**Your** participation in or practice of any professional sports or professional entertaining.

## 6. Other sports or activities

**Your** participation in or practice of any other sport or activity, manual work, driving any motorised vehicle or racing unless:

- a) specified in the list on pages 21, 22 and 23 or
- b) shown as covered in **your** schedule.

## 7. Suicide, drug use or solvent abuse

**Your** wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical**

**practitioner**, but not for the treatment of drug addiction) and putting **yourself** at needless risk (except in an attempt to save human life).

## 8. Alcohol abuse/misuse

**You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** physical ability and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your trips** or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected or **you** are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal and/or **you** need to make a claim as a result.

## 9. Jumping from vehicles, buildings, bridges, scaffolding or balconies

**You** climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

## 10. Unlawful action

**Your** own unlawful action or any criminal proceedings against **you**.

## 11. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.

## 12. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment charges).

## 13. Travelling against FCO advice

**Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel (other than claims arising from **you** not being able to travel and use **your** booked accommodation or **curtailing** the **trip** before completion, as provided for under subsections 1. and 6 c). of What is covered under Section O – Travel disruption cover when operative).

## 14. Child travel restriction

**You** being aged under 18 under annual multi trip cover unless **you** travel with one or more of the insured adults (or are accompanied by another responsible adult).

If **you** reach the age mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

## 15. Unauthorised access to controlled or restricted areas or the unauthorised use of swimming pools

**You** gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times.

# SPORTS AND ACTIVITIES COVERED.

The following lists detail the sports and activities that this policy will cover without charge when **you** are participating on a recreational and non-professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads and eye protection).

If **you** are participating in any other sports or activities not mentioned, please telephone **our** customer helpline on 0345 307 3801 as **we** may be able to offer cover for an additional premium. Details of those sports and activities which **you** have purchased cover for will be added to **your** policy schedule.

No cover under Section G – Personal liability for those sports or activities marked with \*

## Covered as standard without charge

<ul style="list-style-type: none"> <li>abseiling (within organisers guidelines)</li> <li>*administrative, clerical or professional occupations</li> <li>aerobics</li> <li>amateur athletics (track and field)</li> <li>archaeological digging (use of hand tools only)</li> <li>archery</li> <li>badminton</li> <li>banana boating/donuts/inflatables behind power boat</li> <li>baseball (amateur)</li> <li>basketball (amateur)</li> <li>beach games</li> <li>billiards/snooker/pool</li> <li>bmX riding (wearing a helmet and no racing, stunts or obstacles) up to 2,500 metres above sea level</li> <li>body boarding (boogie boarding)</li> <li>bowls</li> <li>breathing observation bubble (bob)</li> <li>bungee jumping/swoop within organisers guidelines and wearing appropriate gear (One jump only)</li> <li>*Camel riding</li> <li>*Camp America – counsellor</li> <li>canoeing (up to grade 2 rivers)</li> <li>capoeira – no contact – dance movement only</li> <li>*caring for children (au pair/nanny)</li> <li>*catamaran sailing (if qualified and no racing)</li> <li>*Clay pigeon shooting</li> <li>climbing (indoors on climbing wall only)</li> <li>cricket (amateur)</li> <li>croquet</li> <li>cross country running (non-competitive)</li> </ul>	<ul style="list-style-type: none"> <li>curling (amateur)</li> <li>cycling (wearing a helmet and no racing) up to 2,500 metres above sea level</li> <li>dancing (including instruction)</li> <li>deep sea fishing</li> <li>*dinghy sailing (no racing)</li> <li>*driving motorised vehicles (excluding Quad bikes) for which <b>you</b> are licenced to drive in the <b>United Kingdom</b> (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter, or wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available for use.</li> <li>extreme frisbees (amusement park rides)</li> <li>falconry</li> <li>fell walking/running (up to 2,500 metres above sea level)</li> <li>fencing (training only)</li> <li>fishing</li> <li>fives</li> <li>flying as a fare paying passenger in a fully licensed passenger carrying aircraft</li> <li>flying fox (cable car)</li> <li>football (amateur only and not main purpose of <b>trip</b>)</li> <li>freefall/sky diving simulator</li> <li>frisbee/ultimate frisbee (including competitions)</li> <li>*glass bottom boats/bubbles</li> <li>*go karting (within organisers guidelines)</li> <li>golf</li> </ul>
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## Covered as standard without charge

<p>Great Wall of China</p> <p>handball (amateur)</p> <p>helicopter rides (as a fare paying passenger in licensed aircraft)</p> <p>*hobie catting (if qualified and no racing)</p> <p>horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)</p> <p>hot air ballooning (organised pleasure rides only)</p> <p>*hovercraft driving/passenger</p> <p>hurling (amateur only and not main purpose of <b>trip</b>)</p> <p>husky/horse/reindeer sledging or sleigh riding as an activity as a passenger only with a local driver and not on snow</p> <p>hydro zorbing</p> <p>indoor climbing (on climbing wall)</p> <p>in-line skating/roller blading (wearing pads and helmets)</p> <p>indoor skating/skateboarding (wearing pads and helmets)</p> <p>javelin throwing (amateur)</p> <p>*jet boating (no racing)</p> <p>jogging</p> <p>*karting (wearing a helmet and no racing)</p> <p>kayaking (up to grade 2 rivers)</p> <p>korfball (amateur)</p> <p>Lapland – up to 2 nights maximum including children's charities</p> <p>netball (amateur)</p> <p>octopus</p> <p>orienteeing</p> <p>*paint balling/war games (wearing eye protection)</p> <p>parasailing/parascending – over water</p> <p>pedalos</p> <p>pilates</p> <p>pony trekking (wearing a helmet)</p> <p>*power boating (no racing and non-competitive)</p> <p>racket ball</p> <p>rambling</p> <p>refereeing (amateur only)</p> <p>ringos</p> <p>roller skating/blading/in-line skating (wearing pads and helmets)</p> <p>rounders (amateur)</p> <p>rowing (no racing)</p> <p>running (non-competitive and not a marathon of any type)</p>	<p>safari trekking/tracking in the bush (must be organised tour)</p> <p>*sailing/yachting (if qualified or accompanied by a qualified person and no racing)</p> <p>sail boarding/wind surfing</p> <p>sand boarding/sand dunes/surfing/skiing</p> <p>*sand yachting (no racing)</p> <p>scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after <b>your</b> last dive)</p> <p>sea canoeing/kayaking (within sight of land)</p> <p>*shooting/small bore target/rifle range shooting (within organisers guidelines)</p> <p>skateboarding (wearing pads and helmets)</p> <p>squash</p> <p>*sledging/sleigh riding as a passenger (pulled by horse or reindeer) with a maximum of 2 nights for Lapland <b>trips</b></p> <p>snorkelling</p> <p>softball (amateur)</p> <p>spear fishing (without tanks)</p> <p>*speed sailing (no racing)</p> <p>*students working as counsellors or university exchanges for practical course work (non-manual)</p> <p>Surfing (including on board surf simulators)</p> <p>swimming</p> <p>swimming with dolphins</p> <p>swimming/bathing with elephants</p> <p>Sydney harbour bridge (organised and walking across clipped onto a safety line)</p> <p>table tennis</p> <p>*tall ship crewing (no racing)</p> <p>ten pin bowling</p> <p>tennis</p> <p>trampolining</p> <p>tree canopy walking</p> <p>trekking/hiking/walking/hill walking up to 2,500 metres above sea level</p> <p>tug of war</p> <p>volleyball</p> <p>wake boarding</p> <p>water polo (amateur)</p> <p>water skiing/water ski jumping</p> <p>whale watching</p>
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### Covered as standard without charge

