



# Voyager Europa

Policy Wording 2023/24



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## Introduction

Welcome to **your** Voyager Europa 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 9 & 10.

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

## Who we are

### For Residents of Eligible UK Countries

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](http://www.fca.org.uk/register) or by contacting them on UK +44 (0) 800 111 6768.

Voyager Insurance Services Limited are the Product Manufacturer, and the Insurers have appointed Voyager Insurance Services Limited as **Policy administrator**, on behalf of Insurers for certain administration and customer services.

### For Residents of Eligible EEA Countries

All sections are underwritten by Starr Europe Insurance Limited an insurance company registered in Malta with Company Registration number C 85380 and registered office at Dragonara Business Centre 5th Floor, Dragonara Road, St Julians, STJ 3141, Malta and authorised and regulated by the Malta Financial Services Authority (MFSA).

**You** can check these details on the Malta Financial Services Register by visiting the MFSA's website on [www.mfsa.mt/financial-services-register/](http://www.mfsa.mt/financial-services-register/) or by contacting them on +356 2144 1155. Starr Europe Insurance Limited have appointed Ibex Portugal as coverholder and Voyager Insurance Services Limited as **policy administrator**, on behalf of Insurers and the coverholder for certain administration and customer services.

Ibex Portugal – Corretora De Seguros, Unipessoal, LDA, Av Eng<sup>o</sup> Duarte Pacheco n<sup>o</sup> 26, 7.<sup>o</sup> andar, 1070- 110 LISBOA are the EEA distribution partner for this product and are authorised and regulated by the ASF (Autoridade de Supervisão de Seguros e Fundos de Pensões) Number 619553792.

Voyager Insurance Services Limited are the Product Manufacturer, and this insurance is administered by Voyager Insurance Services Limited on behalf of the coverholder.

## 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.

## Cancellation Rights

**We** hope **you** are happy with the cover this policy provides. However if after reading this **certificate** and 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** have 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:

1. 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;
2. where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing travel insurance;
3. where **you** have used threatening or abusive behaviour or language or **you** have intimidated or bullied **our** staff, suppliers or intermediaries;
4. where **we** reasonably suspect fraud;
5. 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
6. 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**.

The 'cooling off' period does not apply if **you** have already departed on **your trip** when the policy is purchased.

## 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.

## 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.

## 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 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	Tier 1 (£/€)	Tier 2 (£/€)	Excess Applicable to both Levels of Cover & per person, per section of each claim
	<b>Please note:</b> limits in brackets () refer to specific scenarios as detailed within the Cover Section column.		
<b>1 - Cancellation or Curtailment</b>			
1.1 Limit*	1,500	3,000	85
Excursions*	250	350	
1.2 Cancellation as a result of COVID-19	1,500	3,000	
<b>2 - Emergency Medical Expenses (including emergency repatriation)**</b>			
Limit	1,000,000	5,000,000	85
Additional travel & accommodation expenses in respect of COVID-19*	2,000	2,000	
Relatives additional expenses*	1,000	1,500	
Emergency dental treatment	100	350	
Burial and cremation	2,000	2,000	
<b>3 - Hospital Stay Benefit</b>			
Limit (per 24 hour period)	100 (50)	500 (50)	Nil Excess
<b>4 - Personal Accident</b>			
Loss of limb/sight	5,000	15,000	
Accidental death	5,000	10,000	Nil Excess
Accidental death if aged under 16	2,000	2,000	
Permanent total disablement	5,000	15,000	
<b>5 - Travel Delay &amp; Abandonment</b>			
Limit (per 12 hour period)	<b>No Cover</b>	200 (20)	85
Abandonment*		3,000	
<b>6 - Missed Departure &amp; Journey Disruption</b>			
Limit	<b>No Cover</b>	500	Nil Excess
<b>7 - Baggage</b>			
Limit	350	1,000	85
Item, pair or set limit	100	250	
Limit if aged under 18	150	150	
Valuables limit	100	250	
Emergency purchases - after 12 hours	50	100	Nil Excess
<b>8 - Personal Money</b>			
Limit	<b>No Cover</b>	300	85
Cash limit if aged under 18		50	
<b>9 - Loss of Passport and Travel Documents</b>			
Limit	<b>No Cover</b>	500	Nil Excess
<b>10 - Personal Liability</b>			
Limit	1,000,000	2,000,000	150
<b>11 - Legal Expenses</b>			
Limit	5,000	20,000	150
<b>12 - Transport Disruption</b>			
Additional accommodation (per night)	<b>No Cover</b>	500 (20)	Nil Excess
Additional travel expenses		200	Nil Excess
<b>13 - Tents and Camping Equipment</b>			
Limit	300	750	85

