ABLE2TRAVEL TRAVEL INSURANCE POLICY

Cover is for residents of the UK, the Channel Islands, the Isle of Man or Gibraltar.

This policy does not cover claims relating to pre-existing medical conditions unless declared to and accepted for cover by us.



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Benefits Schedule

Provided **you** have paid the appropriate premium as shown on **your certificate**, **you** are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person for each separate **trip**. The excesses apply, unless the 'Excess Waiver' option has been selected and this is shown on **your certificate**. The currency in which **you** pay **your** premium, being either £GBP or €Euros, determines the currency that applies to **your** policy for the purposes of the benefit limits and excesses.

Cover Section	Silver (£/€)	Silver Excess (£/€)	Gold (£/€)	Gold Excess (£/€)	Platinum (£/€)	Platinum Excess (£/€)
Please note: limits in brackets () refer to specific scenarios as detailed within the Cover Section column	**Excess** (per person per section of each claim, unless otherwise stated)					
1 - Cancellation/ Curtailment						
Limit*	2,500	150	5,000	100	10,000	50
2 - Travel Delay						
Limit (per 24 hours)	100 (20)	Nil	350 (50)	Nil	500 (100)	Nil
Abandonment	1,000	150	3,500	100	7,500	50
3 - Missed Departure/Journey Disruption						
Limit	250	150	350	100	550	50
Missed Connection	250	150	350	100	550	50
4 - Emergency Medical Expenses (including emergency repatriation)**						
Limit*	1,000,000	150	5,000,000	100	10,000,000	50
Relatives additional expenses*	2,000	150	2,000	100	2,000	50
Burial and cremation	3,500	150	3,500	100	3,500	50
5 - Emergency Dental Treatment						
Limit	250	150	350	100	500	50
6 - Hospital Stay Benefit						
Limit (per 12 hours)	500 (20)	Nil	650 (25)	Nil	1,000 (50)	Nil
7 - Replacement Prescribed Medication						
Limit	150	Nil	300	Nil	500	Nil
8 - Mobility & Disability Equipment						
Owned Equipment	750	150	1,000	100	1,500	50
Rental Equipment	250	Nil	400	Nil	500	50
9 - Personal Baggage						
Limit	1500	150	2,500	100	3,500	50
Item,Pair, Set limit	250	150	300	100	500	50
Under 18's limit	500	150	750	100	1,000	50
Valuables Limit	350	150	500	100	750	50
Emergency Purchases after 12 hours	100	Nil	250	Nil	500	Nil
10 - Personal Money						
Cash limit (if aged under 18)	350 (100)	150	500 (150)	100	1,000 (200)	50
11 - Loss of Passport and Travel Documents						
Limit	500	150	750	100	1,000	50
12 - Legal Expenses						
Limit	10,000	150	15,000	100	20,000	50
13 - Personal Liability						
Limit	1,000,000	150	1,000,000	100	1,000,000	50
14 - Personal Accident						
Loss of limb/sight	10,000	Nil	15,000	Nil	20,000	Nil
Accidental Death (if under 18)	5,000 (2,000)	Nil	7,500 (2,000)	Nil	10,000 (2,000)	Nil
Permanent Total Disablement	10,000	Nil	15,000	Nil	20,000	Nil
15 - Mugging & Hijacking						
Limit (per 24 hours)	250 (25)	Nil	500 (50)	Nil	1000	Nil
16 - Kennel & Cattery Fees	No Cover					
Limit (per 24 hours)			500 (50)	Nil	1,000 (100)	Nil
17 - Holiday Financial Protection						
Limit	1,000	Nil	1,500	Nil	2,000	Nil

*Loss of Deposit Claims: 25 **excess**.

If **you are **resident** of Gibraltar and cannot evidence **your trip** by means of pre-booked, pre-paid accommodation/transport, the policy **excess** will be increased to £/€200 for this section.

Optional Benefits Schedule

Cover will only apply if **you** have paid the additional premium, per option, and each selected option is shown on **your certificate**. The excesses apply, unless the 'Excess Waiver' option has been selected and this is shown on **your certificate**. In respect of Section 20 - Gadget Insurance, the limits shown apply per policy unless **you** are purchasing a group policy where the limits apply per person. The currency in which **you** pay **your** premium, being either £GBP or €Euros, determines the currency that applies to **your** policy for the purposes of the benefit limits and excesses.

Optional Cover Section	Silver (£/€)	Silver Excess (£/€)	Gold (£/€)	Gold Excess (£/€)	Platinum (£/€)	Platinum Excess (£/€)
Excess (per person per section of each claim, unless otherwise stated)						
18 - Winter sports Cover						
*This policy does not offer any cover, under any section of the policy, for **Winter sports** unless this option is purchased.*						
18.1 Ski equipment limit	800	150	800	150	800	150
Maximum per item, pair or set owned or borrowed	500	150	500	150	500	150
Maximum per item, pair or set hired	300	150	300	150	300	150
Necessary ski equipment hire (amount per day)	150 (50)	Nil	150 (50)	Nil	150 (50)	Nil
18.2 Ski pack limit	400	150	400	150	400	150
18.3 Piste closure Limit (per 24 hours)	200 (25)	Nil	200 (25)	Nil	200 (25)	Nil
19 - Enhanced Travel or Terrorism Disruption						
*Applicable to travel arrangements that do not form part of a **package holiday**.*						
19.1 Extended cancellation or curtailment limit	2,500	150	5,000	150	10,000	150
19.2 Extended travel delay						
(a) after 12 hour delay	40	Nil	40	Nil	40	Nil
(b) each 12 hours thereafter	20	Nil	20	Nil	20	Nil
(c) limit	200	Nil	200	Nil	200	Nil
19.3 Abandonment or additional expenses limit	2,500	150	5,000	150	10,000	150
19.4 Extended missed departure limit	1,000	150	1,000	150	1,000	150
19.5 Accommodation costs limit	2,500	150	5,000	150	10,000	150
20 - Gadget Insurance						
*Covers up to 4 **gadgets**.*						
Limit (maximum per item)***	2,000 (750)	150	2,000 (750)	150	2,000 (750)	150
Unauthorised usage costs (per incident)****	500 (100)	150	500 (100)	150	500 (100)	150
21 - Cruise Insurance						
*This policy does not offer any cover, under any section of the policy, for **cruise holiday** unless this option is purchased.*						
21.1 Rejoin your cruise cover limit	500	150	500	150	500	150
21.2 Missed port departure limit	1,000	Nil	1,000	Nil	1,000	Nil
21.3 Cabin/Stateroom confinement (per 24 hour period)	1,000 (100)	Nil	1,000 (100)	Nil	1,000 (100)	Nil
21.4 Itinerary change limit (per port)	500 (100)	Nil	500 (100)	Nil	500 (100)	Nil
21.5 Unused excursions limit	500	150	500	150	500	150
21.6 Cruise interruption limit	1,000	Nil	1,000	Nil	1,000	Nil
22 - Golf Insurance						
22.1 Golf equipment (single article limit)	2,000 (250)	150	2,000 (250)	150	2,000 (250)	150
22.2 Golf equipment hire limit (per 24 hour period)	200 (40)	Nil	200 (40)	Nil	200 (40)	Nil
22.3 Green fees limit (per 24 hour period)	300 (75)	Nil	300 (75)	Nil	300 (75)	Nil
23 - Extended Carer Cover						
23.1 Extended cancellation or curtailment/Loss of holiday	2,500	150	5,000	150	10,000	150
23.2 Name change administration charges	100	Nil	200	Nil	300	Nil
23.3 Transport of Replacement carer charges	500	150	750	150	1,000	150

*** **Excess** applicable to accidental or **malicious damage**, theft and unauthorised usage costs claims.

**** **Excess** applicable to **loss** claims.

Policy Features Table			
Short Stay Features	**Silver**	**Gold**	**Platinum**
Maximum age at date of departure	No age limit	No age limit	No age limit
Maximum period per **trip**	62 days	62 days	62 days
Maximum period per **trip** if aged 70-74 for all areas	31 days	31 days	45 days
Maximum period per **trip** if aged 75-84 for all areas	31 days	31 days	31 days
Maximum period per **trip** if aged 85 and over for all areas	31 days	31 days	31 days
Winter sports*maximum **trip** duration (subject to payment of the appropriate additional premium)	31 days	31 days	31 days
Valid for departures prior to	30/09/2027	30/09/2027	30/09/2027
Annual Multi-trip Features	**Silver**	**Gold**	**Platinum**
Maximum age at start date	79	79	79
Maximum period per **trip** if aged under 70 for all areas	21 days	31 days	45 days
Maximum period per **trip** if aged 70-74 for all areas	21 days	31 days	31 days
Maximum period per **trip** if aged 75-79 for all areas	21 days	21 days	21 days
Home country trips (minimum 2 nights using pre-booked pre-paid accommodation or transport)	Yes	Yes	Yes
Family members can travel separately	Yes (under 18s must be accompanied by an adult)	Yes (under 18s must be accompanied by an adult)	Yes (under 18s must be accompanied by an adult)
Winter sports*maximum total allowance of days within the **period of insurance**	21 days	21 days	21 days

*maximum age limit for **winter sports** on all policy types is 74.

24-hour emergency medical assistance information

The nominated emergency service referred to in this policy is operated by International Medical Group.

Our nominated emergency service has the medical expertise, contacts and facilities to help should **you** be injured in an **accident** or fall ill. **Our** nominated emergency service will also arrange transport to **your home country** when this is considered to be medically necessary or when **you** have notice of **illness** or death of a **relative** at **home**. **You** must contact them if **you** are admitted to hospital and wish to return **home** by any means other than originally booked or require treatment that will cost more than £/€250 (or the equivalent in local currency).

In the case of medical emergency please contact
International Medical Group
Tel: +44 (0) 2921 684 320
WhatsApp: +44 (0) 2920 662 432 (messages only)
Email: 247assistance@imglobal.com
Please quote Able2Travel 2026/27

Payment for medical treatment abroad

If **you** are admitted to a hospital/**specialist clinic** while abroad, **our** nominated emergency service will, wherever possible, arrange for medical expenses covered by the policy to be paid direct to the hospital/**specialist clinic**. To take advantage of this benefit someone must contact **our** nominated emergency service for **you** as soon as possible.

Please note: Private medical treatment is not covered unless authorised specifically by our nominated emergency service.

How to make all other claims

For all claims other than medical emergencies the fastest and simplest way to make a claim is by using **our** online claims portal.

Your Travel Insurance Claims Portal:
www.submitaclaim.co.uk/voyager
Please note that when submitting a claim for the first time using the claims portal, **you** will need to register using **your** email address **you** provided when **you** purchased **your** policy.

Alternatively, **you** can also make a claim by requesting the appropriate claim form using the below contact details:

Email: UK.Travel.Voyager.claims@gbtpa.com
Telephone: 01702 841003
Website: www.csal.co.uk
By post:
Accident & Health Division Gallagher Bassett,
Gallagher Bassett,
48 Felaw Street, Ipswich, IP2 8PN
Please quote Able2Travel 2026/27.

Please do not send in any documentation until **you** have a completed claim form to go with it. The claim form lists the additional documentation necessary to support **your** claim. Always make sure that any loss or theft of **valuables** or any items are reported to the police within 24 hours of discovering the loss or as soon as possible after that, and a written report obtained in the country where the incident occurred. If **your baggage** is damaged or lost in transit whilst "checked-in" **you** must report it to the handling agents or airline as soon as possible on collection and obtain a Property Irregularity Report. These reports (if applicable to **your** claim), together with all available receipts and any other requested documentation, must be submitted with **your** claim form.

Please note: All claims would be processed and managed in English language.

Reciprocal health agreements

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the **European Economic Area (EEA)** or Switzerland **you** are strongly advised to use an existing European Health Insurance Card (EHIC) or obtain a Global Health Insurance Card (GHIC), if available to **you**. **You** may be able to apply for a GHIC online at www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/

This will entitle **you** to benefit from the state-provided healthcare arrangements which exist between the UK and European Union countries. Please note that a GHIC does not replace travel insurance. In the event of liability being accepted for a medical expense which has been reduced as a result of **you** presenting **your** EHIC or GHIC to a medical facility at time of treatment or similar reciprocal health agreement, **we** will not apply the deduction of **excess** under Section 4 - Emergency Medical Expenses.

Australia

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website at www.humanservices.gov.au/medicare or by emailing medicare@humanservices.gov.au. Alternatively please call **our** nominated emergency service for guidance. If **you** are admitted to hospital contact must be made with **our** nominated emergency service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Territorial limits

You are covered for **trips** to countries within the following areas provided that **you** have paid the appropriate premium, as shown in **your certificate**;

Area 1: The United Kingdom including Northern Ireland.

Area 2: The continent of Europe West of the Ural mountains, any country with a Mediterranean coastline, (excluding Algeria, Libya, Syria and Israel) Channel Islands, the Canary Islands, the Isle of Man, Madeira and Iceland (including Area 1).

Area 3: Worldwide excluding **North America**, as defined.

Area 4: Worldwide including **North America**, as defined.

Please note: there is no cover for **you** travelling to an area that the Foreign, Commonwealth & Development Office (FCDO) have advised against all, or all but essential, travel.

We are also unable to provide cover to the following countries due to the existence of international sanctions: Belarus, Cuba, Iran, North Korea, Russia, Syria & Ukraine.

If **you** have bought the Annual Multi-trip option, **trips** wholly within **your home country** are also insured but only if they include a minimum of 2 nights away from **home** using pre-booked, pre-paid accommodation or transport.

Stop-overs in a country within a higher area are insured provided they do not exceed 48 hours in each direction.

Able2Travel Travel Insurance

Introduction

Welcome to **your** Able2Travel Travel Insurance Policy.

Please note: Terms shown in bold in this policy have the meanings given to them in the General Definitions section on pages 10-12.

This policy wording is only valid when issued in conjunction with a Able2Travel Travel Insurance policy **certificate** and provided the required insurance premium has been paid.

You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so **you** should familiarise yourself with this particular insurance.

Who we are

All sections are underwritten by Starr International (Europe) Limited, registered office address 30 Fenchurch Avenue, London EC3M 5AD, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 472977.

You can check these details on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on UK +44 (0) 800 111 6768.

Voyager Insurance Services is a trading style of Caledon MGA Ltd , authorised and regulated by the Financial Conduct Authority (Firm Reference Number 350814), and the Product Co-Manufacturer. The Insurers have appointed Voyager Insurance Services as the **Policy administrator**, for certain administration and customer services.

Special Notice

This is not a private medical insurance and only gives cover in the event of an **accident** or sudden **illness** that requires emergency treatment whilst abroad. In the event of any medical treatment becoming necessary which results in a claim under this insurance, **you** will be expected to allow insurers or their representatives unrestricted reasonable access to **your** medical records and information.

Interest

No sum payable under this policy shall carry interest.

Rights of Third Parties Act

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this policy. Only **you** and **we** can enforce any terms of this policy which may be varied or cancelled without consent of any third party.

Choice of Law and Jurisdiction

This policy, schedule and any endorsements shall be governed by and construed in accordance with the law of England and Wales. Each party agrees that the Courts of England and Wales shall have exclusive jurisdiction in respect of any dispute which may arise out of or in connection with this policy or any claim.

Cancellation Rights

We hope **you** are happy with the cover this policy provides. However if after reading **your certificate** and the wording, this insurance does not meet with **your** requirements, there is a 14 day "cooling off period" during which **you** can return it to the issuing agent, and any premium already paid will be refunded to **you** providing **you** subject to point ii) below;

i) If **you** wish to cancel **your** Policy after the 14 day "cooling off period". Subject to point ii) below:
For Single **Trip** Policies: 50% refund is available.
For Annual Multi **Trip** Policies: A refund of premium will be subject to a deduction for the amount of time **You** have been covered, this will be calculated in accordance with the following scale:

Period of cover:	Refund due:
If cover has not started	100%
Up to 2 months	60%
Up to 3 months	50%
Up to 4 months	40%
Up to 5 months	30%
Up to 6 months	25%
6 months or over	No refund

ii) Any applicable refund is provided subject to **you** having not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred and the policy has not expired.

