

Travel Insurance arranged by Golfguard Ltd.

Master policy number RTYGG40116 (01) A, B & C

This policy is for residents of the **United Kingdom, Channel Islands or British Forces Posted Overseas** only
For policies issued from 1st June 2017 to 31st May 2018 with travel before 31st May 2020.

YOUR IMPORTANT INFORMATION

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

Contact the 24hour emergency advice line on:

+44 (0) 203 829 6745

If you need a claim form:

You can download the relevant form at:

www.travel-claims.net

Or contact Travel Claims Facilities on:

0203 829 6761

To make a claim

If you need legal advice:

Contact Slater & Gordon LLP on:

+44 (0) 161 228 3851

CERTIFICATE NUMBER

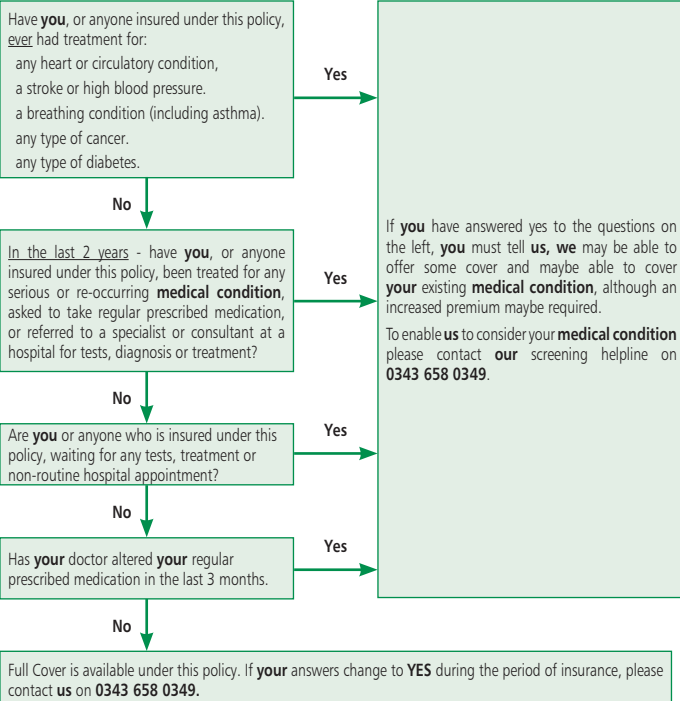
Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK Branch.

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

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

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

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



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

Should we require any additional premium, and you accept our offer, this should be paid to us either by credit card or cheque and sent within 14 days of receipt. Should you decide not to pay the additional premium the existing **medical condition** will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional existing **medical condition** not declared to us will not be covered.

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

POLICY INFORMATION

Your insurance is covered under master policy numbers RTYGG40116 (01) A, B & C specially arranged through **Golfguard Limited** underwritten by Travel Insurance Facilities and insured by Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name is shown on the policy documents issued by **Golfguard Limited and provided by ROCK Insurance Group Ltd**. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies.

Your cruise policy will only cover persons travelling on a trip, the dates of which will be detailed on your policy documents, up to a maximum of 120 days.

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

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

ACCURATE & RELEVANT INFORMATION

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

RELEVANT INFORMATION

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

OUR PLEDGE TO YOU

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

POLICY A – PRE-TRAVEL POLICY

HOW YOUR PRE-TRAVEL POLICY WORKS

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

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

WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start each trip. The maximum permitted trip duration under a cruise policy is 120 days.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

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

DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

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

BFPO - means British Forces Posted Overseas

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

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

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

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

Hazardous activity - Please see the list of hazardous activities on page 7 of this document that are covered for free under this insurance. For those activities which are not free but for which cover is available subject to paying the additional premium for the Hazardous activities extension please also refer to on page 7 of your document where you find details of further activities available at an additional premium.

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

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

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

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

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

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

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

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

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

Trip(s) - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home in **your home country** following **your** repatriation, both during the period of cover.

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

We/our/us - means Union Reiseversicherung AG.

GEOGRAPHICAL AREAS

Area 1 - Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands

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

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

CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

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

1. OBSERVING THE FOLLOWING:

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

2. RECOGNISING OUR RIGHTS TO:

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

POLICY EXCESSES - IN RESPECT OF SECTION A1, CANCELLATION ONLY

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

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

SECTION A1 - CANCELLATION CHARGES

For each insured-person this insurance will pay:

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

- the death, injury or illness of:
 - you** or a friend with whom **you** are travelling .
 - a **close relative** who lives in **your home country**.
 - a close **business associate** who lives in **your home country**.
 - a friend who lives abroad and with whom **you** were intending to temporarily stay,
- you, a friend, close relative** or **business associate** who is travelling with **you** and included on **your** booking being required in either the **United Kingdom** or the **Channel Islands** for jury service or as a witness in a Court of Law.
- you, a friend or close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.
- the requirements of H. M. Forces.