white water canoeing/kayaking/touring/rafting up to grade 2 rivers wicker basket tobogganing wind surfing/sailboarding wind tunnel flying (pads and helmets to be worn)	yoga *zap cats zip lining/trekking (safety harness must be worn) zorbing/hydro zorbing/sphering
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### Covered if the appropriate winter sports premium has been paid

big foot skiing blade skating dry slope skiing glacier skiing/walking husky dog sledding (organised, non-competitive and with experienced local driver) ice cricket (wearing appropriate batting pads/gloves/spiked shoes) ice fishing *ice go karting (within organisers guidelines) ice skating *ice windsurfing kick sledging ski-biking ski-blading ski boarding *ski-dooing ski run walking ski-touring skiing alpine skiing – big foot	skiing – cross country skiing – mono skiing – Nordic skiing on piste** skiing – off piste** with a guide sledging/tobogganing on snow *sledging/sleigh riding as a passenger (pulled by horse or reindeer) snow biking snow blading snow boarding on piste** snow boarding – off piste** with a guide snow bobbing *snow go karting *snow mobiling (skidoo) *snow scooting snow shoe walking *snowcat driving tandem skiing telemarking
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\*\* A piste is a recognised and marked ski run within the resort boundaries.

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# HOW TO CONTACT US IN AN EMERGENCY.

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## International Emergency Medical Assistance Service

Available to you 24 hours a day, 365 days a year

Call +44 1633 439016 from anywhere in the world

You should contact the Emergency Medical Assistance Service when **you** are abroad:

- a) if **you** are ill or have an accident which means that **you** need to be admitted to hospital as an in-patient; or
- b) to arrange transport **home** if this is considered medically necessary; or
- c) to arrange transport **home** if **you** are told about the illness or death of a **close relative** or a **close business associate** at **home**.

It is very important that **you** call the Emergency Medical Assistance Service as soon as possible. If **you** cannot make the call **yourself**, because the condition requires emergency treatment, **you** or someone on **your** behalf should contact the Emergency Medical Assistance Service within 24 hours of hospitalisation or as soon as possible after that.

## Reciprocal Health Agreements

### State in-patient treatment – EU, EEA or Switzerland

**IMPORTANT:** If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you should obtain a European Health Insurance Card (EHIC). You can apply for an EHIC either online at [www.ehic.org.uk](http://www.ehic.org.uk) or by telephoning 0300 330 1350. The EHIC entitles you to certain free or reduced costs

### health services in the EU, EEA or

**Switzerland.** Details of the countries where **you** can use the EHIC are shown at the end of this section together with information on how to replace **your** EHIC if it is lost or stolen while **you** are abroad.

If **you** find **yourself** in an emergency during **your** visit in Europe dial 112. The European emergency number is valid in all EU/EEA member states and is free of charge. **You** can use it to reach emergency services such as an ambulance or police from any telephone or mobile phone free of charge.

If **you** are admitted to a state hospital or clinic as an in-patient while within the EU, EEA or Switzerland, **you** have a right to state provided emergency treatment if **you** have an EHIC.

**You** must take reasonable steps to minimise **your** claim which means that **you** should take all reasonable steps to use **your** EHIC before incurring private medical treatment costs in a state run hospital or clinic, where **you** have a right to state provided emergency treatment under **your** EHIC. If **you** are in doubt, please call the Emergency Medical Assistance Service for guidance.

If at any time **you** or someone acting on **your** behalf is being pressured to sign for excessive treatment or charges, please call the Emergency Medical Assistance Service for guidance.

### State out-patient treatment – EU, EEA, Switzerland

For out-patient treatment in a state run hospital or clinic while within the EU, EEA or Switzerland, **you** have a right to state provided emergency treatment as set out above.

If **you** need out-patient treatment, but no medically suitable state facility is available, then if the expenses are equal to or less than £500, **you** should pay the private hospital/clinic **yourself** and claim back the medical expenses from **us** on **your** return to **your home area**.

However, if the expenses are greater than £500, **you** or someone on **your** behalf should contact the Emergency Medical Assistance Service as soon as possible and get their authorisation before **you** pay the expenses or they arrange for the medical expenses, covered by the policy, to be paid direct to the hospital/clinic.