We reserve the right to deduct from the rebate of premium the necessary costs incurred up to the amount specified in **your** Terms of Business Agreement (TOBA) in processing the original sale and cancellation. **We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document due to a valid reason by sending 14 days notice to **you** at **your** last known address.

Valid reasons may include but are not limited to:

a. where **you** are required in accordance with the terms of this policy, to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that substantially affects **our** ability to process **your** claim, or deal with **your** policy;

b. where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing travel insurance;

c. where **you** have used threatening or abusive behaviour or language or **you** have intimidated or bullied **our** staff, suppliers or intermediaries;

d. where **we** reasonably suspect fraud;

e. where **you** have not paid **your** premium or any additional premium due to **us** despite **our** reasonable attempts to make arrangements to collect this from **you**; or

f. where there is a material failure by **you** to:
- exercise the duty of care regarding **your** safety or property,
- to declare **your pre-existing medical conditions**.

Important conditions and questions relating to health

Please consider the below questions very carefully in relation to yourself and **your travelling companions** insured under this policy.

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**. **You** must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** travel insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid. Please note that if **you** do contact Voyager Healthcheck when the appropriate answers are all NO then **you** will have to pay the additional premium quoted if **you** wish to cover **your** declared conditions. If **you** think **you** may have given **us** any incorrect answers or if **you** want any help, please contact Voyager Healthcheck on UK +44 (0) 1483 806 666 as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Question 1:

Do any of the statements below apply to **you** or **your travelling companion(s)**

a. have **you**/they been given a terminal diagnosis?

b. are **you**/they planning to travel against the advice of a **medical practitioner** or travelling specifically to seek, or **you**/they know they will need, medical treatment while **you**/they are away?

c. are **you**/they aware of the need for an operation or course of treatment at a hospital or **specialist clinic**?

d. do **you**/they have any undiagnosed symptoms that require tests or investigation or are **you**/they awaiting the results of any tests or investigations?

YES

There is no cover for claims and/or costs related directly or indirectly to these conditions

NO

Question 2:

a. Within the last 24 months, have **you** or anyone to be insured under this travel policy experienced any medical condition—physical or psychological—for which **you** have received advice, undergone treatment or investigations, been prescribed medication, or attended routine check-ups?

b. Anything else on **your** medical records listed as active in the last 24 months.

YES

There is no cover for claims related directly or indirectly to these conditions.

Cover may be available by contacting Voyager Healthcheck on

UK +44 (0) 1483 806 666

To avoid unnecessary extra cost, **you** should only contact Voyager Healthcheck if the answer to this question is YES. If the appropriate answer is NO then there is no need to contact Voyager Healthcheck and **your** condition(s) will be covered.

Any special terms that are necessary will be explained to **you** and confirmed in writing.

Please note calls may be recorded

NO

Your medical conditions (if any) will be covered.

PLEASE NOTE:

We are unable to provide cover for directly or indirectly related claims for any **pre-existing medical conditions** suffered by **non-travellers** or **travelling companion(s)** not insured by **us** whose state of health is likely to cause **you** to cancel or amend **your** travel plans.

Important information relating to a change in health:

You must tell **us** if, at any time during the period of insurance and each time **you** make arrangements to travel, there is a change in circumstances and **you** answer 'yes' to any of the Important Conditions and Questions Relating to Health by contacting Voyager Healthcheck on UK +44 (0) 1483 806 680 or Voyager Insurance Services, as shown, as soon as possible so that **we** may reassess **your** coverage relating to any **trips you** have booked or may wish to book in the future. Please refer to General Conditions 1 & 2.

Important condition relating to Hazardous Activities

If **you** are planning to take part in any hazardous activities (see General Exclusions 12-16), please contact Voyager Insurance Services on UK +44 (0) 1483 806 680 to see what cover may be available.

Period of Insurance

If **you** have paid the appropriate Annual Multi-trip travel insurance premium and **you** are under 80 years old, the overall period of insurance shall be for 12 months starting from the date shown on **your certificate**. This insurance then covers an unlimited number of holiday, leisure or business **trips** starting within that period, provided that no single **trip** is intended to be for longer than the maximum number of days shown in the policy features table for the cover **you** have bought.

Except as stated below, cover for each separate **trip** under this insurance starts when **you** leave **your home** or place of business in **your home country** at the start of **your trip**, and finishes as soon as **you** return to **your home** or place of business in **your home country** for any reason.

For Cancellation only (Section 1), On an Annual Multi-trip policy, cover under this section starts from the date of inception shown on **your certificate** or the date travel is booked, whichever is later. For all other policy types, cover starts from the date of purchase as shown on **your certificate**. Personal Money (Section 10) will be covered from the time of collection but not more than 72 hours before travel.

If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

Important Information

Under European Union (EU) Travel Regulations, **you** may be entitled to claim compensation from **your** carrier if any of the following happen:

1. Denied Boarding and Cancelled Flights

If **you** check in on time but **you** are denied boarding because there are not enough seats available or if **your** flight is cancelled, the airline operating the flight must offer **you** financial compensation.

2. Long Delays

If **you** are delayed for two hours or more, the airline must offer **you** meals and refreshments, hotel accommodation (if delayed overnight) and communication facilities. If **you** are delayed for more than three hours, the airline must pay compensation, the amount of which depends on the delay and distance travelled.

3. Luggage

If **your** checked-in luggage is damaged or lost by an EU airline, **you** must claim compensation from the airline within 7 days. If **your** checked-in luggage is delayed, **you** must claim compensation from the airline within 21 days of its return.

4. Death or Injury

If **you** are injured in an **accident** on a flight by an EU airline, **you** may claim damages from the airline. If **you** die as a result of these injuries **your family** may claim damages from the airline.

Full details are available at http://europa.eu/youreurope/citizens/travel/passenger-rights/index_en.htm

Important Features

We would like to draw **your** attention to some important features of **your** insurance including;

1. Conditions and exclusions

Specific conditions and exclusions apply to individual sections of **your** insurance, whilst general exclusions and conditions will apply to the whole of **your** insurance.

2. Health

This insurance contains restrictions regarding the health of the people travelling and of other people upon whose health the **trip** depends. **You** are advised to read the document carefully.

3. Property claims

These claims are paid based on the value of the goods at the time of **your** loss them and not on a 'new for old' or replacement cost basis. Deductions will be made in respect of wear, tear and depreciation.

4. Limits

This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for **valuables** in total.

5. Excesses

Under some sections of this insurance, claims will be subject to an **excess**. This means each person will be responsible for paying the first part of their claim under each applicable section unless the 'Excess waiver' option has been selected and this is shown on **your certificate**.

6. Claims arising from alcohol and/or recreational drugs

We do not expect **you** to avoid alcohol during **your trip**, but will not cover any claim arising from excessive alcohol consumption, by which **We** mean where **you** have drunk so much alcohol that **you** have notably impaired **your** faculties and/or judgement and **you** need to make a claim. This policy will not provide cover for any claims arising from the use of recreational drugs where **you** have notably impaired **your** faculties and/or judgement and **you** need to make a claim. Please refer to general exclusions 9-11 on page 29.

7. Pregnancy & Childbirth

We provide cover under this Policy if something unexpected happens as long as **You** are not expecting to give birth before or within 8 weeks of the date of **your** arrival **Home**. In particular, **We** provide cover under Section 4 - Emergency Medical Expenses for **bodily injury** or **Illness** that was not expected. **We** do not consider Pregnancy or childbirth to be an Illness or Injury. To be clear, **we** only provide cover under Section 4 - Emergency Medical Expenses and Section 6 - Hospital Stay Benefit of this **Policy**, for claims that come from C**omplications of Pregnancy and Childbirth**. Please make sure You read the definition of '**Complications of Pregnancy and Childbirth**' on page 10.

8. Reasonable care

You need to take all reasonable care to protect yourself and **your** property, as **you** would if **you** were not insured. Any amounts the insurers will pay for property left **unattended** in a public place or **unattended motor vehicle** is very limited, as specified in the wording.

9.Sports & activities

You may not be insured if **you** are going to take part in sports & activities where there is a generally recognised risk of injury. Please check that this insurance covers **you**, or ask **us**.

10. Customer service

We always try to provide a high level of service. However, if **you** think **we** have not lived up to **your** expectations, please refer to the complaints procedure on page 33.

11. Cancellation rights

This insurance contains a 14 day 'cooling off' period during which **you** can return it and get a full refund. **You** can also cancel and return this policy outside of the 14 day 'cooling off' period in which case **you** may receive a partial refund as detailed within the "Cancellation rights" on page 7. Any refund is subject to you having not travelled, made a claim (whether successful or not) or **you** intending to make a claim. **We** reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation.

12. Fraudulent claims

It is a criminal offence to make a fraudulent claim.

13. Cruise cover

There is no cover under any section of the policy for a **cruise holiday** unless **you** have paid the appropriate additional premium for Cruise Insurance and cover is shown on **your** policy **certificate**.

14. Winter sports cover

There is no cover under any section of the policy for **winter sports** unless **you** have paid the appropriate additional premium for Winter Sports Optional Cover and cover is shown on **your** policy **certificate**.

15. Gibraltar residents:

For **trips** outside of Gibraltar for less than 1 night, **we** will provide cover under Section 4 - Emergency Medical Expenses & Section 6 - Hospital Stay Benefit only.

Additionally, where **you** are on a **trip**, and **you** are not able evidence that **trip** by means of pre-booked, pre-paid accommodation or transport, the policy **excess** will be increased to £/€200 in respect of Section 4 - Emergency Medical Expenses only.

Definitions

Listed below are certain words that appear in **bold** throughout the policy. In all cases they will have the meanings shown below.

Accessories (related to Section 20 only) means any item that **you** may attach or connect to **your gadget** (for example a phone charger).

Accident means that **you** suffer **bodily injury** as a result of an identifiable and unexpected external cause.

Accidental damage (related to Section 20 only) means the unintentional and unforeseen failure, breakage or destruction of **your gadget**, with visible evidence of an external force being applied and which results in the **gadget** being unusable.

Act of terrorism (related to Section 19 only) means an act which either:

a. has been declared as an act of terrorism by either the government of **your home country**, or the government of the country where the act occurred; or
b. where there has been a delay in such declaration, **we**, in **our** sole opinion, believe it amounts to an act of terrorism. Where **we** exercise this discretion **we** shall do so acting reasonably with the information available to **us** at the time.

Baggage means personal belongings, including clothing worn, and personal luggage owned or borrowed by **you** that **you** take with **you** on **your trip**.

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

Breakdown means that the **motor vehicle** in which **you** are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business colleague means any person that **you** work closely with whose absence for a period of one or more complete days necessitates the cancellation or **curtailment** of the **trip** as certified by a director of the business.

Carer means a person who provides help and support (whether paid or not) on a daily basis to a relative, friend or neighbour who could not cope without their support due to Illness, frailty, a mental health problem, addiction or disability. A Carer may be the recipient of benefits and/or support allowance.

Cared for person means the person in Your Home country that You care for as a **Carer**.

Certificate means the policy schedule and certificate of insurance issued by **us** in respect of this policy which sets out the names of the persons insured, destination and/or the territorial limits of coverage, the period of insurance, any alterations of coverage or policy options selected by **you** and any other special conditions and terms. This along with this policy wording, any options selected by **you** and the additional premium paid, any endorsements or special terms issued by **us**, **your** application and declarations made to **us** or **our** agents, form the contract of insurance between **you** and **us**.

Complications of Pregnancy and Childbirth In this **Policy Complications of Pregnancy and Childbirth** will only include the following:

i. Toxaemia (toxins in the blood)
ii. Gestational hypertension (high blood pressure arising as a result of pregnancy)
iii. Pre-eclampsia (where **You** develop high blood pressure, carry abnormal fluid and have protein in **Your** urine during the second half of pregnancy)
iv. Ectopic Pregnancy (a pregnancy that develops outside the uterus)
v. Molar pregnancy or hydatidiform (a pregnancy in which a tumour develops from the placental tissue)
vi. Post-partum haemorrhage (Excessive bleeding following childbirth)
vii. Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
viii. Placental abruption (part of all of the placenta separates from the wall of the uterus)
ix. Hyperemesis gravidarum (Excessive vomiting as result of pregnancy)
x. Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
xi. Still Birth
xii. Miscarriage
xiii. Emergency Caesarean section
xiv. A termination needed for medical reasons
xv. Premature birth more than 8 weeks (or 16 weeks if **You** know You are having more than one baby) before the expected delivery date.

Cosmetic Damage (related to Section 20 only) means any damage which is nonstructural, including but not limited to scratches, dents and marks, which does not affect the usage of the **gadget**.

Couple means 2 adults living together at the same address as spouses, civil partners or a similar long term relationship.

Course means a pre-booked course of tuition that is related to education, personal development, business or leisure interest.

Cruising/Cruise holiday means living or travelling on a cruise ship for 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. **Please note:** There is no cover under any section of the policy for a **cruise holiday** unless **you** have paid the appropriate additional premium for Cruise Insurance and cover is shown on **your** policy **certificate**. In any event there is no cover for cargo or container ship travel.

Curtailment/Curtail means cutting **your** planned **trip** short by early return to **your home country** or admission to hospital as an inpatient so that **you** lose the benefit of accommodation **you** have paid for, or being confined to **your** accommodation.

Cyber-terrorism (related to Section 20 only) means the use of disruptive activities, or threats thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of infrastructure.

Dry Slope Skiing means skiing or snowboarding on an artificial ski slope made from synthetic materials rather than natural or manufactured snow.

Eligible UK Country/Countries means the United Kingdom, Channel Islands, Isle of Man and Gibraltar.

Emergency Dental Treatment means acute emergency treatment such as temporary fillings/ caps, or prescribed antibiotics to natural teeth for the immediate relief of unexpected pain as a result of injury, such as a broken tooth, or new onset infection, decay or abscess which presents during the trip and was previously unknown.

End suppliers (related To Section 17 only) means **Scheduled Airlines**, Rail Operators including Eurostar, Eurotunnel, Ferry and Cruise Operators, Coach Operators, Transfer Companies, Car Hire Companies, Hotels and Apartments, Villas abroad and cottages in the UK, Caravan sites, Campsites, Mobile Homes, Camper Van Rentals, Destination Management Companies, Safaris, Excursions, Theme Parks such as Disneyland Paris, Tour Operators, Travel and Booking Agents and Consolidators.

European Economic Area (EEA) means all the countries of the European Union (EU) plus Iceland, Liechtenstein and Norway.

Excess means a fixed sum, as shown on your certificate, deducted from claim settlement or payable by **you** in the event of a claim. This applies per insured person included within the claim, irrespective of the number of sections of the policy which may apply, unless the 'Excess Waiver' option has been selected and this is shown on **your certificate**

Family means two adults (or 1 adult for a single parent family) and all of their children (including foster children) aged 17 and under (20 and under if in full time education). All persons must live at the same address. On Annual Multi-trip policies all insured persons are entitled to travel separately providing all travellers are named on the **certificate** of insurance.

Gadget (related to Section 20 only) means the portable electronic equipment item(s) owned by **you**, the replacement value of which must not exceed the **gadget** Maximum Per Item Limit and shown within the relevant **proof of purchase**, that is in good condition and in full working order at the time of **your trip**, including Laptops, Mobile Phones, Smart Phones, iPhones, iPads, Tablets, e-readers, MP3 Players, CD/DVD Players, Head/Ear Phones, Satellite Navigation Devices, PDAs, handheld games, consoles, cameras, video cameras and wearable technology (e.g. smart watch or health and fitness tracker) but excluding drones.