For each insured-person this insurance will not cover:

- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- the policy excess.
- any **trip** where the ticketed return journey exceeds the maximum permitted duration from the outward journey or where the ticket has no fixed return date.
- any **trip** within **your home country** that is shorter than 3 days.
- any **trip** of more than 120 days duration.
- a one-way **trip**.
- any **trip** made by the children under 18 of the **principal policyholder** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse.
- any payment or part payment made using frequent flyer vouchers, Avios vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - your** failure to obtain the required passport, visa, ESTA, vaccinations or inoculations in time.
 - your** carriers refusal to allow **you** to travel for whatever reason.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - your** disinclination to travel.
 - you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** that is not shown as covered for free on page 7 of this document.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges.
- cancellation for any claim arising from a known **pre-existing medical condition** of a **close relative, a travelling companion** not insured with **us**, a person **you** are intending to stay with or a close **business associate** or any recognised complication caused by the **pre existing medical condition**.
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
 - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last 2 years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- cancellation of **your trip** due to a **medical condition** of a person travelling with **you** that is insured with **us** where the risk attaching to that medical condition has not been accepted by **us** in writing or cancellation of **your trip** due to an existing **medical condition** of either i) a person travelling with **you** and included on **your** booking that is not insured with **us**; or ii) a non travelling **close relative**; or iii) person **you** are intending to stay with.
- you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- you** or **your close relative, travelling companion** or **business associate** being under the influence of alcohol with a blood alcohol level that exceeds 0.19% - approximately four pints of beer or four 175ml glasses of wine, or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- cancellation of **your trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- the usage of **Drones**.
- any claim not supported by the correct documentation as laid out in the individual section.
- any loss unless it is specified in the policy
- (iv) - any claim where **you** have not obtained prior authority to take leave.
 - any claim where leave has been cancelled on disciplinary grounds.
 - any claim where **you** are unable to provide proof of **your** termination of employment due to **redundancy**.

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

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

POLICY B – TRAVEL POLICY

HOW YOUR TRAVEL POLICY WORKS

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

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

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

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

WHEN YOUR TRAVEL POLICY STARTS AND ENDS

The cover under all sections starts when you commence your trip and ends when you complete your trip; alternatively cover will cease upon expiration of your policy, whichever is the first. The maximum permitted trip duration under a cruise policy is 120 days.

EXTENSION OF PERIOD

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

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

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

DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICY

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

BFPO - means British Forces Posted Overseas

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

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

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

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

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

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

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

Drones - Un-manned aerial vehicle.

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

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

Hazardous activity - Please see the list of hazardous activities on page 7 of this document that are covered for free under this insurance. For those activities which are not free but for which cover is available subject to paying the additional premium for the Hazardous activities extension please also refer to on page 7 of your document where you find details of further activities available at an additional premium.

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

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

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

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

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

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

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

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

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

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

Principal policyholder - means the first named insured-person.

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

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

Resident - means a person who has had their main home in the United Kingdom or the Channel Islands and

has not spent more than six months abroad in the year before buying this policy or is classed as BFPO.

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

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

Trip(s) - means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in your home country following your repatriation, both during the period of cover.

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

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

Valuables - means cameras, drones, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, iPods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer equipment/accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

We/our/us - means Union Reiseversicherung AG.

GEOGRAPHICAL AREAS

Area 1 - Europe, including all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands

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

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

CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

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

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- being a resident of the United Kingdom or the Channel Islands or BFPO.
- taking all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- producing your policy documents confirming you are insured before a claim is admitted
- giving us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- notifying us immediately of any changes in your health or medication after you buy the policy.
- passing on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- providing all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- not admitting liability for any event or offering to make any payment without our prior written consent.
- accepting that your policy cannot be extended once it has expired.
- accepting that no alterations and/or additions to the printed terms and conditions of your policy be valid unless initiated by us.
- ensuring that all claims are notified within 3 months of the incident occurring.