## COUNTRIES WHERE YOU CAN USE THE EHIC

The European Economic Area (EEA) is a free trade zone between countries of the European Union (EU), Iceland, Norway and Liechtenstein. The regulations on access to healthcare in the EEA also apply in Switzerland. Specific guidance on how to access healthcare in the countries listed below is available online at [www.ehic.org.uk](http://www.ehic.org.uk)

<b>Austria</b>	<b>Finland</b>	<b>Latvia</b>	<b>Portugal</b>
<b>Belgium</b>	<b>France</b>	<b>Liechtenstein</b>	<b>Romania</b>
<b>Bulgaria</b>	<b>Germany</b>	<b>Lithuania</b>	<b>Slovakia</b>
<b>Croatia</b>	<b>Greece</b>	<b>Luxembourg</b>	<b>Slovenia</b>
<b>Cyprus</b>	<b>Hungary</b>	<b>Malta</b>	<b>Spain</b>
<b>Czech Republic</b>	<b>Iceland</b>	<b>Netherlands</b>	<b>Sweden</b>
<b>Denmark</b>	<b>Ireland</b>	<b>Norway</b>	<b>Switzerland</b>
<b>Estonia</b>	<b>Italy</b>	<b>Poland</b>	

## DETAILS OF HOW YOU CAN REPLACE YOUR EHIC WHILE ABROAD

If **your** EHIC is lost or stolen while **you** are abroad, **you** should apply for a Provisional Replacement Certificate (PRC). Someone else can do this on **your** behalf if necessary. The PRC will provide **you** with the same cover as an EHIC until **you** return **home**.

To apply for a PRC, call the Overseas Healthcare Team on 00 44 191 218 1999 (Monday to Friday, 8am-5pm). **You** will need to provide **your** name, address, date of birth and **your** National Insurance or NHS number (CHI in Scotland or Health and Care Number in Northern Ireland).

## State in-patient and out-patient treatment – Australia

If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or by emailing [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au). Alternatively please call the Emergency Medical Assistance Service for guidance.

If **you** are admitted to hospital **you** should contact the Emergency Medical Assistance Service as soon as possible for any treatment not available under MEDICARE.

## **State in-patient and out-patient treatment – New Zealand**

**United Kingdom** citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing **medical condition** or a new condition arises, then a **medical practitioner** must agree in each case that prompt treatment is needed before **your trip** ends, if treatment is to be provided under the reciprocal agreement. **You** will also need to show **your** UK passport.

**You** will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

## **Private treatment – Worldwide**

If **you** are admitted to a private hospital or clinic and no medically suitable state facility is available, **you** or someone on **your** behalf should contact the Emergency Medical Assistance Service as soon as possible before knowingly incurring any expenses over £500. The Emergency Medical Assistance Service will then arrange for the medical expenses covered by the policy to be paid direct to the hospital/clinic.

If at any time **you** or someone acting on **your** behalf is being pressured to sign for excessive treatment or charges, please call the Emergency Medical Assistance Service for guidance.

**Contact the Emergency Medical Assistance Service on telephone number:  
+44 1633 439016**

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# SECTION A – CANCELLATION OR CURTAILMENT CHARGES.

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## What is covered

We will pay **you** up to the amount shown in **your** policy schedule for **your** proportion only of any irrecoverable unused travel and accommodation costs and other **pre-paid charges** (including excursions up to £250) which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if

a) cancellation of the **trip** is necessary and unavoidable or

b) the **trip** is **curtailed** before completion

as a result of any of the following events:

1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:

a) **you**

b) any person who **you** are travelling or have arranged to travel with

c) any person who **you** have arranged to stay with

d) **your close relative**

e) **your close business associate.**

2. **You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.

3. Redundancy of **you** or any person who **you** are travelling or have arranged to travel with which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.

4. **You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.

5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

If the same costs, charges or expenses are also covered under Section O – Travel disruption cover **you** can only claim for these under one section for the same event.

## Special conditions relating to claims

1. **You** must get the prior approval of the Emergency Medical Assistance Service to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.

2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

3. If **you** cancel the **trip** due to:

- a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or
- b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

## What is not covered

1. The first £50 of each and every successful claim, per incident claimed for. Where **you** have opted for an increased excess this amount will be doubled.
2. The cost of **your** unused original tickets where:
  - a) the Emergency Medical Assistance Service or **we** have arranged and/or paid for **you** to come **home** following **curtailment** of the **trip**, or
  - b) **we** have paid **you** for any reasonable alternative and/or additional travel costs incurred by **you** to come **home** following **curtailment** of the **trip**.

If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come **home**)

from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.

3. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
  4. Any claims arising directly or indirectly from:
    - a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your**/their resignation, voluntary redundancy, **you**/them entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
    - b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
  5. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
  6. Accommodation costs paid for using any Timeshare or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
  7. Stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from unless it has been investigated and diagnosed as such by either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field.
  8. Anything mentioned in What is not covered applicable to all sections of the policy.
- You** should also refer to the Important conditions relating to health.

## Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance, the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.

- In the case of serious damage to **your home** a report from the Police or relevant authority. Where flooding or other damage is so widespread that the Police or other authorities could not be present, then a report from **your** household insurers or the contractor engaged to carry out repairs to **your home**.
- Details of any travel, private medical or other insurance under which **you** could also claim.

**To make a claim under this section please call:**

**For curtailment claims +44 1633 439016 or other claims 0345 307 3801**

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# SECTION B – EMERGENCY MEDICAL AND OTHER EXPENSES.

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## What is covered

We will pay **you** up to £10,000,000 for the following expenses which are necessarily incurred during a **trip** but not covered by any reciprocal health agreement, as a result of **you** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £1,000 incurred outside of **your home area**.
3. Costs of telephone calls:
  - a) to the Emergency Medical Assistance Service notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
  - b) incurred by **you** when **you** receive calls on **your** mobile phone from the Emergency Medical Assistance Service for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
4. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you** by the hospital.
5. If **you** die:
  - a) outside **your home area** the reasonable additional cost of funeral expenses abroad plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**
  - b) within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home** up to a maximum of £750
6. Reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, all inclusive, bed and breakfast, self-catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.

This includes, with the prior authorisation of the Emergency Medical Assistance Service, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you**. Also additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.
7. With the prior authorisation of the Emergency Medical Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Emergency Medical Assistance Service agree otherwise.