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

Home means **your** normal place of residence in **your home country**.

Home country means **your** usual place of residence in an **eligible UK country**.

Illness means any disease, infection or bodily disorder which is unexpectedly contracted by **you** whilst on **your trip** or unexpectedly manifests itself for the first time during **your trip**.

Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.

Insolvency or Financial failure (related To Section 17 only) means an event causing the cancellation of all or part of **your trip** happening after **you** purchased this insurance which results in the **end supplier** 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 or debt under the jurisdiction of a competent court in another country.

Irrecoverable sums (related to Section 17 only) means 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 **end supplier** or another insurance company or a government agency or a travel agent or credit card company.

Isolation period means the period of days **you** are required to self-isolate by the relevant government authority of the country of **your trip**.

Legal Expenses (related to Section 12 only) means

a. fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a legal representative in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **your bodily injury**, death or **illness**.
b. fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a **legal representative** in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
c. costs that **you** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal representative (related to Section 12 only) means a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **us** to act on **your** behalf.

Level of cover means the applicable sections of cover and the respective limits identified within the present Benefits Schedule chosen by **you** under the policy as indicated on the **certificate** of insurance. The levels of cover available are 'Silver', 'Gold' and 'Platinum'. Some sections of cover are not available on the 'Silver' **level of cover**, please see the Benefits Schedule for more detail.

Loss (relating to Section 20 only) means that the **gadget** has been accidentally lost by **you** and **you** are permanently deprived of its use.

Loss of limb(s) means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

Loss of sight means total and permanent **loss of sight** which shall be considered as having occurred;

a. in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or
b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Malicious damage (related to Section 20 only) means the intentional or deliberate actions of another party which causes damage of **your gadget**.

Manual work means work that involves;

i. hands-on use, installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, heavy power tools and industrial machinery, and
ii. hands-on electrical and construction work or work above two storeys or 3 metres above ground level (whichever is the lower), building sites, any occupation involving heavy lifting;

unless **your** proposed activity or work is declared to **us** and confirmed in writing. Please contact Voyager Insurance Services on UK +44 (0) 1483 806 680. **We** reserve the right to apply special terms or conditions and/or charge an additional premium as **we** think appropriate. Please refer to the **manual work** notes on page 32 for details of work that is not considered **manual work**.

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

Mobility & disability equipment means non-motorised wheelchairs, walking frames and sticks, supplies and equipment designed to provide mobility assistance or care for the disabled and any other articles of such equipment belonging to you (not borrowed or rented to you).

Motor Vehicle means a car, motorised caravan, minibus, light van, estate car or 4x4 sport utility **vehicle** registered in the United Kingdom.

Non-traveller means **your relatives** or business colleagues who are not travelling with **you** and people with whom **you** have arranged to stay.

North America means the United States of America, Canada, Mexico, the Caribbean islands, Bahamas & Bermuda.

Package holiday means all aspects of a holiday arranged with a tour operator or travel agent prior to **your** departure at an inclusive price.

Permanent total disablement means that for the twelve months following **your accident you** are totally unable to work in any occupation for which **you** are suited by experience, education or training and at the end of that time there is no prospect of improvement.

Personal money means cash, being bank notes and coins, travellers' cheques, travel tickets, accommodation vouchers, credit and debit cards, and foreign currency cards carried by **you** for **your** personal use.

Policy administrator means Voyager Insurance Services, 13-21 High Street, Guildford, Surrey, GU1 3DG, United Kingdom and it acts solely as the disclosed and authorised agent and representative of **us** and on **our** behalf.

Pre-existing medical condition means any condition for which **you** or **your travelling companions** have:

a. sought medical advice or consultation (including routine checkups),
b. had treated, tested or investigated,
c. or received medication for,

within the past 24 months prior to this insurance being arranged or the date that **you** subsequently made arrangements for a **trip** (on an annual multi-trip policy) or **you** extend the original period of **your** insurance.

Proof of purchase (relating to Section 20 only) means an original

receipt and any other documentation required to prove **your gadget** was purchased from a UK VAT registered company and that it is owned by **you** - including the date of purchase, make and model of **your gadget**, where applicable.

Proof of usage **(relating to Section 20 only)** means evidence that shows **your gadget** has been in use before the event giving rise to the claim. Where the **gadget** is a mobile phone this evidence can be obtained from **your** Airtime provider. For other **gadgets**, such as laptops or tablets, in the event of **accidental damage** claims this may be determined through inspection by **our** repairers.

Public transport means any aeroplane, ship, train or coach on which **you** are booked to travel.

Recreational drugs means a drug taken for its psychoactive nature which is not prescribed by a **medical practitioner** and legal within the destination where it is consumed.

Relative means husband or wife (or partner with whom **you** are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Replacement item(s) **(relating to Section 20 only)** means an identical **gadget** of the same age and condition, or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original **gadget**. **Replacement items** will only be delivered to a UK address of **your** choice.

Resident means a person who permanently resides in an **eligible UK country** and is registered with a **medical practitioner** in their **home country**.

Scheduled Airline **(related to Section 17 only)** means 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.

Ski equipment means skis, snowboards, ski-poles, bindings, ski-boots and snowboard boots.

Specialist clinic means a facility to which **you** have been referred by a **medical practitioner** that is staffed by healthcare professionals with a high degree of knowledge, skill, and competence in a specific area of medicine, surgery or nursing.

Sports Equipment means items of a personal nature specifically designed and intended to be used for participation in a particular sport, game or leisure activity.

Stand-In Carer means a person who has agreed to take over Your responsibilities as Carer for the duration of Your Trip.

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

Theft **(relating to Section 20 only)** means the unlawful taking of **your gadget** against **your** will by another party using force or threat of violence, with the intent to permanently deprive **you** of that property, or burglary by forcible and violent entry, as confirmed by a Police crime report.

Travelling Companion means any person with whom **you** are travelling or have arranged to travel with.

Trip means international travel for any holiday, leisure or business **trip** which begins and ends in **your home country**. For a **trip** within **your home country**, this must consist of a minimum of 2 nights pre-booked pre-paid accommodation or transport. For all **trips**, **you** must have paid the appropriate premium. Cover for all **trips** begins when **you** leave **your home** address in **your home country** and ends when **you** return to **your home** address.

Unattended means out of **your** immediate control and supervision such that **you** are unable to prevent loss, theft or damage occurring.

Utilisation of nuclear, chemical or biological weapons of mass destruction means the use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

Unauthorised calls, texts or data use **(relating to Section 20 only)** means any calls, texts or data use made from **your gadget** after the time that it was stolen, to the time that it was blacklisted by **your** airtime provider.

Valuables means cameras and other photographic equipment, audio and video equipment, computers, all discs, CDs, tapes and cassettes, other electronic or electrical equipment or devices of any kind (including but not limited to mobile phones, MP3 or MP4 players, tablets, ebooks, DVD's, films, cartridges and headphones), spectacles and/or sunglasses, telescopes and binoculars, jewellery, watches, furs and items made of or containing precious or semi-precious stones or metals.

We, Us and **Our** means the insurers. **We** are solely obligated and liable for all covers and benefits provided under the terms of this policy wording, **certificate** and any endorsements.

Winter sports means cross country skiing (Nordic skiing), glacier skiing, ice skating, recreational racing, snowmobiling, mono skiing, off piste skiing or snowboarding (providing local safety guidelines and warnings are observed), on piste skiing or snowboarding, snowblading, sledging, tobogganing, Big foot skiing and Glacier walking (under 2000m). There is no cover under any section of the policy for **winter sports** unless **you** have paid the appropriate additional premium for Winter Sports Optional Cover and this is shown on **your** policy **certificate**.

You and **Your** means each person for whom the premium has been paid, is shown on **your certificate** and whose age does not exceed the maximum shown in the policy features table. **You** must be **resident** in the United Kingdom, Channel Islands, Isle of Man or Gibraltar and registered with a **medical practitioner** in **your home country**. Each person is separately insured.

Section 1 - Cancellation or Curtailment

*On an Annual Multi-trip policy, cover under this section starts from the date of inception shown on **your certificate** or the date travel is booked, whichever is later. For all other policy types, cover starts from the date of purchase as shown on **your certificate**.*

Cancellation or Curtailment costs

You are covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule for **your** part of the unused travel and accommodation costs (including unused pre-booked excursions and **course** fees) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or **curtail** the planned **trip** because of any of the following events involving **you** or a **travelling companion** that first occur during the period of insurance;

a. the accidental **bodily injury**, unexpected **illness** or death of **you**, **your travelling companion**, **your business colleague** or person with whom **you** intended to stay.
b. the accidental **bodily injury**, unexpected **illness** or death of **your relative** or the **relative** of **your travelling companion**, a **business colleague** or person with whom **you** intended to stay.
c. receipt of a summons for jury service, being subpoenaed as a court witness or being placed in compulsory quarantine.
d. unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
e. redundancy, provided that **you** are entitled to payment under the current redundancy payments legislation and that at the time of booking **your trip** or purchasing your policy, whichever is the later, **you** had no reason to believe that **you** would be made redundant. **You** must have had 2 years continuous employment with that employer.
f. **your** presence being required to make **your** property safe and secure following fire, flood or burglary that causes serious damage at **your home** within 48 hours prior to **your** departure, or whilst **you** are away.
g. **your motor vehicle** becoming unusable as a result of theft, fire or **accident** within 7 days prior to **your** departure. This only applies if **you** are planning to go on a self-drive **trip** in the car.

You are not covered for

a. the amount of the **excess** shown in the Benefits Schedule.
b. any event that is not listed under "**You** are covered" above.
c. any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a **trip**;
   i. **you** or **your travelling companions** have been given a terminal diagnosis, or
   ii. **you** or **your travelling companions** are planning to travel against the advice of a **medical practitioner** or travelling specifically to seek, or **you** know **you** will need, medical treatment while **you** are away, or
   iii. **you** or **your travelling companions** are aware of the need for an operation or course of treatment at a hospital or **specialist clinic** or **you** have any undiagnosed symptoms that require, tests or investigation or **you** are awaiting the results of any tests or investigations.
d. any directly or indirectly related claims if **you** or **your travelling companions** have any **pre-existing medical condition** (as defined).

We may agree not to apply point d above or to accept this insurance at special terms but only if **you** supply **us** with details of **your** condition. Please contact Voyager Healthcheck on UK +44 (0) 1483 806 666.

e. any claim related to the health of a **non-traveller** if **you** made arrangements for **your trip** in the knowledge that their state of health was likely to cause **you** to cancel or amend **your** travel plans. If **you** are in any doubt, please call Voyager Insurance Services on UK +44 (0) 1483 806 680.
f. any costs incurred in respect of visas obtained in connection with the **trip**.
g. disinclination to travel.
h. the cost of this policy.
i. claims arising from **your** anxiety, stress, depression or any other mental or nervous disorder unless **you** provide a medical certificate from a registered mental health professional stating that this necessarily prevented **you** from travelling.
j. the cost of **your** unused original tickets where **our** nominated emergency service or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.
k. any claim that comes from pregnancy or childbirth:
   i. where **You** are expected to give birth before or within 8 weeks of the date of arrival **Home**, or
   ii. any claim that comes from pregnancy or childbirth without any accompanying bodily injury, **Illness** or disease or unless a **Medical Practitioner** confirms that the claim comes from **Complications of Pregnancy and Childbirth**.

Please note that **curtailment** claims will be calculated from the day **you** return to **your home country**, or **you** are admitted to hospital as an inpatient, so that **you** lose the benefit of accommodation **you** have paid for, or **you** are confined to **your** accommodation. **Your** claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, **we** will pay for any additional costs but not for the loss of **your** pre-booked arrangements.

Conditions

It is a requirement of this insurance that if **you**;

a. (for cancellation) become aware of any circumstances which make it necessary for **you** to cancel **your trip**, **you** must advise all parties with whom **you** have made pre-booked arrangements in writing as soon as possible. The maximum amount **we** will pay will be limited to the applicable cancellation charges at that time.
b. (for **curtailment**) wish to return **home** earlier than **your** original plans and claim any additional costs under this insurance, **you** must contact **our** nominated emergency service and obtain their agreement to the new arrangements. Failure to do so will affect the assessment of **your** claim.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 2 - Travel Delay & Abandonment

Travel delay

You are covered for **your** chosen **level of cover** up to the amounts shown in the Benefits Schedule per complete 12 hour period of delay up to the maximum payable, if the departure of the **public transport** on which **you** are booked to travel within **your package holiday** is delayed by at least 12 hours.

Abandonment

However, if **your** departure from **your home country** is delayed for more than 12 hours and **you** choose to abandon **your trip**, instead of a payment for delay, **you** are covered for the cost of the **trip**, up to the maximum claimable under Section 1 - Cancellation or Curtailment.

You are not covered for

a. a claim caused by a strike if it had started or been announced before **you** arranged this insurance or booked **your trip**, whichever is the later.
b. if **you** fail to check-in on time.
c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
d. for the amount of the **excess** shown in the Benefits Schedule in respect of each claim for abandonment.
e. any claims arising from a volcanic ash cloud.
f. to claim under this section if **you** have claimed under Section 3 - Missed Departure & Journey Disruption from the same cause.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 3 - Missed Departure & Journey Disruption

You are covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule for necessary additional travel and accommodation expenses that **you** incur;

Missed departure

to get **you** to **your trip** destination if **you** arrive at any departure point shown in **your** pre-booked itinerary too late to board the **public transport** on which **you** are booked to travel as a result of;

- **a.** the failure of **public transport**, or
- **b.** a road traffic **accident** or **motor vehicle breakdown** delaying the **motor vehicle** in which **you** are travelling.

Catastrophe

because **you** are forced to move from pre-booked accommodation to continue **your trip** or, if the **trip** cannot be continued, to return **home** as a result of;

- **a.** fire, lightning or explosion rendering the pre-booked accommodation uninhabitable,
- **b.** local medical epidemic or directive from a qualified national or local authority directly affecting the area where the pre-booked accommodation is,
- **c.** hurricane, storm or other natural disaster that threatens **your** safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable, or
- **d.** civil unrest, rebellion or war directly affecting the area where **you** are.

Alternative travel & accommodation arrangements

to get **you** to **your trip** destination if the transport arrangements that **you** originally booked are cancelled or will be delayed by more than 24 hours beyond the departure time shown in **your** itinerary because of;

- **a.** a serious fire, storm or flood damage to the departure point.
- **b.** industrial action or strike.
- **c.** bad weather.
- **d.** mechanical **breakdown** of the international train or sea vessel.
- **e.** grounding of the aircraft due to a mechanical or structural defect.
- **f.** withdrawal of **public transport** services or closure of any airport, sea port or railway station from which **you** are booked to travel on the instructions of a competent national or local authority, or
- **g.** the financial failure of the transport provider.