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

- checking with your doctor on the advisability of making the trip if you have any existing medical condition, taking into account your chosen destination, the climatic conditions, the stability of your condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of your doctor.
- not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- not requiring insurance for any medical condition that is being investigated or for which you, your travelling companion, a close relative or business associate are awaiting or receiving treatment in hospital at the time of buying this policy.
- disclosing all relevant information as soon as possible after the policy is issued.
- obtaining any recommended vaccines, inoculations or medications prior to your trip.

In respect of sections B2, personal possessions, and B3, personal money only.

- providing full details of any House Contents and All Risks insurance policies you may have.
- retaining your tickets and luggage tags and notifying the Police within 24 hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. You should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within 24 hours and enclose this with your claim form.
- complying with the carrier's conditions of carriage.
- not abandoning any property to us or the claims office.

2. RECOGNISING OUR RIGHTS TO:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in your name the defence or settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- give 7 days notice of cancellation of this policy by recorded delivery to you at your last known address. In this case we will refund to you the pro-rata proportion of any unexpired premium you have paid.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailement of the trip.
- not to refund the policy premium after the policy has been issued, unless after receipt of the document you find that the terms and conditions do not meet your requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- not make any payment under sections B6 and B7 for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim under sections B1, B2, B3, B4, B5, and B8 where there is other insurance in force covering the same risk and to require details of such other insurance.

- (j) settle all claims under the Law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.

Policy excesses - in respect of sections B1, departure delay, B2, personal possessions, B3, personal money, B4, emergency medical expenses, B5, curtailment, B6, personal liability, B8 legal advice and expenses and B11, Catastrophe only.

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

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

EXCLUSIONS APPLYING TO ALL SECTIONS OF YOUR TRAVEL POLICY

A. This insurance will not pay for:

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

- (1) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- (2) any known **pre-existing medical condition** or any recognised complication caused by the **pre existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- (3) any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
- (4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- (5) **curtailment of your trip** due to a **medical condition** of a person travelling with **you** that is insured with **us** where the risk attaching to that **medical condition** has not been accepted by **us** in writing or **curtailment of your trip** is due to an existing **medical condition** of either i) a person travelling with **you** and included on **your** booking that is not insured with **us**; or ii) a non travelling **close relative**; or iii) person **you** are intending to stay with.
- (6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (7) **you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- (8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (9) any claim arising from relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (10) any deliberate or criminal act by an **insured-person**.
- (11) **manual labour**.
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- (13) **In respect of all sections other than, B4, emergency medical expenses** war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- (14) **You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom** or the **Channel Islands** (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). If **you** are riding pillion, the rider in control of the motorbike must hold the appropriate licence in the country that **you** are riding pillion in.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.
- (3) any **trip** of more than 120 days duration.
- (4) any **trip** where the ticketed return journey exceeds the maximum permitted duration from the outward journey or where the ticket has no fixed return date.
- (5) a one-way **trip**.
- (6) any **trip** made by children under 18 of the **principal policyholder**, residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse unless **you** have purchased a family Multi-trip policy and the **trip** does not exceed 7 days in duration.

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

For each insured-person this insurance will pay:

1. **you** £25 compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than 12 hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum of £25 for each complete period of 12 hours up to a maximum of £300.
2. up to the amount shown on **your** schedule for the cancellation of **your trip** if **your** possessions have been checked in and after 24 hours delay on your outbound journey from the **United Kingdom, Channel Islands** or **BFPO**, **you** wish to abandon the **trip**,
3. up to £1,000 for alternative transport to get **you** to **your** destination on **your** outward journey from the **United Kingdom, Channel Islands** or **BFPO**:
 - (a) if the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, or
 - (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in. **You** will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1 & 2 - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
- any compensation where the airline, railway company or shipping line or their handling agents provide

alternative transport that departs within 12 hours of the booked departure time.

- any compensation when **your** tour operator has rescheduled **your flight** itinerary.
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
 - any delay due to the diversion of aircraft after it has departed.
1. - missed connections outside the **United Kingdom, Channel Islands** or **BFPO**.
 2. - abandonment where the **trip** is of 2 days duration or less, or is a one-way **trip**.
 - any claim on **your** return journey.
- 2 & 3 - the policy excess.

3. - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
- any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.
- any delay due to industrial action, mechanical failure or structural defect of the aircraft, sea vessel or **public transport**.
- any compensation where the airline, shipping line or **public transport** provider offers alternative transport to get **you** to **your** destination, that departs within 12 hours of the original booked departure time.
- any compensation unless **you** have obtained written confirmation from the airline, shipping line or **public transport** provider that shows the reason for the delay, the scheduled departure time and the actual departure time.