## Special conditions relating to claims

1. To enable **us** to direct **you** to the most appropriate medical facility **you** must obtain the prior authorisation of the Emergency Medical Assistance Service or **us** before knowingly incurring any expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment **you** or someone on **your** behalf must contact the Emergency Medical Assistance Service as soon as possible.
2. **You** must tell the Emergency Medical Assistance Service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
3. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and/or travel safely to **your home area** or a suitable hospital nearby to continue treatment.
4. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this.  
  
If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel **your** cover under the medical related sections being Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal

accident of **your** policy and refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area**.

Cover for **you** under all other operative sections will however continue for the remainder of **your trip**.

## What is not covered

1. The first £50 of each and every successful claim, per incident claimed for. Where **you** have opted for an increased excess this amount will be doubled.
2. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
3. The cost of **your** unused original tickets where:
  - a) the Emergency Medical Assistance Service or **we** have arranged and/or paid for **you** to return to **your home**, or
  - b) **we** have paid **you** for any reasonable alternative and/or additional travel costs incurred by **you** to return to **your home**if **you** cannot use the return ticket.  
  
If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come home) from any additional costs **we** have incurred to return **you** to **your home**.
4. Any claims arising directly or indirectly for:
  - a) The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated **your** admittance into hospital.

- b) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
- c) Any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
- d) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**. *Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.*
- e) Additional costs arising from single or private room accommodation.
- f) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Medical Assistance Service.
- g) Any costs incurred by **you** to visit another person in hospital.
- h) Any expenses incurred after **you** have returned to **your home area**.
- i) Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
  - i. for private treatment, or
  - ii. are funded by, or are recoverable from the Health Authority in **your home area**, or
  - iii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
- j) Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

- k) Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.

5. Anything mentioned in What is not covered applicable to all sections of the policy.

**You** should also refer to the Important conditions relating to health.

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Medical Assistance Service.
- Details of any travel, private medical or other insurance under which **you** could also claim.

**To make a claim under this section please call:**

**For medical assistance and/or repatriation claims +44 1633 439016 or other claims 0345 307 3801**

# SECTION C – HOSPITAL BENEFIT.

## What is covered

We will pay **you** £50 for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area**, up to a maximum of £1,000 as a result of **bodily injury**, illness or disease **you** sustain.

In addition for each complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area** we will pay £10 to a nominated person towards meal expenses.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses.

This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **you** or **your** visitors during **your** stay in hospital.

## Special conditions relating to claims

1. **You** must tell the Emergency Medical Assistance Service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

## What is not covered

1. Any claims arising directly or indirectly from:

a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:

i) relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.

ii) relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

iii) following **your** decision not to be repatriated after the date, when in the opinion of the Emergency Medical Assistance Service it is safe to do so.

b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:

i) relating to any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.

ii) as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

iii) occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands in relation to either:

i. private treatment; or

ii. tests, surgery or other elective or planned treatment the costs of which are funded by or recoverable from the Health Authority in **your home area**.

2. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.

**To make a claim under this section please call 0345 307 3801**

# SECTION D – PERSONAL ACCIDENT.

## Special definitions relating to this section *(which are shown in italics)*

### *Loss of limb*

– means loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

### *Loss of sight*

– means total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes, if **you** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

### *Permanent total disablement*

– means total and permanent disability which medical evidence confirms will prevent **you** from undertaking any relevant occupation.

## What is covered

**We** will pay either:

- a) one of the benefits 1. to 3. shown below if **you** sustain **bodily injury** which shall solely and independently of any other cause, result within two years in **your** death, *loss of limb*, *loss of sight* or *permanent total disablement* and/or
- b) benefit 4. shown below if **you** sustain **bodily injury** as a result of a road traffic accident whilst **you** are travelling in a hire car in New Zealand, which shall solely and independently of any other cause, result in **your** temporary total disablement.

BENEFIT	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1. Death	£2,000	£25,000	£2,000
2. <i>Loss of one or more limbs and/ or loss of sight in one or both eyes</i>	£25,000	£25,000	Not covered
3. <i>Permanent total disablement</i>	£25,000	£25,000	Not covered
4. Temporary total disablement	Not covered	£250 per week	£250 per week

## Special conditions relating to claims

1. **Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

### Provisions

1. Benefit is not payable to **you**:
  - a) Under more than one of items 1., 2. or 3.
  - b) Under item 2. if the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%).
  - c) Under item 3. until one year after the date **you** sustain **bodily injury**.
  - d) Under item 4. for the first 7 days of such disablement or for more than 52 weeks from the date **you** sustain **bodily injury**.
  - e) Under item 4. if **you** are able or may be able to carry out a substantial part of **your** gainful employment or relevant occupation (whether on a full time or part time basis) or (where **you** are not gainfully employed or gainfully occupied) if **you** are not necessarily confined to a hospital, nursing home or similar establishment or to a private residence.
2. Benefit 1. will be paid to the deceased **insured person's** estate.

## What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- In the event of death, the original death certificate.
- A medical certificate or report in relation to claims for *loss of limb, loss of sight or permanent total disablement*.

**To make a claim under this section please call 0345 307 3801**

# SECTION E – BAGGAGE.

## What is covered

1. **We** will pay **you** up to £2,500 for the accidental loss of, theft of or damage to **baggage** and **valuables**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

The maximum **we** will pay **you** for the following items is:

- a) £300 for any one article, pair or set of articles
  - b) £500 for the total for all **valuables**.
2. **We** will also pay **you** up to £250, for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

## Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage** and/or **valuables**.
2. If **baggage** and/or **valuables** are lost, stolen or damaged while in the care of a carrier,

transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.

3. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

## What is not covered

1. The first £50 of each and every successful claim, per incident claimed for. Where **you** have opted for an increased excess this amount will be doubled.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
  - a) overnight between 9 pm and 9 am (local time) or
  - b) at any time between 9 am and 9 pm (local time) unless:
    - i) it is locked out of sight in a **secure baggage area** and
    - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.