You are not covered for

- **a.** the amount of the **excess** shown in the Benefits Schedule in respect of each claim.
- **b.** a claim caused by a strike if it had started or been announced before **you** arranged this insurance or booked **your trip**, whichever is the later.
- **c.** to claim under this section if **you** have claimed under Section 2 - Travel Delay and Abandonment, from the same cause.
- **d.** **your** own decision not to stay in **your** pre-booked accommodation when the official directives from qualified national or local authorities state it is safe and acceptable to do so, unless the UK Foreign, Commonwealth & Development Office (FCDO) or equivalent regulatory authority for the EEA country in which **you** ordinarily reside deem otherwise.
- **e.** any costs, expenses or compensation recoverable from a tour operator, airline, hotel or other service provider or that they are legally liable to pay.
- **f.** any amounts recoverable from any other insurance policy, bond, credit/debit card provider or from any other source.
- **g.** any extra costs incurred for accommodation or transport of a higher standard or fare category than that which **you** originally booked.
- **h.** any expenses that would normally have been incurred during **your trip**.
- **i.** any claim where **you** were travelling against the advice of the UK Foreign, Commonwealth & Development Office (FCDO) or equivalent regulatory authority for the EEA country in which **you** ordinarily reside or other national or local authorities.
- **j.** any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to **your** departure for that area.
- **k.** any claims arising from a volcanic ash cloud.
- **l.** any claim unless;
  - **i.** **you** had planned to arrive at **your** departure point in advance of **your** earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.
  - **ii.** **you** provide a report from the repairers if **your** claim is because of **breakdown** or **accident** to **your** car.
  - **iii.** **you** provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the catastrophe leading to a claim under this section.
  - **iv.** **you** contacted **our** nominated emergency service and obtained their prior authority before **you** made any arrangements to return **home** by any means other than **your** original pre-booked transport.
- **m.** more than the amount shown in the benefits table for claims arising from a missed connection.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 4 - Emergency Medical Expenses

You are covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule for the necessary costs incurred as a result of **you** sustaining accidental **bodily injury**, unexpected **illness** or death during **your trip** in respect of;

- **a.** emergency medical, surgical and hospital treatment and transportation. At the sole discretion of **our** nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to **your home country**, by whatever means deemed medically necessary.
- **b.** additional travel and accommodation expenses (on a bed & breakfast basis) to enable you to return home if you are unable to travel as originally planned.
- **c.** additional travel and accommodation expenses (on a bed & breakfast basis) for;
  - **i.** a **travelling companion** to stay with **you** and accompany **you home**, or
  - **ii.** a **relative** or friend to travel from **your home country** to stay with **you** and accompany **you home**.
- **d.** returning **your** remains to **your home** or local funeral directors, or of a funeral in the country where **you** die, up to the equivalent cost of returning **your** remains to **your home country**.
- **e.** with the prior agreement of **our** nominated emergency service, **your** necessary additional travel expenses to return **home** following the death, injury or **illness** of a **travelling companion** insured by **us** or of **your** (or **your travelling companion's**) **relative** or **business colleague** in **your home country**.

You are not covered for

- **a.** the amount of the **excess** shown in the Benefits Schedule in respect of each claim unless a recovery can be made under the terms of the EHIC or GHIC or any other reciprocal agreement.
- **b.** any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a **trip**;
  - **i.** **you** or **your travelling companions** have been given a terminal diagnosis, or

ii. **you** or **your travelling companions** are planning to travel against the advice of a **medical practitioner** or travelling specifically to seek, or **you** know **you** will need, medical treatment while **you** are away, or

iii. **you** or **your travelling companions** are aware of the need for an operation or course of treatment at a hospital or **specialist clinic** or **you** have any undiagnosed symptoms that require, tests or investigation or **you** are awaiting the results of any tests or investigations.

c. any directly or indirectly related claims if **you** or **your travelling companions** have any **pre-existing medical condition** (as defined).

We may agree not to apply point c above or to accept this insurance at special terms but only if **you** supply **us** with details of **your** condition. Please contact Voyager Healthcheck on UK +44 (0) 1483 806 666.

d. any claim related to the health of a **non-traveller** if **you** made arrangements for **your trip** in the knowledge that their state of health was likely to cause **you** to cancel or amend **your** travel plans. If **you** are in any doubt, please call Voyager Insurance Services on UK +44 (0) 1483 806 680.

e. any treatment or surgery;

i. which is not immediately necessary and can wait until **you** return **home**. **We** reserve the right to repatriate **you** when **you** are fit to travel in the opinion of **our** nominated emergency service.

ii. which in the opinion of **our** nominated emergency service is considered to be cosmetic, experimental or elective.

iii. carried out in **your home country** or more than 12 months after the date of the occurrence that first gave rise to the claim.

iv. not given within the terms of any reciprocal health agreements, wherever such agreements exist.

f. any expenses incurred after the date which, in the opinion of **our** nominated emergency service, **you** could be moved to an alternative treatment facility or be repatriated to **your home country** but despite which advice, **you** decide not to be moved or repatriated.

g. any expenses related to treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **our** nominated emergency service.

h. any expenses incurred in England, Scotland, Wales or Northern Ireland which are funded by, or are recoverable from, the health authority in **your home country**.

i. any expenses for treatment not related to the **bodily injury** or **illness** which necessitated **your** admittance to hospital.

j. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.

k. claims related to **manual work** unless declared to and accepted by **us**.

l. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.

m. the costs of medication or treatment that **you** knew at the time of **your** departure would need to be continued during **your trip**.

n. normal pregnancy, without any accompanying **bodily injury**, **illness** or complication. This section is designed to provide cover for unforeseen events, **accidents** and **illnesses** and normal childbirth would not constitute an unforeseen event.

o. the cost of **your** unused original tickets where **our** nominated emergency service or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.

p. **You** travelling for the purpose of receiving treatment, including elective and/or cosmetic surgery.

Conditions

It is a requirement of this insurance that;

a. **our** nominated emergency service is contacted as soon as possible and their prior authority obtained if it appears likely that **you** require admission to hospital, **you** require medical treatment which will cost more than £/€250 (or the equivalent in local currency) or if **you** wish to return **home** earlier than **your** original plans. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb **our** nominated emergency service must be notified as soon as possible. Failure to do so will affect the assessment of **your** claim.

b. wherever possible **you** must use medical facilities that entitle **you** to the benefits of any reciprocal health agreements, such as the EHIC or GHIC within Europe and MEDICARE in Australia.

Section 5 - Emergency Dental Treatment

We will pay to reimburse **you** up to the sum insured shown in the Benefits and Excesses Table applicable to **your** chosen **Level of Cover** shown in **your certificate**, for the costs of **emergency dental treatment** to natural teeth, provided that it is for the immediate relief of sudden and unexpected pain only, to enable **you** to continue **your Trip**.

*Please note: This is travel insurance not private dental insurance. All cover ceases upon **your** return to **your** **home country**, there is no cover for a permanent resolution with **your** regular dental service provider upon **your** return to **your** **home country**.*

We will not pay any claim:

a. the **Excess** amount shown in the Benefits and Excesses Table.

b. any dental treatment, except for **emergency dental treatment** (to the natural teeth is covered up to the amount shown in the Benefits Schedule provided that it is for the immediate relief of pain only) as covered above.

c. any dental treatment, including but not limited to routine dental examinations, treatment of the teeth, gums, or bones supporting the teeth, dentures and preparation of dentures.

d. any dental treatment which is not **emergency dental treatment** or prosthesis, corrective devices and medical appliances, false teeth, crowns, inlays and bridges, orthodontic and endodontic dental care.

e. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

f. any form of restorative or remedial work,

g. any dental treatment performed in a hospital unless dental surgery is the only treatment available to alleviate pain.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 6 - Hospital Stay Benefit

You are covered for **your** chosen **level of cover** for the amount shown in the Benefits Schedule for each 12 hours spent receiving in-patient hospital treatment whilst outside of **your home country** that is covered under Section 4 - Emergency Medical Expenses.

Please also refer to the exclusions and conditions relating to Section 4 - Emergency Medical Expenses and the General Exclusions and Conditions on pages 29 & 30.

Section 7 - Replacement Prescribed Medication

If your prescribed medication is lost or delayed by a travel carrier during your outbound travel for more than 24 hours or is damaged or stolen while on your trip, we will reimburse you, up to the maximum benefit for 'Replacement Prescribed Medication' as shown in the 'Cover Section', for the cost of obtaining enough necessary prescribed medication to enable you to continue treatment as prescribed by your doctor until the end of your trip. This includes the additional costs incurred in arranging and transporting emergency prescribed medications if this is not available locally.

You are not covered for

a. for trips taken solely within the United Kingdom
b. if you have not taken a sufficient supply of your prescribed medication for the duration of your trip.
c. Replacement prescribed medication where the loss was not reported within 24 hours of discovery, together with a description of the medication, to the appropriate local authorities, travel carrier, hotel, or tour operator
d. if you have not followed the travel carrier's guidance regarding placement of medication in check-in luggage.
e. Any claim where you do not provide original receipts or similar proof of the costs incurred, including any consultation and transportation costs where relevant.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 8- Mobility & Disability Equipment

Mobility & Disability Equipment Cover

If your mobility & disability equipment is lost or damaged by a travel carrier or is stolen while you are on your trip, we will pay you, the lowest of the following, up to the maximum benefit for Mobility & Disability Equipment Cover as shown in the 'Cover Section':

i. The cost to repair the damaged mobility & disability equipment; or
ii. The cost to replace the lost, damaged or stolen mobility & disability equipment with the same or similar item, reduced by 10% for each full year of use since the original purchase date, up to the maximum of 50% reduction.

You are not covered for

a. Any loss where you have not taken all necessary steps to keep your mobility and disability equipment safe and intact, or to recover it.
b. any loss or incident that has not been reported within 24 hours of discovery, where a written report describing the property and its value has not been obtained from the appropriate local authorities, travel carrier, hotel, or tour operator.
c. if you fail to provide original receipts or another proof of purchase for the lost items.
d. any claim for damage due to scratching or denting, unless the item has become unusable as a result of this.
e. Items other than mobility & disability equipment;
f. Wheelchairs and mobility devices that are motorised or mechanically propelled;
g. Mobility & disability equipment you do not own.

For items without an original receipt or a proof of purchase, we will provide cover based on up to 50% of the cost to replace the lost, damaged or stolen item with the same or similar item.

Mobility & Disability Equipment Rental Cover

If your mobility & disability equipment is lost or delayed by a travel carrier during your outbound travel for more than 24 hours or is damaged or stolen while on your trip, we will reimburse the necessary costs for renting replacement mobility & disability equipment to use during your trip, up to the maximum benefit for Mobility & Disability Equipment Rental Cover as shown in the 'Cover Section'. This cover does not include motorised equipment or vehicles.

You are not covered for

a. Any loss where you did not make a report describing the property to the appropriate local authorities, travel carrier, hotel, or tour operator within 24 hours of discovering the loss

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 9 - Personal Baggage

You are covered for **your** chosen **level of cover** up to the amounts shown in the Benefits Schedule, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to;

a. **your baggage**,
b. **your valuables**.

You are also covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule in respect of emergency purchases for the cost of buying necessary items (for example clothing, medication and toiletries) if **you** are deprived of **your baggage** for more than 12 hours after arrival at **your** outbound destination. **You** must provide receipts for the items that **you** buy. If **your baggage** is permanently lost, any amount that **we** pay for emergency purchases will be deducted from the total claim.

You are not covered for

a. the amount of the **excess** shown in the Benefits Schedule in respect of each claim, except for emergency purchases.
b. more than the amount shown in the Benefits Schedule for any one item, pair or set in respect of **baggage** and **valuables**.
c. any additional value an item may have because it forms part of a pair or set.
d. claims arising from abuse, misuse or neglect.
e. more than £/€100 in total for **baggage** stolen from an **unattended motor vehicle** between the hours of 8 p.m. and 8 a.m. or, if the theft occurs at any other time of day, unless the **motor vehicle** is being used for travel between different points of overnight accommodation.
f. loss or theft of or damage to **valuables** whilst **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.
g. breakage of fragile articles unless caused by fire or by an **accident** to the aeroplane, ship or **motor vehicle** in which they are being carried.
h. loss or theft of or damage;
   i. to household goods, bicycles, waterborne craft and their fittings of any kind.
   ii. to **motor vehicle**s, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
   iii. to watersports and **ski equipment**.
   iv. to contact lenses, dentures and hearing aids.
   v. to **baggage** in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
   vi. to **baggage** sent by post, freight or any other form of unaccompanied transit.
   vii. to sports clothes and **sports equipment** (including motorcycling clothing or equipment such as leathers or a helmet) whilst in use.
   viii. caused by moth or vermin or by gradual wear and tear in normal use.
   ix. caused by any process of cleaning, repairing or restoring.
   x. caused by leakage of powder or fluid from containers carried in **your baggage**.
i. mechanical or electrical breakdown.
j. more than £/€50 in respect of sunglasses unless substantiated by the original purchase receipt pre-dating the loss.

Please also refer to the Special Exclusions and Conditions shown below and to the General Exclusions and Conditions on pages 29 & 30.

Section 10 - Personal Money

Cover under this section starts at the time of collection from the bank, or 72 hours prior to departure, whichever is the later.

You are covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule for loss or theft of **personal money**.

You are not covered for

a. the amount of the **excess** shown in the Benefits Schedule in respect of each claim.
b. loss or theft from an **unattended motor vehicle** at any time.
c. more than the amount shown in the benefits schedule in respect of all cash carried by **you** whoever it may belong to.
d. any loss resulting from shortages due to error, omission or depreciation in value.
e. loss or theft of **personal money** whist **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.

Please also refer to the Special Exclusions and Conditions shown below and to the General Exclusions and Conditions on pages 29 & 30.

Section 11 - Loss of Passport & Travel Documents

You are covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule following loss or theft of **your** passport for any additional necessary travel and accommodation costs, including the cost of necessary travel documents including emergency passports, visas or permits incurred to enable **you** to continue **your trip** or return to **your home country**.

You are not covered for

a. loss or theft either from an **unattended motor vehicle** at any time or from **baggage** whilst in transit unless **you** are carrying it.
b. the cost of a permanent replacement for the passport itself.

Please also refer to the Special Exclusions and Conditions shown below and to the General Exclusions and Conditions on pages 29 & 30.

Special exclusions applicable to sections 9, 10 & 11

You are not covered for

a. more than £/€100 in total under these sections in respect of loss or theft of anything left **unattended** in a public place, including on a beach. In any event, **you** are not covered for loss or theft of **valuables** or **personal money** whist **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.
b. any loss or theft unless reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained in the country where the incident occurred.
c. loss of bonds or securities of any kind.
d. delay, detention, seizure or confiscation by customs or other officials.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Special conditions applicable to sections 9, 10 & 11

It is a requirement of this insurance that **you** must:

a. in the event of a claim;
   i. provide receipts or other documentation to prove ownership and value, especially in respect of **valuables** and any items for which **you** are claiming more than £/€100, and
   ii. retain any damaged items for **our** inspection. Failure to exercise all reasonable care may result in **your** claim being reduced or declined.
b. take care of **your** property at all times and take all practical steps to recover any item lost or stolen.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 12 - Legal Expenses

You are covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule for **legal expenses** incurred in pursuit of a claim for compensation or damages from a third party who causes **your** death or **bodily injury** or **illness** (unless this was related to a pandemic and/or epidemic, which is excluded under General Exclusions 30) during **your trip**.

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

You are not covered for

a. the amount of the **excess** shown in the Benefits Schedule in respect of each claim.
b. any liability for;
   i. any claim reported to **us** more than 12 months after the beginning of the incident which led to the claim.
   ii. **legal expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
   iii. **legal expenses** incurred before receiving **our** prior written approval, unless such costs would have been incurred subsequently to **our** approval.
   iv. **legal expenses** incurred in connection with any criminal or wilful act committed by **you**.
   v. **legal expenses** incurred for any claim or legal proceedings brought against;
      - travel agent, tour operator, carrier, insurer or their agent, or
      - **us**, **you**, or any company or person involved in arranging or administering this policy.
   vi. fines, compensation or other penalties imposed by a court or other authority.
   vii. **legal expenses** incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim.
   viii. **legal expenses** which **we** consider to be unreasonable or excessive or unreasonably incurred (as determined by **our** legal counsel).
   ix. actions between individuals named on the schedule.
   x. **legal expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Conditions

a. written consent must be obtained from **us** prior to incurring **legal expenses**. This consent will be given if **you** can satisfy **us** that;
   i. there are reasonable (as determined by **our** legal counsel) grounds for pursuing or defending the claim or legal proceedings, and
   ii. it is reasonable (as determined by **our** legal counsel) for **legal expenses** to be provided in a particular case. The decision to grant consent will take into account the opinion of **your legal representative** as well as that of **our** own advisers. **We** may request, at **your** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, **your** costs in obtaining this opinion will be covered by this policy.
b. all claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
c. if **you** are successful in any action, any **legal expenses** provided by **us** will be reimbursed to **us**.
d. **we** may at **our** discretion assume control at any time of any claim or legal proceedings in **your** name for damages and or compensation from a third party.
e. **we** may at **our** discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

f. **we** may at **our** discretion offer to settle a counterclaim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.
g. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most that **we** will pay in **legal expenses** is the value of the likely award.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 13 - Personal Liability

You are covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule (inclusive of legal costs and expenses), incurred with **our** written consent, if **you** are held legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause if **you** are held legally liable for causing;

a. accidental **bodily injury**, including death, **illness** (unless this was related to a pandemic and/or epidemic, which is excluded under General Exclusions 30), and disease to a person, and/or
b. accidental loss of or damage to material property (property that is both material and tangible).