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

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

SECTION B2 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

- (a) up to a total of £2,000 for **your personal possessions** to cover:
- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
 - or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to a total of £150 to cover the purchase of **essential items** if **your personal possessions** are delayed due to being misplaced, lost or stolen on **your** outward journey from **your home country** for over 12 hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - the policy excess.
- more than £250 for any one article, **pair** or **set** of any kind, whether they are solely or jointly owned.
 - more than £350 in total for **valuables** whether solely or jointly owned.
 - more than £100 in respect of sunglasses, spectacles or prescription glasses.
 - more than £100 for items lost or stolen from a beach or lido.
 - mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.
 - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of £100.
 - loss of, or damage to, property that does not belong to **you** or any member of **your** family.
 - any claim that is the result of a domestic dispute.
 - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
 - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
 - the cost of replacing or repairing dentures.
- (b) - shoes, boots, trainers and the like.
- (a) & (b) - the loss, theft or damage to:
- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
 - sports equipment whilst in use.
 - car keys.
 - any items more specifically insured elsewhere.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables left unattended** except where they are locked in a safe or safety deposit box where these are available or left **out of sight** in **your** locked personal holiday or **trip** accommodation.
 - contact or corneal lenses or artificial limbs.
 - money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind.
 - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

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

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. If, luggage is delayed longer than 12 hours on **your outward** journey, **you** may need to buy some **essential** items, **you** must keep all the receipts to prove **your** claim. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all losses **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

SECTION B3 - PERSONAL MONEY AND TRAVEL DOCUMENTS

For each insured-person this insurance will pay:

- (a) up to **£750** for the loss or theft of **your personal money** during **your trip**
 (b) up to **£300** for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- (a) - the policy excess.
 - more than **£250** in total in cash or currency, whether solely or jointly owned (limited to **£50** if **you** are under 18)
 - loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission.
 - loss or theft of travellers' cheques where the bank provides a replacement service.
 - more than the unused portion of **your** passport.
 - any financial loss suffered as a result of your debit/credit card being lost or stolen.

- (a)&(b) - loss or theft of **personal money** or **travel documents** that are not:
 • on **your** person.
 • held in a safe or safety deposit box where one is available.
 • left **out of sight** in **your** locked personal **trip** accommodation.
 - any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.

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

- (b) - the cost of the replacement **travel documents**.
 - any costs incurred before departure or after **you** return **home**.
 - any costs which are due to any errors or omissions on **your travel documents**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - any expenses for food or drink.
 - any expenses for missed flights or alternative transport to return **home** due to the loss or theft of **your travel documents**

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

For all losses **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate. For loss of money **we** will also require (a) confirmation from **your** UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession. For lost or stolen **travel documents** **you** will also need written documentation from the Consulate, airline or travel provider where **you** obtained a replacement confirming that the loss or theft occurred during the **trip** and keep all the receipts for **your** travel and accommodation expenses.

SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

Please note:

If it seems likely that you will require treatment at a hospital please contact our Emergency Medical Assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency please call the local ambulance service and notify the Emergency Medical Assistance service as soon as you are able. If you are admitted to a hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours and you must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500.

For each insured-person this insurance will pay:

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

1. Trips outside your home country:

- (a) up to **£5,000,000** for reasonable:
 (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.
 (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.
 (iii) either (a) up to **£1,000** to cover charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs and the cost of returning **your** ashes to **your** home country or (b) the cost of returning **your** body to **your home** when arranged by **us**.

(b) up to **£100** to cover emergency dental treatment only to cure sudden pain.

(c) **£25** for each full 24 hour period that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under 1 (a) above. For each insured-person this insurance will not cover:

1. (a) & (b) - the policy excess except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to NIL.
 - any elective or pre-arranged treatment.
 - any routine non-emergency tests or treatment.
 - any treatment or hospitalisation which can be reasonably expected.
 - the cost of private treatment where adequate state facilities are available.

- 1.(a) - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**.
 - the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
 - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.

- 1 & 2. - any claim that is caused by:
 • **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 • **You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom** or the **Channel Islands** (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). If **you** are riding pillion, the rider in control of the motorbike must hold the appropriate licence in the country that **you** are riding pillion in.
 • **you** riding on a motorised vehicle without wearing a crash helmet, whether legally required locally or

not.