\*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 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	Tier 1 (£/€)	Tier 2 (£/€)	Excess (Applicable to both Levels of Cover)
<b>14 - Wintersports Optional Cover</b> <i>This policy does not offer any cover, under any section of the policy, for wintersports unless this option is purchased.</i>	<b>No Cover</b>		
14.1 Ski equipment limit		750	85
Maximum per item, pair or set owned or borrowed		500	
Maximum per item, pair or set hired		400	
14.2 Ski pack limit		400	85
14.3 Piste closure limit (amount per day)		300 (30)	Nil Excess
<b>15 - Pet Cover</b>			
15.1 Vets fees for emergency treatment limit	500	1,000	85
15.2 Theft of your animal limit	500	1,000	85

## Policy Features Table

Policy Features	
Maximum age at date of departure	79 years
Maximum period per <b>trip</b>	90 days
<b>Wintersports</b> max <b>trip</b> duration (subject to payment of the appropriate additional premium)	31 days

## Important health requirements

You and your travelling companions must comply with the following conditions in order to have full cover under these benefits.

If you or your travelling companions do not comply, we may refuse to deal with your claim or reduce the amount of any claim payment.

If at the time of purchasing your policy or booking your trip (whichever is later) you or your travelling companions have any pre-existing medical conditions, you/they should discuss the travel plans in advance with your/their medical practitioner.

1. You/your travelling companions will be covered for claims arising directly or indirectly from any pre-existing medical conditions, provided your/your travelling companion's medical practitioner can confirm that at the time of purchasing your policy or booking the trip (whichever is later):
  - a. You/your travelling companions were fit to travel;
  - b. You/your travelling companions' pre-existing medical condition(s) were stable and were not likely to worsen;
  - c. You/your travelling companions had not been given a terminal diagnosis;
  - d. You/your travelling companions were not planning to travel against the advice of a medical practitioner or would have been had you/they sought his/her advice;
  - e. You/your travelling companions were not travelling specifically to seek, or knew you would need, medical treatment while you/they were away;
  - f. You/your travelling companions were not aware of the need for an operation or course of treatment at a hospital or specialist clinic;
  - g. You/your travelling companions did not have any undiagnosed symptoms that required tests or investigation or were awaiting the results of any tests or investigations.
2. If you/your travelling companions need to make a claim arising directly or indirectly from any pre-existing medical conditions, your/their medical practitioner will be asked to confirm all of the above in writing.

**PLEASE NOTE:** Any pre-existing medical conditions are not covered unless we receive written confirmation at the point of a claim, from a medical practitioner, that you/your travelling companions were fit to travel.

### 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 since you purchased this policy or at any time you make/alter arrangements to travel, there is a change in circumstances and you answer any of the Important health requirements differently by contacting Voyager Healthcheck on UK +44 (0) 1483 806 681 or Voyager Insurance Services, as shown, as soon as possible so that we may reassess your coverage. 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 Ltd on UK +44 (0) 1483 806 681 to see what cover may be available.

## 24-hour emergency medical assistance information

The nominated emergency service referred to in this policy is operated by Global Response Limited.

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

**Global Response:**

**Tel: +44 (0) 2920 468 794**

**Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk)**

**Please quote Voyager Europa 2023/24**

## 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. Private medical treatment is not covered unless authorised specifically by **our** nominated emergency service.

## 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/applyfor-a-free-uk-global-health-insurance-card-ghic/](http://www.nhs.uk/using-the-nhs/healthcare-abroad/applyfor-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 2 - Emergency Medical Expenses.

## 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 system. Alternatively, please request the appropriate claim form by telephoning the number below or via their website. Please quote Voyager Europa 2023/24.

### Online claims system:

[www.submitclaim.co.uk/voyager](http://www.submitclaim.co.uk/voyager)

### Email:

[info@csal.co.uk](mailto:info@csal.co.uk)

### Telephone:

**01702 427 172**

### Website:

[www.csal.co.uk](http://www.csal.co.uk)

### By post:

**Claims Settlement Agencies Ltd, 308-314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD**

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.

## Territorial limits

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

Aland Islands, Albania, Andorra, Austria, Balearic Islands, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Channel Islands (Guernsey, Jersey, Alderney and Sark), Corsica, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France, Germany, Gibraltar, Greece (including Greek Islands), Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands (Holland), Norway, Poland, Portugal (including Azores), Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Vatican City.

**Please note:** there is no cover for **you** travelling to an area that the Foreign, Commonwealth & Development Office (FCDO) (or equivalent regulatory authority for the EEA country in which **you** ordinarily reside) 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, Russia Syria & Ukraine.

## 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.ht](http://europa.eu/youreurope/citizens/travel/passenger-rights/index_en.ht)

## Important Features

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

### 1. Insurance document

**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.

### 2. 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.

### 3. 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.

### 4. COVID-19

This insurance also covers medical expenses necessarily incurred by **you** for treatment of **COVID-19**, or symptoms thereof, subject to the terms and conditions of the policy. For the avoidance of doubt, **COVID-19** coverage is only applicable to Section 1.2 Cancellation Cover as a Result of COVID-19, Section 2 Emergency Medical Expenses and Section 3 Hospital Stay Benefit and to no other section of this policy.