4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, golf equipment and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business equipment, business goods, samples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your baggage** is temporarily lost in transit for more than 12 hours.
- A letter from the carrier confirming the number of hours **your baggage** was delayed for.
- Repair report where applicable.
- Details of any household, travel or other insurance under which **you** could also claim.

**To make a claim under this section please call 0345 307 3801**



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# SECTION F – PERSONAL MONEY, PASSPORT AND DOCUMENTS.

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## What is covered

1. **We** will pay **you** up to the amounts shown below for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

The maximum **we** will pay for the following items is:

- a) £300 for bank notes, currency notes and coins
  - b) £50 for bank notes, currency notes and coins, if **you** are under the age of 16
  - c) £200 for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa obtained outside **your home area** and the value of the unused portion of **your** passport, visa or driving licence).
2. **We** will pay **you** up to £600 for reasonable additional travel and accommodation expenses necessarily incurred outside **your home area** to obtain a replacement of **your** passport (known as an emergency travel document) or visa which has been lost or stolen outside **your home area**.

## Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own

expense) a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.

2. If **personal money**, passports or visas are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
4. If documents are lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

## What is not covered

1. The first £50 of each and every successful claim, per incident claimed for. Where **you** have opted for an increased excess this amount will be doubled.
2. Loss, theft of or damage to **personal money** or **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
  4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
  5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
  6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
  7. Any additional travel and accommodation expenses incurred because **you** were unable to board the **public transport** on which **you** were booked to return to the **United Kingdom** or continue **your trip** as a result of the accidental loss of, theft of or damage to **your** passport and/or visa.
  8. Anything mentioned in What is not covered applicable to all sections of the policy.
- Receipts or bills or proof of purchase for any replacement or temporary passport or visa claimed for.
  - Receipt for all currency and travellers cheques transactions.
  - Details of any household, travel or other insurance under which **you** could also claim.

**To make a claim under this section  
please call 0345 307 3801**

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt or bank or credit card statements for items lost, stolen or damaged.
- Receipts or bills or proof of purchase for any transport and accommodation expenses claimed for.

# SECTION G – PERSONAL LIABILITY.

## What is covered

**We** will pay **you** up to £2,000,000 (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you** but not paying for their accommodation.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

## Special conditions relating to claims

1. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

## What is not covered

1. The first £50 of each and every successful claim, per incident claimed for. Where **you** have opted for an increased excess this amount will be doubled.
2. Compensation or legal costs arising directly or indirectly from:
  - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
  - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
  - c) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
  - d) The transmission of any contagious or infectious disease or virus.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details in writing of any incident.
- Any court claim form, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- Details of any household, travel or other insurance under which **you** could also claim.

**To make a claim under this section please call 0345 307 3801**

# SECTION H – DELAYED DEPARTURE.

## What is covered

If the **public transport** on which **you** are booked to travel:

1. is delayed at the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland (but not including delays to any subsequent outbound or return connecting **public transport**) for at least 12 hours (unless **your trip** is three nights or less where the number of hours delay is reduced to six hours) from the scheduled time of departure, or
2. is cancelled before or after the scheduled time of departure

as a result of any of the following events:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel

**we** will pay **you**:

1. £30 for the first completed 12 hours delay (unless **your trip** is three nights or less where the number of hours delay is reduced to six hours) and £25 for each full 12 hours delay after that, up to a maximum of £250 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or
2. Up to the amount shown in **your** policy schedule for **your** proportion only of any irrecoverable unused travel and accommodation costs and other

**pre-paid charges** which **you** have paid or are contracted to pay if after the delay of 12 hours (unless **your trip** is three nights or less where the number of hours delay is reduced to six hours) **you** choose to cancel **your trip** before departure from the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.

**You** can only claim under subsection 1. or 2. above for the same event, not both.

**You** can only claim under one of either Section H – Delayed departure, Section I – Missed departure or Section O – Travel disruption cover for the same event.

## Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
2. **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider 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.

## What is not covered

1. The first £50 of each and every successful claim, per incident claimed for under subsection 2. of What is covered. Where **you** have opted for an increased excess this amount will be doubled.

2. Claims arising directly or indirectly from:

- a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
- b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
- c) Any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.
- d) Volcanic eruptions and/or volcanic ash clouds please see Section O – Travel disruption cover (where cover for this event may be included)

3. For subsection 2. only of What is covered:

- a) The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- b) Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
- c) Accommodation costs paid for using any Timeshare or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes are not covered.
- d) Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.

e) Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

f) 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-imbusement.

e) Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.

h) Any cost if **your trip** was booked as part of a **package** holiday except for any pre-paid costs or charges which do not form part of **your package** holiday.

4. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Full details of the travel itinerary supplied to **you**.
- Written confirmation from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
- In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport,

accommodation, Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the **trip**.

- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Where applicable written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- Details of any travel or other insurance under which **you** could also claim.

**To make a claim under this section  
please call 0345 307 3801**

# SECTION I – MISSED DEPARTURE.

## What is covered

We will pay **you** up to £1,000 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination (or in the case of a cruise joining **your** ship at the next possible port of call) or returning to the **United Kingdom**, if **you** fail to arrive at the departure point (including for residents of Northern Ireland any departure point in the Republic of Ireland) in time to board the **public transport** on which **you** are booked to travel on for the initial international outbound and return legs only of the **trip** as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

If the same expenses are also covered under Section H – Delayed departure or Section O – Travel disruption cover **you** can only claim under one section for the same event.

## Special conditions relating to claims

1. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

## What is not covered

1. The first £50 of each and every successful claim, per incident claimed for. Where **you** have opted for an increased excess this amount will be doubled.
2. Claims arising directly or indirectly from:
  - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
  - b) An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
  - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
  - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
  - e) **Your** failure to arrive at the departure point in time to board any connecting **public transport** after **your** departure on the initial international outbound and return legs of the **trip**.
  - f) Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
  - g) **Trips** solely within the **United Kingdom**.
3. Anything mentioned in What is not covered applicable to all sections of the policy.



## Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A letter from the **public transport** provider detailing the reasons for failure.
- A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- **Your** unused travel tickets.
- Receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.
- In the case of an accident to or breakdown of the vehicle in which **you** are travelling a repairer's or breakdown company's report or other evidence from the relevant highway authority or local authority.
- In the case of the breakdown of any vehicle owned by **you** a copy of the last service report confirming that the vehicle has been serviced properly and maintained in accordance with manufacturer's instructions.
- Details of any travel or other insurance under which **you** could also claim.

**To make a claim under this section  
please call 0345 307 3801**

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# SECTIONS J, K, L AND M – WINTER SPORTS.

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*(only operative if indicated in the schedule)*

Cover for sections J, K, L and M only operates:

1. Under single trip policies – if the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.
2. Under annual multi trip policies – for a period no more than 24 days in total in each **period of insurance**, providing the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.

# SECTION J – SKI EQUIPMENT.

(only operative if indicated in the schedule)

## What is covered

We will pay **you** up to £500 for the accidental loss of, theft of or damage to **your** own **ski equipment**, or up to £200 for hired **ski equipment**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value – calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **ski equipment**.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, pair or set of articles is the amount payable calculated from the table above or £250 whichever is the less.

## Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the loss, theft or attempted theft of all **ski equipment**.

2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy).

## What is not covered

1. The first £50 of each and every successful claim, per incident claimed for. Where **you** have opted for an increased excess this amount will be doubled.
2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:
  - a) overnight between 9 pm and 9 am (local time) or
  - b) at any time between 9 am and 9 pm (local time) unless:
    - i) it is locked out of sight in a **secure baggage area** and
    - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.

4. Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements for items lost, stolen or damaged.
- Repair report where applicable.
- Details of any household, travel or other insurance under which **you** could also claim.

**To make a claim under this section  
please call 0345 307 3801**

# SECTION K – SKI EQUIPMENT HIRE.

*(only operative if indicated in the schedule)*

## What is covered

We will pay **you** up to £30 per day, up to a maximum of £300 for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your** own **ski equipment**.

## Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of **your** own **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

## What is not covered

1. Loss, theft of or damage to **ski equipment** contained in an **unattended** vehicle:
  - a) overnight between 9 pm and 9 am (local time) or
  - b) at any time between 9 am and 9 pm (local time) unless:
    - i) it is locked out of sight in a **secure baggage area** and
    - ii) forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.

- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.
- Details of any travel or other insurance under which **you** could also claim.

**To make a claim under this section  
please call 0345 307 3801**

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# SECTION L – SKI PACK.

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*(only operative if indicated in the schedule)*

## What is covered

We will pay **you**:

- a) Up to £400 for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury**, illness or disease.
- b) Up to £150 for the unused portion of **your** lift pass if **you** lose it.

**You** can only claim under Section L – Ski pack or Section O – Travel disruption cover for the same event, not both.

## Special conditions relating to claims

1. **You** must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that the **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

## What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.
- Details of any travel or other insurance under which **you** could also claim.

**To make a claim under this section please call 0345 307 3801**

# SECTION M – PISTE CLOSURE.

*(only operative if indicated in the schedule)*

## What is covered

We will pay **you** up to £30 per day, up to a maximum of £300 for transport costs necessarily incurred by **you**, to travel to and from an alternative site if either lack of or excess of snow, or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski.

The cover only applies:

- a) To the resort which **you** have pre-booked for a period more than 12 hours and for as long as these conditions continue at the resort, but not more than the pre-booked period of **your trip** and
- b) To **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

If no alternative sites are available, **we** will pay **you** compensation of £30 per day up to a maximum of £300.

## Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

## What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. The closure or impending closure of the skiing facilities in **your** resort existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.
- Receipts or bills for any transport costs claimed for.
- Details of any travel or other insurance under which **you** could also claim.

**To make a claim under this section please call 0345 307 3801**



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# SECTION N – LEGAL EXPENSES AND ASSISTANCE.

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## Special definition relating to this section *(which is shown in italics)*

### *Lawyer*

– means the legal representative or other appropriately qualified person acting for **you**. **You** have the right to choose the lawyer acting for **you** in the following circumstances:

- a) Where the commencement of court proceedings to pursue **your** claim is required.
- b) should any conflict of interest or dispute over settlement arise.

## What is covered

**We** will pay up to £25,000 for legal costs to pursue a civil action for compensation, against someone else who causes **you bodily injury**, illness or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed £50,000.

## Prospects of success

**We** will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced **we** or **you** may request a second opinion from an independent *lawyer*. If **you** seek independent legal advice any costs incurred will not be covered by this policy.

If the independent *lawyer* agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

## Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

## What is not covered

**We** shall not be liable for:

1. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us**, AXA Assistance or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.

2. Legal costs and expenses incurred prior to **our** written acceptance of the case.
3. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
4. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
5. Legal costs and expenses incurred if an action is brought in more than one country.
6. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
7. The costs of any Appeal.
8. Claims by **you** other than in **your** private capacity.
9. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Details of any travel or other insurance under which **you** could also claim.

**To make a claim under this section please call 0345 307 3801**

# SECTION 0 – TRAVEL DISRUPTION COVER.

## What is covered

### Before you reach your destination

1. We will pay **you** up to the amount shown in **your** policy schedule for **your** proportion only of any unused travel, accommodation and other **pre-paid charges** (including excursions up to £250) that **you** cannot claim back from any other source if **you** cannot travel and have to cancel **your trip** as a result of:
  - a) The **public transport** on which **you** were booked to travel from **your home area** being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** unused travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator); or
  - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
  - c) The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which **you** are travelling advising against all travel or all but essential travel to the country or specific area **you** are travelling to providing the advice came into force after **you** purchased this insurance or booked the **trip** (whichever is the later) and was within 28 days of **your** departure date; or
  - d) The insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm, civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation; or
2. We will pay **you** up to the amount shown in **your** policy schedule (except for paragraph c) below which has a lower limit as shown) for **your** proportion only of any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (but on a room only basis) that **you** cannot claim back from any other source if **you** have to make alternative arrangements to reach **your** destination (or in the case of a cruise to join **your** ship at the next possible port of call) as a result of:
  - a) The **public transport** on which **you** were booked to travel from **your home area** being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator), or being diverted or re-directed after take-off; or
  - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
  - c) The insolvency of the **public transport** operator or their booking agents.