- **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
- **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- the cost associated with the diversion of an aircraft due to **your** death injury or illness
- repatriation unless this is deemed medically necessary by **our** appointed emergency medical assistance service.

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

- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**.

- any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.

- repairs to or for the provision of artificial limbs or hearing aids.

- work involving the use of precious metals in any dental treatment.

- the provision of dentures, crowns or veneers.

- in-patient treatment that has not been notified to and agreed by the emergency assistance service.

- any extra costs for single or private accommodation in a hospital or nursing home.

- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

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

1.(b) - emergency dental work costing more than **£100**.

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

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

Please note:

1. If travelling within Europe **you** should carry a European Health Insurance Card (EHIC) and use this at state registered doctors and state hospitals to save costs.

2. if travelling to Australia **you** should register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle **you** to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

3. additional accommodation which exceeds the standard of that originally booked or any costs for food or drink (where **our** Emergency Assistance Facilities colleagues are arranging the booking it will be 3* standard where available).

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

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

Emergency medical details are given separately above.

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

SECTION B5 – CURTAILMENT (CUTTING SHORT YOUR TRIP)

For each insured-person this insurance will pay:

up to the amount shown on **your** schedule for **your** unused proportion of (i) transport charges, (ii) loss of accommodation (iii) foreign car hire (iv) pre-paid excursions booked by **you** before **you** go on **your trip** and (v) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary curtailment of your trip** due to :

(a) the **trip** being cut short by **your** early return **home** because of:

(i) the death, injury or illness of:

• **you** or a friend with whom **you** are travelling .

• a close relative who lives in **your home country**.

• a close business associate who lives in **your home country**.

• a friend who lives abroad and with whom **you** were intending to stay,

(ii) **you**, a friend or close relative who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, or

(iii) **you**, a friend, a close relative or travelling companion who is travelling with **you** being called back by the Police after **your home**, or the **home** in **your home country** of **your** friend or close relative, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.

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

For each insured-person this insurance will not cover:

- the policy excess.
- any payment or part payment made using frequent flyer vouchers, Avios vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 • the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close business associate.
 • **your** failure to obtain the required passport, visa or ESTA.
 • the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 • the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 • the curtailment of **your trip** by the tour operator.
 • the failure of **your** travel agent or tour operator.
 • the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 • financial circumstances.
 • **your** loss of enjoyment of the **trip** however caused.
 • **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 • death or illness of any pets or animals.
 • curtailment for any claim arising from a known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre existing medical condition.
 • terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event caused by **your** failure to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- curtailment due to the fear of an epidemic or pandemic.
- curtailment cover where the **trip** is of 2 days duration or less or is a one-way **trip**.

- **curtailment** due to any event caused by:
 - **You** travelling on, or in, a motorised vehicle for which **you** do not hold appropriate qualifications to operate in the **United Kingdom** or the **Channel Islands** (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). If **you** are riding pillion, the rider in control of the motorbike must also hold the appropriate licence in the country that **you** are riding pillion in.
 - **you** riding on a motorised vehicle without wearing a crash helmet, whether legally required locally or not.

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

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

SECTION B6 - PERSONAL LIABILITY

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

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

- injury, illness or disease of any person.
- loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

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

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

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

SECTION B7 – PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay:

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

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

For each insured-person this insurance will not cover:

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

*Please note:

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

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

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

SECTION B8 – LEGAL ADVICE AND EXPENSES

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

up to **£50,000** for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.

Please note:

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

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

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

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

0161 228 3851 or fax **0161 909 4444 Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ.** They will arrange for up to thirty minutes of free advice to be given to **you** by a lawyer.

SECTION B9 – MUGGING

For each insured person this insurance will pay:

Up to **£25** for each full 24 hour period **you** are hospitalised following a mugging attack.

For each insured-person this insurance will not cover:

- More than **£500** in total
- any claim where a claim has not been reported under section B4, Emergency medical and associated expenses and sections B2, personal possessions and/or B3, personal money.
- any claim which is not supported by a written report from the appropriate authorities.

What to do in the event of a claim

Obtain a written report from the appropriate authorities stating the time and circumstances of the event.

SECTION B10 – HIJACKING

For each insured person this insurance will pay:

£50 for each full 24 hour period **you** are confined as a result of hijack.

For each insured-person this insurance will not cover:

- more than **£500** in total.
- any compensation unless **you** have obtained confirmation from the airline, carrier or their handling agents confirming period of delay.