You are not covered for

a. the amount of the **excess** shown in the Benefits Schedule in respect of each claim.
b. any liability for;
   i. **bodily injury**, **illness** or disease of any person who is **your relative**, a **travelling companion**, or under a contract of employment, service or apprenticeship with **you** when the **bodily injury**, **illness** or disease arises out of and in the course of their employment to **you**.
   ii. loss or damage to property belonging to or held in trust by or in the custody or control of **you** other than temporary accommodation occupied by **you** in the course of the journey;
   iii. **bodily injury** or damage caused directly or indirectly in connection with the ownership, possession or use by **you** (or on **your** behalf) of any aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled **motor vehicles** (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns).
   iv. **bodily injury** caused directly or indirectly in connection with a) the ownership, possession or occupation of land or buildings (other than temporary accommodation occupied by **you** in the course of the journey), b) any willful or malicious act, c) the carrying on of any trade, business or profession.
   v. fraudulent, dishonest, malicious or criminal acts of **you** or any person authorised by **you**.
   vi. any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
   vii. any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
   viii. punitive or exemplary damages.

Conditions

a. **you** or **your** legal representatives will give **us** written notice immediately if **you** have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
b. no admission, offer, promise, payment or indemnity shall be made by or on behalf of **you** without **our** prior written consent.
c. every claim notice, letter, writ or process or other document served on **you** shall be forwarded to **us** immediately upon receipt.
d. **We** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim for indemnity or damages against all other parties or persons.
e. **We** may at any time pay **you** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **we** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 14 - Personal Accident

You are covered for **your** chosen **level of cover** for the amount shown in the Benefits Schedule if **you** have an **accident** whilst **you** are on **your trip** which is the sole and independent cause of **your** death, **permanent total disablement**, **loss of sight** or **loss of limb(s)** within 12 months of the **accident**.

If **you** are aged under 16 at the date of the **accident**, the reduced amount **you** are covered for in the event of **your** death is shown in the Benefits Schedule.

Payment under this section in respect of all the consequences of an **accident** shall be limited in total to the amount shown in the benefits schedule. In the event of **your** death within 12 months of the **accident**, the total payment will be limited to the amount shown for death.

You are not covered for

a. claims resulting from motorcycling.
b. claims arising out of **manual work**.
c. a '**Permanent total disablement**' claim if at the date of the **accident you** are over the age of 65 and are not in full time paid employment.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 15 - Mugging & Hijack

Mugging

You are covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule for each complete 24 hour period and in total if **you** are hospitalised during **your trip** because of **bodily injuries** sustained during a mugging or similar violent and unprovoked attack.

You are not covered for

a. any claim unless **you** can provide a report from the local police to confirm the incident.
b. any claim unless **our** nominated emergency service was contacted as soon as possible after **your** admission to hospital.
c. any claim unless **you** can provide medical evidence from the treating doctor to confirm the injuries and treatment given.
d. any claim as a result of an act of a **relative**, another insured person under this policy or an individual who resides with **you** on a permanent basis.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Hijack

You are covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule for each complete 24 hour period and in total if **you** are prevented from reaching **your trip** destination as a result of the aircraft or sea vessel in which **you** are travelling being hijacked.

You are not covered for

a. any claim relating to the payment of ransom.
b. any claim where the hijack has not been reported to or investigated by the police or local authority and a written report provided to us confirming that **you** were involved and the duration of the hijack during which **you** were unlawfully detained.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 16 - Extended Kennel & Cattery Fees

You are covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule for each complete 24 hour period and in total for extra kennel and/or cattery costs for **your** dog or cat if **you** are delayed in returning from **your trip** because of **your** or **your travelling companion's** death, **bodily injury** or **illness** or there is a delay to the **public transport** that cannot be avoided.

You are not covered for

a. any claim unless **you** can provide written confirmation of either the cause and duration of the delay from the **public transport** provider or, where appropriate, medical evidence to confirm the death, **illness** or **bodily injury**.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 17 - Holiday Financial Protection

You are covered for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule for;

a. **irrecoverable sums** paid in advance in the event of insolvency of an **end supplier** associated with **your trip** prior to departure, or
b. in the event of insolvency of the **end supplier** after departure;
   i. additional pro rata costs incurred by **you** in replacing that part of the arrangements to a standard or class no better than that originally booked, or
   ii. if **curtailment** of the **trip** is unavoidable - the cost of return transportation to **your home country** to a standard or class no better than that originally booked, provided that, where practicable, **you** shall have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set out in the claims procedure.
c. any losses that are not directly associated with the incident that caused **you** to claim are limited to £/€1,500. For example, loss due to being unable to reach **your** pre-booked hotel, villa, car hire or **cruise** following the financial failure of an airline.

You are not covered for

a. any expense following **your** disinclination to travel or to continue with **your trip** or loss of enjoyment on **your trip**;
b. any expense arising from circumstances which could reasonably have been anticipated at the time **you** booked **your trip**;
c. any costs incurred by **you** which are recoverable or for which **you** receive or are expected to receive compensation;
d. any form of travel delay or other temporary disruption to **your trip**;
e. any loss sustained by **you** if the first threat of **insolvency or financial failure** (as defined herein) of the **end supplier** or other relevant company was announced before **you** purchased this insurance or booked the **trip** (whichever is the later).
f. any loss for which a third party is liable or which can be recovered by other legals means.
g. anything mentioned in the General Exclusions unless specifically insured under this section.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Important

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 **your** holiday provider, CAA 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 or are expected to receive from any other source.

Section 18 - Winter sports Optional Cover

*The following section only applies if **you** have paid the appropriate additional premium as shown on **your certificate**.*
Please note: *There is no cover under this policy for the use of Terrain parks while undertaking **Winter sports**.*

Section 18.1 Ski equipment and other expenses

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below for;

a. loss or theft of, or damage to **ski equipment** owned or borrowed by **you**.
b. loss or theft of, or damage to **ski equipment** hired by **you**.
c. the cost of necessary hire of **ski equipment** following;
   i. loss or theft of, or damage to, **your ski equipment** insured by **us**, or
   ii. the delayed arrival of **your ski equipment**, subject to **you** being deprived of their use for not less than 12 hours.

You are not covered for

a. the amount of the **excess** shown in the Policy Options Benefits Schedule for each claim other than claims for hire costs.
b. **ski equipment** stolen from an **unattended motor vehicle** between the hours of 8 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked and whilst out of sight wherever possible either inside the **motor vehicle** or to a purpose designed ski rack.
c. damage to **ski equipment** whilst in use for race training or racing.
d. **your** damaged **ski equipment** unless submitted to **us** for **our** inspection.
e. loss or theft of **ski equipment** not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained in the country where the incident occurred.
f. loss or theft of, or damage to, **ski equipment** whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
g. loss or theft of, or damage to, **ski equipment** over 5 years old.
h. loss or theft of **ski equipment** left **unattended** in a public place.

Special conditions applicable to Section 18.1

In respect of loss or damage to **ski equipment**, **we** will not pay more than the proportion shown below depending on the age of the equipment. It is a requirement of this insurance that **you** must, in the event of a claim, provide receipts or other documentation to prove ownership and value, especially in respect of any items for which **you** are claiming more than £/€100.

Age of equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	Nil

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 18.2 Ski Pack

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for the proportionate value of any ski pass, ski hire or ski school fee that **you** are unable to use or recover following;

a. accidental **bodily injury** or sickness that prevents **you** from skiing, as medically certified, or
b. loss or theft of **your** ski pass.

You are not covered for

a. the amount of the **excess** shown in the Policy Options Benefits Schedule in respect of each claim.
b. any claim not substantiated by a police and/or a medical report.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 18.3 Piste closure

Only valid for the period 1st December to 31st March.

You are covered for **your** chosen **level of cover** for the daily amount shown in the Policy Options Benefits Schedule for each day that it is not possible to ski because all lifts are closed due to a complete lack of snow, adverse conditions or avalanche danger in **your** pre-booked **trip** resort, up to the total amount shown either;

a. for the costs **you** have paid for travel to an alternative resort including the necessary additional cost of a ski pass, or
b. a compensation payment to **you** after **you** return where no alternative is available.

You are not covered

a. if **you** arranged this insurance or booked **your trip** within 14 days of departure and at that time conditions in **your** planned resort were such that it was likely to be not possible to ski.

Special conditions applicable to Section 18.3

a. **you** must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
b. **you** must submit receipts for the travel and ski pass costs that **you** wish to claim.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 19 - Enhanced Travel or Terrorism Disruption

*The following section only applies if **you** have paid the appropriate additional premium as shown on **your certificate**. Applicable to travel arrangements that do not form part of a **package holiday**.*

Section 19.1 Extended cancellation or curtailment

Section 1 - Cancellation or Curtailment is extended to include the following cover.

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for **your** part of the unused travel and accommodation costs (including unused pre-booked excursions and **course** fees) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or **curtail** the planned **trip** because of any of the following events involving **you** or a **travelling companion** that first occur during the period of insurance;

a. **you** were not able to travel and use **your** pre-booked accommodation, or
b. the **trip** was cancelled or **curtailed** before completion; as a result of:
   i. the UK Foreign, Commonwealth & Development Office (FCDO), the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive prohibiting all travel or all but essential travel to, or recommending evacuation from, the country or specific area or event to which **you** are travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment**, after **you** had left **your home country** to commence the **trip**; or

ii. an **act of terrorism** affecting any point of arrival or departure shown in **your** pre-booked itinerary or occurring within 40 miles of the booked accommodation, within the 31 days prior to departure or during **your trip**.

Section 19.2 Extended travel day & Section 19.3 Abandonment

Section 2 – Travel Delay is extended to include the following cover.

You are covered for **your** chosen **level of cover** for either;

Travel delay

1. up to the amounts (a), (b) and (c) shown in the Policy Options Benefits Schedule if the **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connection, or

Abandonment or additional expenses

2. up to the amount shown in the Policy Options Benefits Schedule in respect of;
   a. irrecoverable unused travel and accommodation costs (including unused pre-booked excursions and **course** fees) and other pre-paid charges which **you** have paid or are contracted to pay because **you** choose to abandon **your trip** as a result of;
      i. the **public transport** on which **you** are booked to travel from **your home country** being cancelled or delayed for more than 12 hours, or
      ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight can be provided within 12 hours, or
      iii. an **act of terrorism** affecting any point of arrival or departure shown in **your** pre-booked itinerary or occurring within 40 miles of the booked accommodation, within the 31 days prior to departure.
   b. suitable additional travel and accommodation expenses (on a bed & breakfast basis) necessarily incurred in reaching **your** overseas destination and/or in returning to **your home country**, as a result of
      i. the **public transport** on which **you** are booked to travel being cancelled, delayed for more than 12 hours, diverted or redirected after take off, or
      ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight can be provided within 12 hours and **you** choose to make other travel arrangements, or
      iii. an **act of terrorism** affecting any point of arrival or departure shown in **your** pre-booked itinerary or occurring within 40 miles of the booked accommodation, within the 31 days prior to departure or during **your trip**.

The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** provider. **You** cannot claim under both subsection 1 or subsection 2 for the same event.

Section 19.4 Extended missed departure

Section 3 – Missed Departure is extended to include the following cover.

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for necessary additional travel and accommodation expenses (on a bed & breakfast basis) that **you** incur in reaching **your** destination if **you** arrive at any departure point shown on **your** pre-booked itinerary too late to board the **public transport** on which **you** are booked to travel as a result of;

a. strike, industrial action, adverse weather conditions, or disruption due to a volcanic eruption, or
b. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within a time that would enable **you** to make **your** planned onward journey.
c. an **act of terrorism** affecting any point of arrival or departure shown in **your** pre-booked itinerary or occurring within 40 miles of the booked accommodation, within the 31 days prior to departure or during **your trip**.

Section 19.5 Accommodation costs

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for either;

1. any irrecoverable unused accommodation costs (including unused prebooked excursions and **course** fees) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation, or
2. additional travel and accommodation costs necessarily incurred;
   a. up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation, or
   b. with the prior authorisation of **our** nominated 24 hour emergency service, to repatriate **you** to **your home country** if it becomes necessary to **curtail** the **trip**; as a result of fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning affecting **your** accommodation or resort, or
   c. an **act of terrorism** affecting any point of arrival or departure shown in **your** pre-booked itinerary or occurring within 40 miles of the booked accommodation within the 31 days prior to departure or during **your trip**.

You cannot claim under subsection 1 and subsection 2 for the same event.

You are not covered for

a. the amount of the **excess** shown in the Policy Options Benefits Schedule in respect of each claim, except for claims under subsection 1 of the extended Travel Delay cover.
b. any claim under this section which is also covered under Section 1 – Cancellation or Curtailment, Section 2 – Travel Delay or Section 3 – Missed Departure for the same event.
c. claims arising directly or indirectly from;
i. strike, industrial action, **act of terrorism** or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
ii. an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/ from which **you** are travelling.
iii. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** provider or their handling agents.
iv. any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators), a Credit/Debit Card provider or for which **you** receive or are expected to receive compensation or reimbursement.
v. any costs incurred by **you** which are recoverable from the **public transport** provider, a Credit/Debit Card provider or for which **you** receive or are expected to receive compensation, damages, refund of tickets, refund of **course** fees, excursion costs, meals, refreshments, accommodation, transfers, communication facilities or any other assistance.
vi. any accommodation costs, charges and expenses where the **public transport** operator has offered suitable alternative travel arrangements.
vii. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
viii. the consequences of an act of **cyber terrorism** including but not limited to the delay or cancellation of flights due to the failure of critical systems.

ix. where **your** tour operator, travel agent or accommodation provider offers alternative transport or accommodation as a result of an **act of terrorism**, or where **you** are compensated or refunded by any other third party, government or public authority compensation.

x. Any change the UK Foreign, Commonwealth & Development Office (FCDO), the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive prohibiting all travel or all but essential travel to, or recommending evacuation from, the country or specific area or event to which **you** are travelling
   - as a result of an **infectious or contagious disease**, which is excluded under General Exclusion 30.
   - anything excluded under General Exclusion 1 with the exception of an **act of terrorism** or **Cyber-Terrorism** as defined above.

Special conditions relating to claims

(Applicable to all extended sections of cover under Section 19)

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

b. **you** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.

c. (for **curtailment** claims only) **you** must tell **our** nominated emergency service as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.

d. **you** must check in according to the itinerary supplied to **you** unless **your** tour operator or airline has requested **you** not to travel to the airport.

e. **you** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.

f. **you** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/ or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

g. **you** must get (at **your** own expense) written confirmation from the scheduled **public transport** operator/accommodation provider that reimbursement will not be provided.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 20 - Gadget Insurance

*The following option only applies during **your trip** and on **trips** of up to 120 days duration and if **you** have paid the appropriate additional premium as shown on **your certificate**.*

You are covered up to the amount shown in the Policy Options Benefits Schedule in respect of **gadgets** owned by **you** against **theft**, **loss**, **accidental damage** and **malicious damage**, liquid damage and **unauthorised calls, texts or data use**, while **you** are on a **trip** that is covered by **your** travel insurance policy. Cover is provided per policy and applies to all persons listed on the **certificate**. The limit applies per policy not per insured person.