3. If the **public transport** on which **you** were booked to travel from **your home area** (including any onward connecting **public transport**) is cancelled or delayed for at least 12 hours **we** will pay **you** £30 for the first 12 hours delay and £25 for each full 12 hours delay after that up to a maximum of £250 providing **you** eventually continue the **trip** (this will help **you** pay for telephone calls made and meals and refreshments purchased during the delay).

4. **We** will pay **you** up to the amount shown in **your** policy schedule for **your** proportion only of any unused travel, accommodation and other **pre-paid charges** (including excursions up to £250) that **you** cannot claim back from any other source if **you** fail to:

a) arrive at the departure point in the **United Kingdom** in time to board the **public transport** on which **you** are booked to travel on for the initial international outbound leg of the **trip**; or

b) reach **your** final destination in the case of a **trip** solely within the **United Kingdom**

as a result of any of the following events:

i. the failure of other **public transport**; or

ii. an accident to or breakdown of the vehicle in which **you** are travelling; or

iii. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling; or

iv. strike or industrial action; or

v. adverse weather conditions preventing **you** from leaving **your home**, travelling by road, rail or any other means to **your** final destination, or reaching the international departure point or **your** final destination in the **United Kingdom** because they are inaccessible due to the weather conditions

and despite making or attempting to make alternative arrangements to reach **your** destination, **you** choose to cancel **your trip** before departure from the **United Kingdom** (or before reaching **your** destination in the case of a **trip** solely within the **United Kingdom**), because no suitable alternative **public transport** or other transport facilities could be provided in time to enable **you** to safely continue with at least 50% of **your** booked **trip**.

5. **We** will pay **you** up to £1,000 for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (but on a room only basis) **you** have to pay to reach **your** overseas destination (or in the case of a cruise to join **your** ship at the next possible port of call) that **you** cannot claim back from any other source if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel as a result of:

a) The failure of other **public transport**; or

b) Strike, industrial action or adverse weather conditions; or

c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

### While you are at your destination

6. **We** will pay **you** up to the amount shown in **your** policy schedule for **your** proportion only of any unused travel, accommodation (including excursions up to £250) and other **pre-paid charges** that **you** cannot claim back from any other source together with any reasonable additional travel (including up to £200 for taxis and hire cars) and

accommodation costs which are of a similar standard to that of **you** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self-catering or room only) if **you** have to:

- a) Move to other accommodation at any point during **your trip** as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm, civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation; or
- b) **Curtail your trip** with prior authorisation of the Emergency Medical Assistance Service as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm, civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation and **you** need to be repatriated to **your home**; or
- c) **Curtail your trip** with prior authorisation of the Emergency Medical Assistance Service as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in the country **you** are in recommending evacuation from the country or specific area **you** have travelled to providing the advice came into force after **you** left **your home area** to commence the **trip**; or

## On the way home

7. **We** will pay **you** up to the amount shown in **your** policy schedule (except for paragraph c) below which has a lower limit as shown) for **your** proportion only of any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self-catering or room only) that **you** cannot claim back from any other source if **you** have to make alternative arrangements to return to **your home** or stay longer outside of **your home area** as a result of:
  - a) The **public transport** on which **you** were booked to travel to **your home area** (including any onward connecting **public transport**) being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** unused travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator), or being diverted or re-directed after take-off; or
  - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
8. If the **public transport** on which **you** were booked to travel to **your home area** (including any onward connecting **public transport**) is cancelled or delayed for at least 12 hours **we** will pay **you** £30 for the first 12 hours delay and £25 for each full 12 hours delay after that up to a maximum of £250 providing **you** return to **your home** on the next available suitable **public transport** (this will help **you** pay for telephone calls made and meals and refreshments purchased during the delay).

9. **We** will pay **you** up to £1,000 for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (but on a room only basis) **you** have to pay to return to **your home** that **you** cannot claim back from any other source if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel including those within the **United Kingdom** as a result of:

- a) The failure of other **public transport**; or
- b) Strike, industrial action or adverse weather conditions; or
- c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

**You** can only claim under one of either Section O – Travel disruption cover, Section H – Delayed departure, Section I – Missed departure or Section L – Ski pack for the same event.

## Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator, **public transport** operator (or their handling agents), or provider of transport or accommodation (or their booking agents) as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have applied otherwise.
2. **You** must get (at **your** own expense) written confirmation or other evidence from the provider of the accommodation, their booking agents (or the administrators of either), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.

3. **You** must give notice as soon as possible to the Emergency Medical Assistance Service of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must check in according to the itinerary supplied to **you** unless **your** tour operator, the **public transport** operator (or their handling agents) have requested **you** not to travel to the departure point.
5. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.
6. **You** must get (at **your** own expense) written confirmation or other evidence from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
7. **You** must comply with the terms of contract of the **public transport** operator (or their booking agents) 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 denied boarding, cancellation or long delay of flights.

Whether **you** have booked a **package** holiday or just a flight, compensation will normally be available to **you** from financial protection schemes arranged or overseen by the Civil Aviation Authority (CAA) such as the Air Travel Organisers' Licensing (ATOL) scheme and Flight-Only and Flight-Plus Arrangements, or by way of a bond held by a trade association such as the Association of British Travel Agents (ABTA) scheme if **your package** holiday does not include a flight.

8. Where applicable **you** must get (at **your** own expense) written confirmation or other evidence from the **public transport** operator (or their handling agents) and/or provider of accommodation or their booking agents (or the administrators of either) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
9. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of **your** passport or visa.
  - b) An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
  - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
  - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
  - e) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** passport, visa or other documentation required by the **public transport** operator or their handling agents was invalid.

## What is not covered

1. The first £50 of each and every successful claim, per incident claimed for (except under subsections 3. 6b. and 7. of What is covered). Where **you** have opted for an increased excess this amount will be doubled.
2. Claims arising within the first 7 days after **you** purchased this insurance or the date **you** booked any **trip** (whichever is the later) which relate to an event 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. Claims arising directly or indirectly from:
  - a) Strike, industrial action or the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or booked the **trip** (whichever is the later).
4. Any claims arising whilst **you** are on a day-trip.
5. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. Accommodation costs paid for using any Timeshare or other holiday points scheme. In addition any property maintenance costs or fees incurred by **you** as part of **your** involvement in such schemes are not covered.
8. Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.