What to do in the event of a claim

Obtain a written report from the airline, carrier or their handling agents confirming period of delay along with any supporting documentation such as press cuttings.

SECTION B11 – CATASTROPHE

For each insured person this insurance will pay:

up to **£1,000** to cover reasonable additional costs of travel and accommodation to the same standard as those on **your** booking to enable **you** to continue **your trip** in a close location to that booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

For each insured-person this insurance will not cover:

- alternative transport **home**, missed flights/connections, food, drink, telephone calls or any other loss specified in this policy
- any claim for a **trip** within the **United Kingdom**.
- any claim for travel or accommodation where the **trip** formed part of a tour operator's package holiday.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had taken place before **you** left **home**.
- any amounts that are recoverable from any other source.
- the first **£75** of each and every claim.
- any claim where **you** are unable to provide evidence of the necessity to make alternative travel arrangements.
- any claim where the alternative accommodation is more than 20 miles from that originally booked unless agreed by **us** in writing.

What to do in the event of a claim

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

SECTION B12 – CRUISE CABIN CONFINEMENT

For each insured-person this insurance will pay:

to **you** in respect of **trips** outside **your home country**, **£25** for each full day that **you** are confined to **your** cabin during the period of the cruise, up to a maximum of **£600**.

For each insured-person this insurance will not cover:

- anything that is excluded under Section B4 – Emergency Medical and Associated Expenses, that relates to the cover provided under section 1(c) of that section.
- any claim that is not as a result of a valid claim that has been accepted under Section B4 -Emergency Medical and Associated Expenses of this policy.

SECTION B13 – UNUSED CRUISE EXCURSIONS

For each insured-person this insurance will pay:

up to **£500** for the loss of excursions that **you** pre-booked and pre-paid for in **your home country** and are unable to participate in due to **your** necessary cancellation of the **trip** or **your** confinement to bed either in a hospital or in **your trip** accommodation, and on which **you** are unable to obtain a refund.

For each insured-person this insurance will not cover:

- the first **£75** of each and every claim
- anything that is excluded under Section A1– Cancellation Charges and Section B5 – Curtailment (cutting short **your trip**).

SECTION B14 – CRUISE ITINERARY CHANGE

For each insured-person this insurance will pay:

£100 for each scheduled port, up to a maximum of **£500**, that is missed if the cruise ship **you** are booked on is unable to make a scheduled stop due to bad weather or timetable restrictions.

For each insured-person this insurance will not cover:

- any claim where **you** have received financial compensation from any other source (including on-board credit).
- any claim where **you** are unable to provide a letter from the cruise operator confirming when and why the cruise ship was unable to dock and that **you** received no other financial compensation (including on-board credit)
- any timetable restrictions caused by a riot, strike or industrial action which had begun or had been announced before **you** bought this policy or booked **your** cruise, whichever is later.

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

IN CASE OF SERIOUS EMERGENCY – Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. **We** strongly suggest **you** put their telephone number, **+44 (0) 203 829 6745**, into **your** mobile phone before **you** travel so that it is to hand if **you** need it. Get details of the hospital **you** are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU - when **you** call **our** medical assistance service in an emergency **you** need to have some basic information for them to hand:

- **your** telephone number so **you** can be contacted on in case **you** are cut off
- the name and age of the patient and as much information about the medical situation as **you** are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if **you** have them
- tell them that **you** have a **GolfGuard** Cruise policy, the booking reference number, the date **you** bought it, the name of the branch and **your** booked travel dates
- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current **medical conditions** and treatment.

MINOR ILLNESS OR INJURY - If **you** need to see a doctor, ask **your** hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge **you** to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give **you** unnecessary treatment and at inflated prices - if **you** are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe **you** should show them **your** EHIC card as medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of **you** requiring medical treatment). **You** will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If **your** outpatient bill is less than £500 then **you** will need to pay this to the medical facility, and ensure **you** keep all receipts so **you** can claim upon **your** return. In the event that **you** need to seek outpatient treatment when **you** are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom **we** have appointed to act on **our** behalf. To take advantage of this service please show the treating doctor or clinic the logo shown to the right as this will enable them to identify **our** membership and avoid language difficulties. If the hospital **you** are treated at subscribes to this service they will ask to see **your** proof of insurance so it is important to carry this with **you**. **You** will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from **you** and send their bill to Charge Care for payment. The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt and Turkey. www.chargecareinternational.co.uk.