Please also refer to the 'Section 20 Exclusions' section and conditions applicable to Section 20.

Accidental damage and malicious damage

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for the costs of repairing **your gadget** as a result of **accidental damage** or **malicious damage**, which was not deliberately caused by **you** or bound to happen. If **we** are unable to economically repair **your gadget** then, at **our** discretion, a replacement item will be provided by **us**.

You are not covered for accidental damage or **malicious damage** caused by:

a. deliberate damage or neglect of the **gadget**;

b. failure on **your** part to follow the manufacturer's instructions;

c. inspection, maintenance, routine servicing or cleaning.

d. **malicious damage** caused by **you**, **your family** or any of **your travelling companions**.

Please also refer to the 'Section 20 Exclusions' section and conditions applicable to Section 20.

Theft or loss

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule to replace **your gadget** with a replacement item if it is stolen or lost. Where only part or parts of **your gadget** have been stolen or lost, **we** will only replace that part or parts.

You are not covered

a. where the **theft** has occurred from any **motor vehicle** where **you** or someone acting on **your** behalf is not in the **motor vehicle**, unless the **gadget** has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the **motor vehicle**'s windows and doors were closed and locked and all security systems had been activated;

b. for **theft** from any premises, building, land or **motor vehicle** unless force resulting in damage to the building, premises or **motor vehicle** was used to gain entry or exit;

c. where the **gadget** has been removed from **your** control or the control of a member of **your family** unless it was concealed either on or about **your** person or on or about the person of a member of **your family** and has not been left **unattended**.

d. where the **gadget** has been left **unattended** when it is away from **your home**;

e. where all precautions have not been taken;

f. if **you** do not report the **theft** or **loss** of **your gadget** to the police within 24 hours of discovering it and do not obtain a written police report.

Please note:

a. **you** must report the **theft** or **loss** of **your gadget** to the police within 24 hours of discovery and obtain a written police report or crime reference number in relation to the **theft** of the item. Lost property numbers are not acceptable in support of a **theft** claim.

b. **you** must report the **theft** or **loss** of **your** mobile phone within 12 hours of discovery of the occurrence of the **theft** or **loss** to **your** airtime provider and instruct them to blacklist **your** handset.

c. if **your** claim is for a mobile phone or smartphone, **we** will request **your** call records to prove the **gadget** has been in use since policy inception and up to the event giving rise to the claim.

Please also refer to the 'Section 20 Exclusions' section and conditions applicable to Section 20.

Liquid damage

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefit Schedule to repair or provide a replacement item for **your gadget** if it is damaged as a result of accidentally coming into contact with any liquid.

You are not covered for

a. Any liquid damage claims excluded under the "Section 20 Exclusions" section.

Please also refer to the 'Section 20 Exclusions' section and conditions applicable to Section 20.

Unauthorised calls, texts or data use

Where **your gadget** is a device where **you** are charged for **unauthorised calls, texts or data use** and it is lost or stolen.

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefit Schedule for the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by **your** airtime provider. This is subject to **you** providing an itemised bill. The maximum **we** will pay for any one occurrence is £/€100.

You are not covered for

a. any **unauthorised calls, texts or data use** where the **theft** has not been reported to **your** airtime provider within 12 hours of the **theft** or where there is protection from such losses from **your** airtime provider.

Please also refer to the 'Section 20 Exclusions' section and conditions applicable to Section 20.

Section 20 exclusions

You are not covered for

a. the amount of the **excess** shown in the Policy Options Benefits Schedule. This is increased to £/€100 in respect of claims for **loss**.
b. any **loss**, **theft** or **accidental damage** to a **gadget** left as 'checked in' **baggage**.
c. any **loss**, **theft** or **accidental damage** to a **gadget** prior to **your trip**.
d. any claim for **loss** where the circumstances of the **loss** cannot be clearly identified i.e. where **you** are unable to confirm the time and place of the **loss**.
e. any claim where **proof of usage** cannot be provided or evidenced.
f. **loss**, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet, or **loss** of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the **loss**.
g. any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
h. any expense incurred as a result of not being able to use the **gadget**, or any **loss** other than the repair or replacement costs of the **gadget**.
i. repairs or any other costs for:
    i. cleaning, inspection, routine servicing or maintenance;
    ii. **loss** or damage arising from a manufacturer's defect or recall of the **gadget**;
    iii. replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
    iv. any repairs carried out without prior authorisation from **us**;
    v. claims arising from abuse, misuse or neglect;
    vi. wear and tear to the **gadget** and/or gradual deterioration of performance;
    vii. **cosmetic damage**.
    viii. sudden and unforeseen electrical or mechanical breakdown.
j. any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way or deleted.
k. any claim made, or any event causing the need for a claim to be made, which occurred prior to the commencement date of the period of insurance.
l. any claim for a mobile phone which has not been used for its core purpose since the inception of **your** policy, or since it was added to **your** policy, as verified by **your** airtime provider.
m. any claim arising whilst **you** are not on a **trip**.
n. any repair or replacement if a SIM card registered to **you** was not in the insured mobile phone or **gadget** at the time of the **accidental damage**, **theft**, **loss**, breakdown, or liquid damage.
o. any expense incurred arising from not being able to use the **gadget**, or any costs other than the repair or replacement costs of the **gadget**.
p. **accidental damage**, **malicious damage**, **theft**, **loss**, or liquid damage to **accessories** of any kind.
q. any breakdown arising from the failure of any electrical or computer equipment, software, microcontroller, microchip, **accessories** or associated equipment to correctly recognise and process any calendar date or time.
r. reconnection costs or subscription fees of any kind.
s. costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
t. items purchased from an on-line auction site unless from a VAT registered supplier or registered company.
u. any costs for **loss** or damage to information or data or software contained in or stored on the **gadget** whether arising as a result of a claim paid by this insurance or otherwise.
v. any other costs that arise directly or indirectly from the event which led to **your** claim unless specifically stated in this policy.
w. liability of whatsoever nature arising from ownership or use of the **gadget**, including any **illness** or bodily injury resulting from it.
x. Value Added Tax (VAT) where **you** are registered with HM Revenue & Customs for VAT.
y. any **loss**, **theft** or **accidental damage** due to confiscation or detention by customs, other officials or authorities.
z. claims for any **gadget** used in connection with **your** profession or trade.
aa. any **gadget** more specifically insured elsewhere, or costs or payments recoverable from any party, under the terms of any other contract, guarantee or warranty.

Special conditions applicable to Section 20

a. cover is limited to one claim per item during any single period of insurance. Cover is limited to one replacement per period of insurance per item, up to the amount specified in **your** Policy Options Benefits Schedule.
b. this insurance only covers gadgets purchased in **your** home country. Cover includes the gadget for the period and destination shown on **your** certificate. Any repairs or replacements must be pre-authorised by us and carried out in the UK preapproved by us.
c. the **gadget** must be less than 6 years old (except for laptops which must be less than 3 years old) at the start date of the insurance, with valid **proof of purchase**. All items must have been purchased as new from a UK VAT registered company and must be in full working order at the start date of this policy.
d. **you** must provide **us** with any receipts, **proof of usage** or documents to support **your** claim as requested. All **proof of purchase** must include the make and model of the **gadget** and must be in **your** name. If **we** do not receive the documents **we** have requested from **you** or if any documents submitted by **you** are not acceptable to **us**, it may delay **your** claim or **we** may decline to pay **your** claim.
e. **you** must take all precautions to prevent any damage to **your gadget**.

f. if **your gadget** is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company. etc), **you** must notify such carrier immediately and obtain a copy of their report.
g. **We** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. Please note that it may be necessary for **us** to contact **your** airtime provider in order to validate **your** claim.
h. cover for **your gadget** applies to **you** as the person who purchased the policy and includes all persons named on the **certificate**.
i. the benefits of this policy cannot be transferred to someone else or to any other **gadget** without **our** written permission.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Repairs and replacement conditions

All repaired or replaced **gadgets** provided by **us** will be supplied and configured to UK specification and set-up in English language.

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

Age of gadget	Depreciation amount
Over one year old and less than two years old	20%
Over two years old and less than three years old	30%
Over three years old and less than four years old	40%
Over four years old and less than five years old	60%
Over five years old and less than six years old	80%

Please note:

a. if **we** replace **your gadget** the damaged or lost items becomes ours. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.
b. it may not always be possible or economical to replace **your gadget** with the same colour or finish, in which case an alternative colour/finish will be provided.

Section 21 - Cruise Insurance

*The following option only applies if **you** have paid the appropriate additional premium as shown on **your certificate**.*

Section 21.1 Rejoin your cruise cover

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for necessary additional travel expenses by the most direct route and additional accommodation (room only) that is agreed by **us** to reach;

a. the next docking port in order to re-join the **cruise**, or
b. to the final destination of **your** cruise, following **your** temporary **illness** or **bodily injury** requiring hospital treatment on dry land which is covered under Section 4 – Emergency Medical Expenses.

If, at the time of requesting **our** assistance to rejoin **your** cruise, satisfactory medical or other evidence required by **us**, is not supplied in order to substantiate the claim, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

You are not covered for

a. the amount of the **excess** shown in the Policy Options Benefits Schedule in respect of each claim.
b. any costs where transportation or accommodation costs are payable or refundable by the cruise operator.
c. any claim arising directly or indirectly from any **pre-existing medical condition** unless **you** have declared these to **us** and **we** have written to **you** accepting them for insurance.
d. any claim as a result of an insured person being a hospital in-patient where the condition was not covered under Section 4 – Emergency Medical Expenses, or where **we** have not been contacted and/or a recommended hospital has not been appointed by **us** and where **you** have not obtained a medical certificate from the **medical practitioner** in attendance confirming it was medically necessary for **you** to accompany and assist an insured person admitted as an in-patient for an insured condition.
e. any travel costs where **you** failed to contact **us** for approval prior to arranging travel and so **we** could provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.
f. any claims related to a pandemic and/or epidemic and/or related compulsory quarantine, which is excluded under General Exclusions 30. This exclusion does not apply to 21.1a of the '**you** are covered for' section.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

21.2 Missed port departure

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for necessary additional travel expenses by the most direct route and additional accommodation (room only) that is agreed by **us** to join **your** cruise ship journey at the next docking port if **you** fail to arrive at the international departure point in time to board the ship on which **you** are booked to travel on the initial international journey of **your trip** as a result of;

g. the failure of scheduled **public transport**, or
h. an **accident** to or **breakdown** of the **motor vehicle** in which **you** are travelling, or
i. an **accident** or **breakdown** occurring ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the **motor vehicle** in which **you** are travelling, or
j. strike or industrial action or adverse weather conditions.

If, at the time of requesting **our** assistance in a Missed Port Departure claim, satisfactory evidence required by **us**, is not supplied in order to substantiate the claim, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

You are not covered for

a. the amount of the **excess** shown in the Policy Options Benefits Schedule.
b. claims arising directly or indirectly from;
   i. strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **you** or the date **your trip** was booked whichever is the later.
   ii. an **accident** to or **breakdown** of the **motor vehicle** in which **you** are travelling for which a professional repairers report is not provided.
   iii. **breakdown** of any **motor vehicle** in which **you** are travelling if the **motor vehicle** is owned by **you** and has not been serviced properly and maintained in accordance with manufacturer's instructions.
   iv. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or port authority or any such regulatory body in a country to/from which **you** are travelling.
c. additional expenses where the scheduled **public transport** operator has offered suitable alternative travel arrangements.
d. additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated cruise package.
e. any claims related to a pandemic and/or epidemic and/or related compulsory quarantine, which is excluded under General Exclusions 30.

Special conditions applicable to Section 21.2

a. in the event of a claim arising from any delay arising from traffic congestion **you** must obtain written confirmation from the police or emergency **breakdown** services of the location, reason for and duration of the delay.
b. **you** must allow sufficient time for the scheduled **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

21.3 Cabin/Stateroom confinement

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for each 24 hour period that **you** are confined by the ships medical officer, to **your** cabin or stateroom due to **your** compulsory quarantine, or for medical reasons during the period of the **trip**.

You are not covered for

a. any claim arising directly or indirectly from any **pre-existing medical condition** unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance.
b. any confinement to **your** cabin where **you** are unable to provide written confirmation from **your** ship's medical officer confirming **you** were confined to **your** cabin, the reason for and the length of **your** confinement.
c. any additional period of confinement or compulsory quarantine;
   i. relating to treatment or surgery, including exploratory tests, which are not directly related to the injury or **illness** which made **your** confinement necessary.
   ii. following **your** decision not to be repatriated after the date when in **our** opinion, it is safe to do so.
d. confinement or necessary quarantine;
   i. relating to any form of treatment or surgery which in **our** opinion (based on information received from the ship's doctor or other **medical practitioner** in attendance) can be delayed until **your** return to **your home country**.
   ii. as a result of a tropical disease where **you** had not had the recommended inoculations and/or taken the recommended medication.
e. any claims related to a pandemic and/or epidemic and/or related compulsory quarantine, which is excluded under General Exclusions 30.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

21.4 Itinerary change

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for each missed port in the event **your** scheduled port visit is cancelled due to adverse weather or timetable restrictions.

You must get written confirmation from **your** cruise operator, carrier or tour operator confirming **your** scheduled port visit was cancelled and the reason for the cancellation.

You are not covered for

a. claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased or the trip was booked, whichever is the later.
b. any claim arising from **your** ship's failure to put people ashore due to the mechanical or operational failure of the ship's tender (or any other boat used to transport passengers to shore).
c. **your** failure to attend the excursion as per **your** itinerary.
d. any claim where **you** do not have written confirmation from **your** cruise operator, carrier or tour operator confirming **your** scheduled port visit was cancelled.
e. any claims related to a pandemic and/or epidemic and/or related compulsory quarantine, which is excluded under General Exclusions 30.

Please note:
Any monetary amount, including but not limited to on board credit or other compensation, that has been offered to **you** by the ship or tour operator will be deducted from any claim.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

21.5 Unused excursions

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for the cost of pre-booked, pre-paid and non-refundable excursions, which **you** were unable to use as a direct result of being a hospital in-patient or being confined to **your** cabin, due to an **accident** or **illness** which is covered under Section 4 – Emergency Medical Expenses of the policy.

You are not covered for

f. any claim as a result of being a hospital in-patient where **we** have not been contacted and/or a recommended hospital has not been appointed by **us**.
g. any claim arising directly or indirectly from any **pre-existing medical condition** unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance.
h. any claim as a result of cabin confinement where written confirmation is not provided by **your** ship's medical officer that **you** were confined to **your** cabin and confirming the length of **your** confinement.
i. any claims related to a pandemic and/or epidemic and/or related compulsory quarantine, which is excluded under General Exclusions 30.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

21.6 Cruise interruption

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for necessary additional travel expenses by the most direct route and additional accommodation (room only), that is agreed by **us** and necessarily incurred by **you**;

- **a.** to reach the next docking port in order to re-join the **cruise**, or
- **b.** to reach the final destination of **your cruise**; following **your** cruise being necessarily and unavoidably interrupted as a result of;
  - **i.** **your** passport being lost after **your** international departure but before embarkation of **your** planned cruise or during disembarkation ashore on one of the scheduled stops as a result of **loss** or theft, or
  - **ii.** it being deemed medically necessary by a **medical practitioner** for **you** to accompany and assist an insured person who is admitted as an in-patient that is covered under Section 4 – Emergency Medical Expenses of the policy, or
  - **iii.** **you** being detained by local police as a result of being a witness or being required to give evidence as a result of **your** participation in a road traffic **accident**, or criminal investigation where **you** are not the accused.