9. Any costs incurred by **you** which are recoverable from the **public transport** operator or their booking agents, **your** tour operator or travel agent (or their administrators), or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
10. **Your** unused and/or additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator.
11. 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 reimbursement.
12. Any travel and accommodation costs, charges and expenses where the **public transport** operator (or their handling agents) has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
13. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip** (except as provided for under subsections 6. and 7. of What is covered where **you** have to move to other accommodation or stay longer outside of **your home area**).
14. For subsection 4. only of What is covered, **your** reluctance to travel or make or attempt to make alternative arrangements to reach **your** destination where reasonable alternative travel facilities were available and no severe weather warnings for the area concerned or notices of road closures on **your** planned route had been issued.
15. Any cost if **your trip** was booked as part of a **package** holiday except under:
- subsections 3. and 8. of What is covered;
  - or
  - subsections 1. and 7. of What is covered for any cost relating to **pre-paid charges** which do not form part of **your package** holiday; or
  - subsections 1. 2. 4. and 5. of What is covered if **you** failed to reach **your** overseas destination to commence the **package** holiday due to an event covered under this section and because of this **you** were not entitled to claim compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** from the tour operator.
16. The cost of **your** unused original tickets where:
- the Emergency Medical Assistance Service or **we** have arranged and/or paid for **you** to come **home** following **curtailment** of the **trip**, or
  - we** have paid **you** for any reasonable alternative and/or additional travel costs incurred by **you** to come **home** following **curtailment** of the **trip**.
- If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come **home**) from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
17. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

**We** will require (at **your** own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth office (FCO) or other regulatory authority.



- A letter from the **public transport** provider detailing the reasons for failure.
- A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike or industrial action.
- In the case of adverse weather conditions a report from the Met Office, **public transport** provider, carrier or authority, relevant highway agency, local authority, local radio station or newspaper confirming details of the adverse weather conditions and if road closures on **your** planned route were made and/or red or amber severe weather warnings issued for the area concerned.
- In the case of cancellation or **curtailment** claims, **your** booking confirmation together with written details (such as a cancellation invoice) from **your** travel agent, tour operator, provider of transport/accommodation (or their booking agents) of the separate costs of transport, accommodation, Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Written confirmation from **your public transport** operator (or their handling agents) of the cancellation, number of hours delay or denied boarding and the reason for these together with confirmation of **your** check-in times and details of any alternative transport offered.
- Written confirmation from the company providing the accommodation or their booking agents (or the administrators of either), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Written confirmation from the provider of transport/accommodation or **your** tour operator that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- In the case of an accident to or breakdown of the vehicle in which **you** are travelling a repairers or breakdown company's report or other evidence from the relevant highway authority or local authority.
- In the case of the breakdown of any vehicle owned by **you** a copy of the last service report confirming that the vehicle has been serviced properly and maintained in accordance with the manufacturer's instructions.
- Details of any travel or other insurance under which **you** could also claim.

**To make a claim under this section please call:**

**For curtailment and/or repatriation claims  
+44 1633 439016  
or other claims 0345 307 3801**

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# SECTION P – EXTENDED KENNEL AND/OR CATTERY FEES.

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## What is covered

We will pay **you** up to £250 (£150 for **trips** in the **United Kingdom**) for any additional kennel/cattery fees incurred, if **your** domestic dog(s)/cat(s) are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to **your bodily injury**, illness or disease.

## What is not covered

1. Claims arising from **your bodily injury**, illness or disease that is not covered under Section B – Emergency medical and other expenses
2. Anything mentioned in What is not covered applicable to all sections of the policy.

## Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates when these were payable.
- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to return **home** on time.
- **Your** unused travel tickets.
- Details of any travel or other insurance under which **you** could also claim.

**To make a claim under this section please call 0345 307 3801**

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# MAKING A COMPLAINT.

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AXA Insurance UK plc aims to provide the highest standard of service to every customer.

If our service does not meet your expectations, we want to hear about it so we can try to put things right.

All complaints we receive are taken seriously. The following will help us understand your concerns and give you a fair response.

## Making your complaint

If **your** complaint relates to a claim on **your** policy, please contact the department dealing with **your** claim.

If **your** complaint relates to **your** policy, please contact:

**Head of Customer Relations**  
**AXA Insurance**  
**Civic Drive**  
**Ipswich**  
**IP1 2AN**

**Tel: 0800 0150 980**

**Email: [customercare@axa-insurance.co.uk](mailto:customercare@axa-insurance.co.uk)**

When **you** make contact please provide the following information:

**Your name, address and postcode, telephone number and e-mail address (if you have one)**

**Your policy and/or claim number, and the type of policy you hold**

**The name of your insurance agent/firm (if applicable)**

## The reason for your complaint

Any written correspondence should be headed '**COMPLAINT**' and **you** may include copies of supporting material.

## Beyond AXA

Should **you** remain dissatisfied following **our** final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the Financial Ombudsman Service. This does not affect **your** right to take legal action.

If **we** cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at the address given below.

**The Financial Ombudsman Service**  
**Exchange Tower**  
**London**  
**E14 9SR**

**Tel: 0300 123 9123 or 0800 023 4567**

**Fax: 020 7964 1001**

**Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

## Our promise to you

We will

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep **you** informed of progress.
- Do everything possible to resolve **your** complaint.
- Use the information from complaints to continuously improve **our** service.

The information within this document is available in alternative formats such as Braille, audio tape or large print. Please call **0345 307 3801** if **you** wish to receive it in one of these formats and **we** will be happy to help.

Halifax Travel Insurance is sold, administered and underwritten by **AXA Insurance UK plc**. Registered office: 5 Old Broad Street, London, EC2N 1AD. Registered in England No. 78950. AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312. Calls may be monitored and recorded.