HOW TO PAY FOR YOUR TREATMENT - Outpatient bills for less than **£500** should be paid at the time and claimed on **your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If **you** are admitted to a medical facility then **you** may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: 1 Tower View, King's Hill, West Malling, Kent, ME19 4UY, UK. **Our** medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of **your** claim has been established.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS? – don't worry, provided **you** have contacted **our** medical assistance service **your** policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel **home**. **Our** medical assistance service will liaise with **your** treating doctor and **you** and once **you** are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY? - This policy covers you to come home early because you are ill only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then **you** must contact our medical assistance service +44 (0) 203 829 6745 for advice first. If you need to come home for any other reason, such as the illness of a close relative in the **United Kingdom, Channel Islands or BFPO** then you need to confirm whether your particular circumstances are included in the cover then call for advice and then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured.

ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard, no additional premium is required for activities listed in Activity Pack 1 and 2.

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy.

If you are unsure please do not hesitate to contact us and we can discuss your individual requirements.

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

Activity Pack 1 – Covered as standard

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

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

Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 6 hours), Airsoft*, Angling/ Fishing (Sea), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/Outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m), Fly boarding, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football, Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Hockey (Field – Organised Amateur Match), Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2,000m), Paint Balling*, Parasailing*, Parascending* (Over water), Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, Sea Canoeing/Kayaking* (inshore), Shark Diving/Swimming* (Cage), Shinty, Street Hockey, Surf life-saving (organised competition), Surfing*, Tough Mudder, Trampoline, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, up to 1 day Skiing (On Piste)/Dry slope Skiing/Snowboarding (On Piste), War Games/Paint Balling, Water Polo, Water Skiing* (No Jumping), Weight Lifting, Windsurfing/Boardsailing/ Sailboarding*, Wrestling (Organised Training).

APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

WHERE TO OBTAIN A CLAIM FORM



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

www.travel-claims.net

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

Travel Claims Facilities,

1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

telephone: 0203 829 6761

fax: 0870 620 5001

YOUR RIGHT TO COMPLAIN

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

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

Contact Golfguard on **0800 581 801**

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

Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call on 0203 829 6604 who will review the claims office decision.

If you still feel you have been treated unfairly in accordance with terms of your policy then you can write to the insurers' Complaints Officer who can look at the circumstances and may be able to offer a solution.

Write to:

Compliance Officer, URV, 1 Tower View, King's Hill, West Malling, Kent, ME19 4UY

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

Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk

You are also able to use the EC On-Line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.



URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland

Registered in England & Wales. Company No. FC024381 Branch No. BR006943

A public body corporate with limited liability

Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany

Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc

Registered Office: 1 Tower View, Kings, Hill, West Malling, Kent, ME19 4UY

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority

Travel Administration Facilities, Emergency Assistance Facilities and Travel Claims Facilities are trading names of Travel Insurance Facilities

POLICY C – SCHEDULED AIRLINE FAILURE

If You have purchased Premier cover and have purchased a Single Trip or Annual Multi-Trip policy then Scheduled Airline Failure is included.

This cover is underwritten by MGA Cover Services Limited (registered address Farren House The Street, Farren Court Cowfold West Sussex RH13 8BP, company registration: 08444204 authorised and regulated by the Financial Conduct Authority registration number 597536) under binding agreement with CBL Insurance Europe Limited 13 Fitzwilliam Street Upper, Dublin 2, Ireland, company registration: 218234 who are authorised and regulated by the Financial Conduct Authority registration number 203120

Definitions which only apply to this Section:

Irrecoverable Loss – Deposits and charges paid by **You** for **Your Trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the **Scheduled Airline** or another insurance company or a government agency or a travel agent or credit card company.

You, Your: Person (s) named on the Travel Insurance policy

Trip – The Outward Journey and Return Journey on a **Scheduled Airline** booked and paid for by **You**.

Scheduled Airline – An airline upon whom **Your Trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or Financial Failure – An event causing the cancellation of all or part of **Your Trip** happening after **You** purchased this insurance which results in the **Scheduled Airline** no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence of debt under the jurisdiction of a competent court in another country.

WHAT IS COVERED

We will indemnify **You** up to **£3,000** in total for each Insured Person named on the Invoice and Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of **Insolvency** of the **scheduled airline** associated with **Your Trip** which was incurred before **Your** departure date if **You** have to cancel **Your Trip** or if **You** have already completed the outward journey;
2. The extra cost of a one way airfare of a standard no greater than the class of journey on the Outward Journey to allow **You** to complete the Return Journey of **Your Trip** (to your original departure country within the European Union) as a result of the **Insolvency or Financial Failure** of the **Scheduled Airline** on which **You** are booked to travel causing the flight (or flights) on which **Your Trip** depends that were subject to **Your Advanced Booking** being discontinued and **You** not being offered from any other source any reasonable alternative flight or refund of charges **You** have already paid.