If, at the time of requesting **our** assistance in the event of a cruise interruption claim, satisfactory medical or other evidence required by **us** is not supplied in order to substantiate the claim, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as the claim has been validated

You are not covered for

- **a.** any claim for **loss** of passport not reported to the police or other authority within 48 hours of discovery and which **you** do not get a written report.
- **b.** any travel costs where **you** failed to contact **us** for approval prior to arranging travel and so **we** could provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.
- **c.** any claim as a result of an insured person being a hospital in-patient where the condition was not covered under Section 4 – Emergency Medical Expenses of the policy, or where **we** have not been contacted and/or a recommended hospital has not been appointed by **us** and where **you** have not obtained a medical certificate from the **medical practitioner** in attendance confirming it was medically necessary for **you** to accompany and assist an insured person admitted as an inpatient for an insured condition.
- **d.** any claim arising directly or indirectly from any **pre-existing medical condition** unless the insured person has declared all **pre-existing medical conditions** to **us** and **we** have written to them accepting them for insurance.
- **e.** any claim where **you** have been detained by local police that is not evidenced by a written report from the local police confirming the reason and period of **your** detention, or reason and period in which **you** were required to give evidence, that necessitated **you** missing the scheduled departure of **your** cruise.
- **f.** any claims related to a pandemic and/or epidemic and/or related compulsory quarantine, which is excluded under General Exclusions 30.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 22 - Golf Insurance

*The following option only applies if **you** have paid the appropriate additional premium as shown on **your certificate**.*

22.1 Golf Equipment

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule, for accidental loss, theft of or damage to **golf equipment** which **you** own. Within this amount the following sub-limits apply;

- **g.** the maximum **we** will pay **you** for any one club or one piece of **golf equipment** is shown in the Policy Options Benefits Schedule. If **you** cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, will be limited to a maximum of £/€50. Evidence of replacement value is not sufficient.
- **h.** the maximum **we** will pay in total for all items lost, damaged or stolen in any one incident is limited to £/€250 if **you** cannot provide satisfactory proof of ownership and value.

You are not covered for

- **a.** the amount of the **excess** shown in the Policy Options Benefits Schedule in respect of each claim.
- **b.** more than the amount shown in the Benefits Schedule per single club or single item of **golf equipment**.
- **c.** wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
- **d.** loss or theft of **your golf equipment** not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred.
- **e.** any **golf equipment** or documents **you** lose or that are stolen or damaged during **your trip**, unless reported to the carrier within 24 hours and a written Property Irregularity Report (PIR) is obtained. If the loss, theft or damage to **your golf equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within 7 days of leaving the airport and get a written report from them.
- **f.** claims arising from delay, detention, seizure or confiscation by customs or other officials.
- **g.** claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
- **h.** damage to, loss or theft of **golf equipment**, which is being carried on a **motor vehicle** roof rack.
- **i.** damage to, loss or theft of **golf equipment**, if it has been left;
  - **i.** **unattended** in a place to which the public have access, or
  - **ii.** left in an **unattended motor vehicle** unless in a locked boot and out of sight, or
  - **iii.** in the custody of a person who does not have an official responsibility for the safekeeping of the property.
- **j.** any claim for damage to **golf equipment** whilst in use.
- **k.** claims arising from weather conditions resulting from the failure to protect items.
- **l.** any claim if **you** have claimed under another policy section or policy option

Please note **our** liability is solely based upon the value of the **golf equipment** which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

22.2 Golf Equipment Hire

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefit Schedule for the necessary cost of hiring replacement **golf equipment** as a result of the accidental loss, theft or damage of **your golf equipment** during the period of insurance, or if **your golf equipment** is certified by the carrier to have been lost or misplaced on the outward journey of a **trip** for a period more than 24 hours, then **We** will pay **you** up to the amount shown in the policy options benefits schedule to hire replacement **golf equipment**.

Please note **you** must provide receipts and a report from the carrier confirming the length of the delay, otherwise no payment will be made.

You are not covered for

a. any claim arising in connection with a **trip** solely within **your home country**.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

22.3 Green Fees

You are covered for **your** chosen **level of cover** up to the amount shown in the Policy Options Benefits Schedule for the proportionate value of any pre-paid green fees, **golf equipment** hire fees or tuition hire fees which are confirmed as non-refundable and not used due to;

b. **you** being involved in an **accident** or **your** sickness or injury, as certified by a **medical practitioner**, which prevents **you** participating in the prepaid golfing activity, or
c. loss or theft of documentation which prevents **you** participating in the pre-paid golfing activity, or adverse weather conditions which causes the closure of the golf course, confirmed in writing by the golf club.

You are not covered for

a. any claim arising directly or indirectly from any **pre-existing medical condition** unless **you** have declared these to **us** and **we** have written to **you** accepting them for insurance.
b. claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming **your** inability to play golf.
c. loss or theft not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred. In the case of an airline, a Property Irregularity Report (PIR) will be required.
d. any claims relating to loss or theft of documentation, or closure of the course due to adverse weather conditions that are not substantiated in writing by the golf club.
e. claims arising for loss, theft or damage to documentation shipped as freight or under a Bill of Lading.
f. claims arising for documentation left **unattended** in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the documentation.
g. claims arising for loss, theft or damage of documentation from an **unattended motor vehicle**, unless taken from a locked boot or roof rack (which is itself locked to the roof of a **motor vehicle)** between 8am to 8pm local time and there is evidence of damage or forced entry which is confirmed by a written police report.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Special conditions applicable to Section 22

a. **We** have the option to either pay **you** for the loss, or replace, reinstate or repair the items concerned.
b. claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.
c. **you** must take suitable precautions to secure the safety of **your golf equipment**, and must not leave it unsecured or **unattended** or beyond **your** reach at any time in a place to which the public have access.
d. if claiming for **your** goods that were stolen or lost **you** should produce proof of ownership and proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim. The maximum **we** will pay for all pieces of **golf equipment** lost, damaged or stolen in any one incident is limited to £/€200 in total if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
e. **you** must report loss of **golf equipment** to the local police, the carrier, the hotel or accommodation management or to the tour operator representative as appropriate, within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred. Damage to **golf equipment** in transit must be reported to the carrier before **you** leave the **baggage** hall and a Property Irregularity Report (PIR) must be obtained.
f. **you** should make any claims about losing **your golf equipment** or it being damaged or delayed while being held by an airline, to the airline first. Any money **you** get under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Section 23 - Extended Carer Cover Option

Only available on Single Trip Policies. The following option only applies if You have paid the appropriate additional premium as shown on Your certificate.

Please note: We are aware that the person You are caring for may have one or more pre-existing medical conditions (this may also apply to a Stand-in carer). We do not need their pre-existing medical condition(s) to be declared to Us. However, please note any claim under this Extended Carer Cover Option is subject to the doctor of the Cared for person confirming to Us that at the time the insurance was taken out, or at the time You booked Your Trip, he/she would not have foreseen such an imminent serious deterioration in their patient's condition and that would make it necessary for You to cancel or cut short Your Trip. If You are in any doubt, You must check with their doctor before purchasing Your policy and booking or before departing on Your Trip.

23.1 Extended Cancellation and Curtailment/ Loss of Holiday

This option extends coverage under Section 1 – Cancellation or Curtailment/Loss of Holiday up to the amount shown in the Benefits Schedule applicable to Your chosen **level of cover** shown on Your Policy certificate to provide additional cover for You if:

a. You are a Carer who is travelling on a Trip that is covered under this policy and has bought this option but the person You usually care for back in Your Home country suddenly and unexpectedly dies or falls seriously ill (unless this was related to a Pandemic and/or Epidemic, including but not limited to Coronavirus, which is excluded under General Exclusions 30 and 31) or is seriously injured, which results in You being necessarily and unavoidably being unable to travel or You needing to come Home early from Your Trip, or;

b. if You have arranged and nominated a Stand-in carer for the Cared for person You usually care for in Your Home country while You are on Your Trip and the Stand-in carer is unable to fulfil their obligations to attend to the person You usually care for due to;
   i. the Stand-In carer's injury, sudden and unexpected Illness or death, or the injury, sudden Illness or death of a close Relative of theirs (unless this was related to a Pandemic and/or Epidemic, including but not limited to Coronavirus which is excluded under General Exclusions 30 and 31), or is required for jury service or as a witness in a court of law, and;
   ii. You cannot find anyone to act as an emergency replacement Stand-In Carer, which results in You being necessarily and unavoidably unable to travel or You needing to come Home early from Your Trip.

23.2 Name change administration charges

Cover is extended up to the amount shown in the Benefits Schedule applicable to **Your** chosen **Level of cover** shown on **Your Policy certificate** to include **Your** costs of related name or ticket administration changes, if **You** are able to change the names or dates on **Your** original booking so as to prevent **You** having to cancel the **Trip**.

23.3 Transport of replacement Carer charges

Cover is extended up to the amount shown in the Benefits Schedule applicable to **Your** chosen **Level of cover** shown on **Your Policy certificate** to provide economy transport costs of an emergency replacement **Stand-in carer** to travel to and attend to the **Cared for person You** usually care for, so as to prevent **You** having to cancel **Your Trip** or **You** needing to come **Home** early.

Special conditions applicable to Section 23

a. In the event of a claim **We** will require **Your Stand-in carer's** or **Your Cared for person's Medical practitioner** to confirm that at the time the insurance was taken out they would not have foreseen such a serious and imminent deterioration in their patient's condition and that would make it necessary for **You** to cancel or cut short **Your Trip**.
b. **Your Stand-in carer** agrees that **We** may contact them to verify they have agreed to act as **Stand-in carer** for **You** for the **Cared for person**, during **Your** absence.
c. At the time **You** purchase this insurance **You** are not aware of any reason why **Your Stand-in carer** might not be able to fulfil their obligations.
d. Both **You** and **Your Stand-in carer** agree to tell **Us** if, between the date **You** purchase this insurance and the date of **Your** departure, **You** (or they) become aware of any reason why the **Stand-in carer** might not be able to fulfil their duties.
e. In the event of a claim both **You** and the **Stand-in carer** agree to provide **Us** with any information (including access to medical records) that **We** might require in order to validate **Your** claim.
f. **You** must contact and obtain approval from **Our** nominated emergency service for assistance prior to incurring any costs if **You** need to claim under this section.

You are not covered for

a. the amount of the excess shown in the Benefits Schedule in respect of each claim.
b. claims excluded under the standard terms of Section 1 – Cancellation or Curtailment/Loss of Holiday.
c. claims where **You** have not complied with the above Conditions.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

General exclusions

You are not covered for claims arising out of;

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. This is not applicable, however, in respect of claims under Section 4 Emergency Medical Expenses or Section 19 – Enhanced Travel or Terrorism Disruption arising from such events (other than losses arising from nuclear, chemical and biological exposures) unless **you** planned to travel to areas that were publicly known to be affected or threatened by such risks (please see General Condition 3).
2. **you** travelling to an area that the Foreign, Commonwealth & Development Office (FCDO) have advised against all, or all but essential, travel or any claim arising in Belarus, Cuba, Iran, North Korea, Russia, Syria & Ukraine.
3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to radioactive contamination of any nature.
4. **you** being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.
5. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
6. **you** travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
7. **your** suicide or attempted suicide or **your** deliberate exposure to unnecessary danger (except in an attempt to save human life).
8. sexually transmitted diseases.
9. **your** excessive consumption of alcohol or **recreational drugs**.
10. **your** alcohol or **recreational drug** intake whilst taking any medication known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgement when combined with alcohol whether such medication or pharmaceutical drugs are prescribed or not i.e. prescribed medications issued by a **medical practitioner** or over the counter medications available for purchase legally.
11. any claim which is as a result of having been diagnosed as suffering from acute alcohol and/or **recreational drug** or drug intoxication, dependency or withdrawal.
12. **your** participation in activities of a hazardous nature except as listed on pages 31 & 32 under activity levels Leisure, Action & Action Plus, (where the appropriate additional premium has been paid and is shown on **your certificate**), unless declared to and accepted by **us**. **We** reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to **your** compliance with them.
13. **winter sports**, as defined, except when this insurance is taken in connection with a **winter sports trip** and the appropriate premium has been paid to extend cover under Section 18 - Winter sports Optional Cover, and the activity levels Action & Action Plus where appropriate, and this is shown on **your** policy **certificate**. In no event, however, is cover granted for **winter sports** if **you** are aged over 74 or for ski jumping, big air, aerials, freestyle or stunting.
14. scuba diving if **you** are;
    i. not qualified for the dive undertaken unless **you** are accompanied by a properly qualified instructor, or
    ii. diving to a greater depth than 15m (or 30m under the Action activity option or 40m under the Action Plus activity option, subject to payment of the appropriate additional premium as shown on **your certificate**), or
    iii. diving alone.
15. racing or race training of any kind (other than on foot or sailing) except as provided for under the activities levels Leisure, Action or Action Plus.
16. **your** participation or engagement in **manual work**, professional sports, motor rallies and motor competitions.
17. **you** taking part in civil commotions or riots of any kind.
18. any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, **illness** or disease.
19. **you** breaking or failing to comply with any law whatsoever.
20. **your** financial incapacity, whether directly or indirectly related to the claim except as provided for under Section 1 - Cancellation or Curtailment (e).
21. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier except as provided for under Section 17 - Holiday Financial Protection.
22. a tour operator failing to supply advertised facilities.
23. any government regulation or act.
24. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
25. **you** travelling against the advice of a **medical practitioner**.
26. any search and rescue costs unless related to **winter sports** insured by this policy.
27. **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure and take the complete course of any recommended medications, wherever such precautions are strongly recommended (or would have been but **you** failed to seek suitable alternative advice) in the light of **your** age, personal medical history, circumstances and travel plans.
28. loss or theft of, or damage to, items of **baggage**, **gadgets** or sports/golf/**business equipment** under more than one section in respect of any one item.
29. failure to obtain the necessary passport, visa or permit for **your trip**.
30. Claims in any way caused by or resulting from an **infectious or contagious disease**, an outbreak of which has been declared a Public Health Emergency or International Concern (PHEIC) by the World Health Organization (WHO). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
    This general exclusion applies to all sections of cover with the exception Section 19 – Enhanced travel & terrorism disruption (subject to the appropriate additional premium being paid) , providing a relevant diagnosis has been made by a qualified **medical practitioner** before the date of any such declaration(s). This cover is subject to prior to you booking **your** trip, **your** trip commencing or the purchase of the policy whichever is the later, the Foreign, Commonwealth and Development Office (FCDO) had NOT advised against all (but essential) travel to **your** intended destination and the WHO had made no PHEIC declaration.
31. loss, damage, liability, cost or expense caused deliberately or accidentally by:
    i. the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
    ii. any computer virus;
    iii. any computer related hoax relating to i and/or ii above.

    However, subject to the terms and conditions of **your** policy, **you** are covered up to the amount(s) stated in the schedule for:
    - Cancellation and Curtailment (Section 1),
    - Medical Expenses (Section 4) and
    - Personal Accident Benefit (Section 14)

    as a result of **your** serious **illness** or injury or death, or that of a **business colleague** or **relative** for claims arising under Section 1 (Cancellation and Curtailment), due to any of i, ii or iii above.
32. any claim directly or indirectly related to a **cruise holiday** unless cover has been extended under section 21 - Cruise Insurance and **you** have paid the appropriate additional premium as shown on **your** policy **certificate**.