Special condition which apply:

You must obtain written confirmation from the liquidator that the third party supplier has become insolvent.

WHAT IS NOT COVERED

1. Any expense following **Your** disinclination to travel or to continue with **Your Trip** or loss of enjoyment on **Your Trip**;
2. Any expense arising from circumstances which could reasonably have been anticipated at the time **You** booked **Your Trip**;
3. Any costs incurred by **You** which are recoverable or for which **You** receive or are expected to receive compensation;
4. Any form of travel delay or other temporary disruption to **Your Trip**;
5. Any loss sustained by **You** when the Insurance Policy or other evidence or coverage was effected after the date of the first threat of **Insolvency or Financial Failure** (as defined herein) of the **Scheduled Airline** or other relevant company was announced;
6. Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
7. Any loss for which a third party is liable or which can be recovered by other legal means.
8. Anything mentioned in the General Exclusions unless specifically insured under this Section.

Your Scheduled Airline Failure Policy Cover:

This policy provides cover **ONLY** in the event that **You** cannot recover **Your** losses from any other source. In the event of a loss, **You** should first make **Your** claim against ATOL, **Your** credit or debit card provider under Section 75 of the Consumer Credit Act 1974 or against any other insurance policy which provides compensation for **Your** loss. This policy will only make payments less the value of any compensation **You** have received from any other source.

CLAIMS PROCEDURE

First, check **Your** Certificate and **Your** policy to make sure that what **You** are claiming for is covered.

For all claims please e-mail claims@MGACS.com or call 020 3 540 4422

We will send **You** the appropriate claim form by email (or post if you prefer). This claim form will have a "check list" of documents and evidence we will need to process **Your** claim.

Once **You** return this form to us we will allocate a claim number and send **You** notice of this by SMS & Email (please keep watch on your spam / junk folders) and give **You** an estimate of when we will be back in touch.

You may return **Your** claim form and evidence by email but **You** should not destroy the originals in case we need them.

Please read the general conditions contained in this policy document and the relevant sections of **Your** policy for more information. We may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills. MGA Cover Services Limited will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will **NOT** be processed.

SUMMARY OF COVER

Policy cover	Cover provided up to	Excess if applicable
POLICY A – PRE-TRAVEL POLICY		
A1 cancelling your trip (see note 1 and 2)	As purchased up to £19,999	£75
POLICY B – TRAVEL POLICY		
B1 delayed travel first 12 hours	£25	nil
delayed travel each further 12 hours	£25	nil
delayed travel total	£300	nil
missing your departure	£1,000	£75
abandoning your trip after 24 hours	As purchased up to £19,999	£50
B2 your personal possessions	£2,000	£75
valuable limit	£350	
single article limit	£250	
personal possessions delayed in transit for more than 12 hours	£150	nil
B3 your personal money	£750	£75
cash limit	£250	
cash limit if under 18	£50	
your travel documents	£300	£75
B4 emergency medical expenses outside home country (see note 2)	£5,000,000	£75
emergency dental treatment	£100	nil
state hospital stay benefit abroad per 24 hours	£25	nil
state hospital stay benefit abroad total	£600	nil
B5 cutting short your trip (see note 2)	As purchased up to £19,999	£75
B6 your personal liability	£2,000,000 per policy	nil
B7 personal accident - death (see note 3)	£15,000	nil
personal accident - loss of sight or limb	£15,000	nil
personal accident - permanent total disability (see note 3)	£15,000	nil
B8 legal advice and costs	£50,000 per policy	nil
B9 mugging	£25 per day up to £500	nil
B10 hijack	£50 per day up to £500	nil
B11 catastrophe	£1,000	£75
B12 cruise cabin confinement	£25 per day up to £600	nil
B13 unused cruise excursions	Up to £500	£75
B14 cruise itinerary change	£100 per port up to £500	nil
POLICY C – SCHEDULED AIRLINE FAILURE		
C scheduled airline failure	£3,000	nil

* If you are 70 and over, all £75 excesses are increased to £150

Pre-travel policy applicable to A1.

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

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

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

Travel policy applicable to B7.

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