General Conditions

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. **you** must answer the 'Important Conditions and Questions Relating to Health' shown on page 8 of this policy truthfully and to the best of **your** knowledge and contact **us**, as shown, if required. If **you** do not do so then any related claim may be reduced or rejected or **your** policy may become invalid.
2. **you** must notify Voyager Insurance Services on UK +44 (0) 1483 806 680 as soon as possible about any change in circumstances which affects **your** policy, including **you**, a person **you** are travelling with, a **business colleague** or **relative** receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities **you** intend to participate in during **your trip** or any additional persons(s) to be insured under this policy. **We** have the right to reassess **your** coverage, policy terms and/or premium after **you** have advised **us** of any such change this may include **us** accepting a claim for the cancellation charges applicable at that time if no suitable or alternative cover for **your** changed circumstances can be provided. If **you** do not advise **us** of any change then any related claim may be reduced or rejected or **your** policy may become invalid.
3. **you** must notify Voyager Insurance Services on UK +44 (0) 1483 806 680 if **your** plans for **your trip** include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. **We** reserve the right not to cover such **trips** or, at **our** sole discretion to provide an alternative policy (if available) in lieu of a cancellation claim, or if **we** will cover them, to apply special terms or conditions and/or charge an additional premium as **we** think appropriate. No cover for such **trips** shall attach unless **you** accept such terms, including any additional premium, before **you** depart.
4. **you** must advise the claims handlers of any possible claim as soon as possible. **You** must supply them with full details of all the circumstances and any other information and documents **we** may require.
5. **you** must keep any damaged articles that **you** wish to claim for and, if requested, send them to the claims handlers at **your** own expense. If **we** pay a claim for the full value of an article, it will become **our** property.
6. **you** must agree to have medical examination(s) if required. In the event of **your** death, **we** are entitled to have a post mortem examination. All such examinations will be at **our** expense.
7. **you** must assist **us** to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work & Pensions) by providing all necessary details and by completing any forms.
8. **you** must pay **us** back within 1 month of demand any amounts that **we** have paid on **your** behalf that are not covered by this insurance.
9. **you** must take all reasonable steps to avoid or minimise any loss that might result in **you** making a claim under this insurance.
10. **you** must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
11. except for claims under Section 14 - Personal Accident and for any of the fixed benefits provided under any other section as stated in the benefit schedule, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
12. **we** may take action in **your** name but at **our** own expense to recover for **our** benefit the amount of any payment made under this insurance.
13. **we** may at **our** option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing **you** with a credit voucher.
14. any premium refund after the 14 day cooling off period will be considered and calculated in accordance with the Cancellation Rights detailed on page 7 of this wording.
15. this insurance is non-transferable. If a **trip** is cancelled for any reason other than that described in Section 1 - Cancellation or Curtailment then the cover for that **trip** terminates immediately and no refund of premium in whole or part will be made.
16. if **you** or anyone acting on **your** behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non-refundable and all claims shall be forfeited.
17. **we** shall not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.
18. for replacement prescribed medication, you must have made a report giving a description of the prescribed medication with the appropriate local authorities, travel carrier, hotel or tour operator within 24 hours of discovery of the loss.
19. for any claim related to replacement prescribed medication You must provide original receipts or similar proof of the costs incurred (including any consultation and transportation costs where relevant).
20. for Mobility & Disability Equipment cover, you must have reported the incident and have a copy of a written report giving a description of the property and its value from the appropriate local authorities, travel carrier, hotel or tour operator within 24 hours of discovery of the loss.
21. you must have taken all necessary steps to keep your mobility & disability equipment safe and intact and to recover it.

Activities - Cover Options

Please note any involvement in the following sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads).

Please note the policy terms and conditions will still apply in all other respects. Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Leisure

This policy automatically covers you to undertake the activities listed below on an incidental amateur basis providing this is not the main purpose of the **trip.**

A
Abseiling; Aerobics; Angling; Archery; Athletics;

B
Badminton; Ballooning; Banana boating; Baseball; Basketball; Biathlon; Big foot skiing (W/S); Black water rafting; Boating (any craft up to and including 10 metres long, inside 12 mile limit); Boardsailing; Bowls; Bowling; Bungee jumping (maximum 3 jumps);

C
Camel riding; Canoeing (grades 1-3); Clay pigeon shooting; Climbing (indoor only); Cricket; Croquet; Cross country skiing (Nordic skiing) (W/S); Curling; Cycling (recreational, not BMX, competition or stunting);

D
Dance; Deep sea fishing (recreational inside 12 mile limit); Dinghy sailing (inside 12 mile limit); Diving (recreational); Dog sledging; Dry slope skiing;

E
Elephant trekking;

F
Fell running; Fell walking; Fencing; Fishing (angling); Flying (in light aircraft as a passenger, not piloting); Football (recreational or incidental soccer);

G
Glacier skiing (W/S); Glacier walking (under 2000m, W/S); Gliding (as a passenger, not piloting); Go karting below 250cc; Golf;

H
Handball; Hiking/trekking below 4250m; Hill walking; Hockey; Horse riding (NOT competitions, racing, jumping & hunting); Hot air ballooning (as a passenger only);

I
Ice skating (W/S);

J
Jet skiing;

K
Kayaking (grades 1-3 rivers/sea); Kite buggying (single seat); Kite flying (traction); Kite surfing (over water);

L
Lacrosse;

M
Mono skiing (W/S); Mountain biking (not competition or downhill);

N
Netball;

O
Off-piste skiing or snowboarding (providing local safety guidelines and warnings are observed) (W/S); On-piste skiing or snowboarding, including recreational racing (W/S); Orienteering;

P
Padel ball; Paintballing; Parascending (towed by boat); Pickleball; Pistol shooting; Pony trekking;

R
Racquet ball; Recreational racing (W/S); Rafting (grades 1-3); Rambling; Rifle range shooting; Roller blading; Roller skating; Rounders; Rowing;

S
Safari (organised trips only); Sail boarding (inside 12 mile limit); Sailing yachts (longer than 10 metres, within 60 miles of a safe haven); Scuba diving (maximum depth 15m); Skateboarding (recreational); Sledging (W/S); Sleigh riding (pulled by reindeer, horses or dogs); Snooker; Snorkelling; Snowblading (W/S); Snowmobiling (W/S); Softball; Squash; Surfing; Swimming;

T
Table tennis; Tai chi (non-contact); Ten pin bowling; Tennis; Tobogganing (W/S); Trampolining (recreational);

V
Volleyball;

W
Water polo; Water skiing; Water tubing; White water canoeing/rafting (up to grade 3 rivers only); Windsurfing (inside 12 mile limit);

Y
Yachting (longer than 10 metres, within 60 miles of a safe haven);

Z
Zip wiring;

Action

In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to a 50% premium load (payment of the appropriate **winter sports** premium must also be made for those activities marked as W/S below).

Please see the special conditions and exclusions applicable to Action and Action Plus activities on the following page.

B
Bungee jumping (more than 3 jumps);

C
Canoeing (grade 4 and over);
Cycle Touring/Holiday (including event training);

F
Flying (piloting of light aircraft as PPL holder);
Football (amateur competition/tour);

G
Glacier walking (2000-4000m, W/S);
Gliding (as pilot with necessary licence);
Gymnastics;

K
Kayaking (grade 4 and over);

M
Marathon running (not exceeding Olympic distance);

R
Rafting (grade 4 and over);

S
Scuba diving (maximum depth 30m);
Skateboarding (demonstration or competitive);

W
White water canoeing/rafting (grade 4 and over);

Action Plus

In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to a 100% premium load (payment of the appropriate **winter sports** premium must also be made for those activities marked as W/S below).

Please see the special conditions and exclusions applicable to Action and Action Plus activities on this page.

A
American football;

B
Bouldering (with crash pad, maximum height 7m);

C
Canyoning;
Cat skiing (with a qualified local guide, W/S);
Cycling (including competition but not BMX or stunting);

F
Flying (piloting of light aircraft under instruction);

G
Gaelic football;
Gliding (as pilot under instruction);

H
Heli skiing (with a qualified local guide, W/S);
Horse riding (including jumping but not racing/hunting);
Hurling;

I
Ice hockey (W/S);

J
Judo (training only);

K
Karate (training only);
Kendo (training only);
Kick boxing (training only);

M
Martial arts (training only, excluding mixed martial arts);

P
Polo (elephant or horse);

R
Rugby union & league;

S
Sailing (more than 60 miles from a safe haven);
Scuba diving (maximum depth 40m);

T
Triathlon (not exceeding Olympic distance);

If the activity in which **you** are participating is not listed or **you** need to pay an additional premium for those activities listed in Action and Action Plus, please contact **your** issuing agent with full details or Voyager Insurance Services on UK +44 (0) 1483 806 680.

Special Conditions and Exclusions Applicable to Action and Action Plus Activities

Please note whilst participating in any of the activities listed under Action or Action Plus, the following will apply;

- **a.** no cover will be provided under Section 14 - Personal Accident.
- **b.** no cover will be provided under Section 13 - Personal Liability.
- **c.** the policy **excess** under Section 4 - Emergency Medical Expenses will be increased to £/€200 per person per claim and any **excess** waiver will not apply.
- **d.** any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads).

Please note the policy terms and conditions will still apply in all other respects.

Please also refer to the General Exclusions and Conditions on pages 29 & 30.

Manual Work Notes

Please refer to the definition of **manual work** for what is considered to be **manual work**.

The exclusion of **manual work** does not apply to work that is:

- **i.** purely managerial /supervisory, sales or administrative capacity;
- **ii.** bar, restaurant and catering trade staff, musicians and singer;
- **iii.** fruit pickers (who do not use heavy machinery), casual light work, light agricultural work; supervised conservation work, voluntary charity work labour where there is no financial gain; in such circumstances there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of electrical, mechanical or hydraulic plant, heavy power tools and industrial machinery, or work above two storeys or 3 metres above ground level (whichever is the lower).
- **iv.** supervised animal sanctuary work but no cover can be provided in relation to any interaction with dangerous wild animals such as lions, tigers or big cats of any kind.

In relation to all the points above personal liability is excluded, and personal accident applies only to point i. and ii. excluding iii. and iv. In the event of an injury the excess under Section 4 - Emergency Medical Expenses will be increased to £/€ 200 and an excess waiver will not delete this increased excess.

Financial Services Compensation Scheme

For residents of eligible UK countries

Starr International (Europe) Limited are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** obligations to **you** under this contract. If **you** are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from:

The Financial Services Compensation Scheme,
PO Box 300, Mitcheldean,
GL17 1DY, UK.
Tel: UK +44 (0) 800 678 1100 or
UK +44 (0) 20 7741 4100
Website: www.fscs.org.uk

Data Protection and Privacy Statements

Protecting your data

Protecting **your** privacy is very important to **us**. **You** can view **our** full Privacy Policy here: http://www.starrcompanies.co.uk/privacy-policy

The personal data you provide to us

If **you** provide **us** with personal data about other people to be insured on the policy, such as **family** or friends, **you** agree to obtain their agreement and notify them of **our** use of their personal data.

How we use your personal data

We will use **your** personal data to arrange **your** insurance contract with **us** and for other related insurance purposes such as to administer **your** policy, handle claims and offer renewal of **your** policy. **We** may also use **your** personal data for modelling or statistical purposes and underwriting decisions made via automated means.

Special categories of personal data

Some personal data is defined by the current Data Protection legislation as special categories of sensitive personal data such as information about health. **We** may collect such data from **you** for insurance purposes where permitted by relevant legislation. **We** will only use this data for the specific purpose **you** supplied it and to provide the services described in this policy.

Who we share your information with

We may share **your** personal data with other insurance market participants that **you** have not had direct contact with. These can include other insurers, intermediaries, administrators, reinsurers, claims administrators, loss adjusters and solicitors. **We** may also disclose certain personal data to **our** service providers, contractors, agents and group companies that perform activities on **our** behalf. These transfers would always be made in compliance with relevant Data Protection legislation.

We do not disclose the information to anyone else except:
• where **we** have **your** permission.
• where required or permitted to do so by law.
• to credit reference.
• to other companies that provide a service to **you** or **us**.

We may transfer **your** data to insurance market participants which are located outside of the **European Economic Area**. These transfers would always be made in compliance with relevant Data Protection legislation.

Data retention and erasure

We will not keep **your** data for longer than is necessary for the purposes for which the data is processed and for compliance with legal or regulatory obligations.

Your rights

If **you** have any questions about **our** use of **your** personal data, **you** should contact **our** Data Protection Officer. In certain circumstances **you** have the right to request that **we**:

- provide more detail on how **we** use **your** personal data.
- provide **you** with a copy of **your** personal data that **you** provided to **us**.
- correct inaccurate information **we** hold about **you**.
- delete **your** data.
- provide an electronic copy of **your** personal data to another data controller.

If **you** ask **us** to delete **your** data, **we** may no longer be able to provide **you** with insurance services or deal with any claims, but **we** may still be required to process data about **you** for legal or regulatory reasons.

Our Contact Details

Starr Insurance European Group Data Protection Officer, C/O Starr International (Europe) Limited 4th Floor, 30 Fenchurch Avenue, London, EC3M 5AD, United Kingdom
E-mail : ukgdpr@starrcompanies.com
Telephone : +44 (0) 207 337 3594

Your right to complain to a supervisory authority

If **you** are not satisfied with the way **we** have handled **your** personal data **you** have the right to complain to:

The Information Commissioners Office (ICO)
www.ico.org.uk/concerns
Telephone 0303 123 1113 or +44 1625 545 700 if **you** are calling from outside the UK.
For more information on how **We** process **your** personal data, refer to: http://www.starrcompanies.co.uk/privacypolicy.

We are hereby released from any liability for any claim if **you** refuse disclosure of **your** data to a third party, which in turn prevents **us** from providing cover under this policy.

Complaints procedure

We are dedicated to providing **you** with a high quality service and want to ensure that this is maintained at all times. If **you** feel that **we** have not offered a first class service please write and tell **us** and **we** will do **our** best to resolve the problem.

If **you** have any questions, concerns or problems regarding any aspect of **your** insurance or the handling of a claim **you** should, in the first instance, contact **your** insurance intermediary if **you** have one. If **you** wish to make a complaint, **you** can do so at any time by referring the matter to Voyager Insurance Services.

who will review **your** complaint on **our** behalf if **your** complaint is in regards to the sale or administration of **your** policy, if **your** complaint relates to a claim on **your** policy they will refer **your** complaint to **us** or the appointed Complaints or Claims Handler acting on **our** behalf. When **you** contact **us** please give **us your** name and contact telephone number. Please also quote **your** policy and/or claim number and the type of policy **you** hold.

Their contact details are:

Complaints Officer,
Voyager Insurance Services,
13-21 High Street, Guildford,
Surrey, GU1 3DG
Tel: +44 (0) 1483 806 680
Fax: +44 (0) 1483 569 680
Email: complaints@voyagerins.com

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied **you** can take the issue further.

Beyond your insurer:

If **you** remain dissatisfied following the final written response **you** may be eligible to refer the complaint to the United Kingdom's complaints body - the Financial Ombudsman Service (FOS). Following the complaints procedure with the FOS does not affect **your** rights to take legal action. Further details will be provided at the appropriate stage of the complaints process.

Our Promise To You:

We will:

- acknowledge all complaints promptly.
- investigate quickly and thoroughly.
- keep **you** informed of progress.
- do everything possible to resolve **your** complaint.
- use the information from complaints to continuously improve our service.

Have a safe trip

Before **you** go overseas, check out the Foreign, Commonwealth & Development Office (FCDO) website at www.gov.uk/foreign- travel-advice. It is packed with essential travel advice and tips, and up to date country specific information.

If **you** have any further questions please do not hesitate to contact Voyager Insurance Services on UK +44 (0) 1483 806 680.

Signed for and on behalf of Voyager Insurance Services as Product Co-Manufacturer and **policy administrator** under authority granted by **us**:



David Whitaker
Managing Director