### 5. Property claims

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

### 6. 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.

### 7. 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.

### 8. Claims arising from alcohol

**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. Please refer to general exclusions 9-11 on page 19.

### 9. 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** vehicle is very limited, as specified in the wording.

### 10. 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**.

### 11. 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 23.

### 12. Cancellation rights

This insurance contains a 14 day 'cooling off' period during which **you** can return it and get a full refund, providing **you** have not travelled and there are no claims. **We** reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation (please refer to "Cancellation rights" on page 3).

### 13. Fraudulent claims

It is a criminal offence to make a fraudulent claim.

### 14. Winter sports cover

There is no cover under any section of the policy for **wintersports** 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 2 - Emergency Medical Expenses & Section 3 - Hospital Stay Benefit only.

Additionally, where **you** are on a **trip**, and **you** are not able to 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 2 - 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.

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

**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 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.

**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**.

**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.

**COVID-19** means Coronavirus disease including Severe Acute Respiratory Syndrome Coronavirus 2 (SARSCoV-2) including any related and/or similar conditions howsoever caused or any mutation of these.

**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.

**Eligible EEA Country/Countries** means Belgium, Cyprus, France, Germany, Greece, Italy, Malta, the Netherlands, Poland, Portugal, Republic of Ireland and Spain.

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

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

**Excess** means the first part of each and every claim that **you** are responsible for paying per incident claimed for, under each section by each insured person.

**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.

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

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

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

**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.

**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.

**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 Ltd on UK +44 (0) 1483 806 681. **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 inside of the back cover 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.

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

**Period of insurance** means the dates shown on **your certificate**.

**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 Limited, 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 past or current medical condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow up/check-up has been required or received during the 24 months prior to **you** purchasing this policy or booking **your trip** (whichever is later), AND

Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to **you** purchasing this policy or booking **your trip** (whichever is later).

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

**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).

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

**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.

**Tent and camping equipment** means tents, camping equipment, bedding, linen, ground cover, camping furniture, cooking equipment, portable fridges, gas bottles, batteries and security devices.

**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.

**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.

**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 4 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.

**Wintersports** means cross country skiing (Nordic skiing), glacier skiing, 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 **wintersports** 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, Gibraltar, Belgium, Cyprus, France, Germany, Greece, Italy, Malta, the Netherlands, Poland, Portugal, Republic of Ireland or Spain and registered with a **medical practitioner** in **your home country**. Each person is separately insured.

## Section 1 - Cancellation or Curtailment

Cover starts from the date of purchase as shown on **your certificate**.

### Section 1.1 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 (this cover does not apply to quarantine due to, or symptoms of, **COVID-19**).
- 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** **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** car 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. anything not included in **you** are covered above.
- c. a claim related directly or indirectly to any **pre-existing medical condition** where **your/your travelling companion's medical practitioner** cannot confirm that at the time of purchasing this policy or booking the **trip** (whichever is later):
  - i. **you/your travelling companions** were fit to travel;
  - ii. **you/your travelling companions' pre-existing medical condition(s)** were stable and were not likely to worsen.
  - iii. **You/your travelling companions** had not been given a terminal diagnosis;
  - iv. **You/your travelling companions** were not planning to travel against the advice of a **medical practitioner** or would have been had **you** sought his/her advice;
  - v. **You/your travelling companions** were not travelling specifically to seek, or knew **you** would need, medical treatment while **you/they** were away;
  - vi. **You/your travelling companions** were not aware of the need for an operation or course of treatment at a hospital or **specialist clinic**;
  - vii. **You/your travelling companions** did not have any undiagnosed symptoms that required tests or investigation or were awaiting the results of any tests or investigations.
- 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 Ltd on UK +44 (0) 1483 806 681.
- e. any costs incurred in respect of visas obtained in connection with the **trip**.
- f. disinclination to travel.

- g. the cost of this policy.
- h. 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.
- i. 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**.
- j. any directly or indirectly related claims if, **you** or **your travelling companions** is required to quarantine due to, or symptoms of, **COVID-19**.

**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 19 & 20.**

### Section 1.2 Cancellation cover as a result of COVID-19

**You are covered**, notwithstanding General Exclusions 30 and 31, for cancellation as a result of an insured person testing positive for **COVID-19** within 14 days of the **trip** departure date, or an insured person being admitted to hospital due to testing positive for **COVID-19** within 28 days of the **trip** departure date.

#### You are not covered

- a. for any claims for **curtailment** of the **trip** due to **COVID-19**;
- b. if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **COVID-19**;
- c. if a medical professional advises **you** not to travel as **you** have underlying health conditions that place **you** 'at a higher risk' from **COVID-19**;
- d. if the Foreign, Commonwealth & Development Office (FCDO) advise against all (or all but essential) travel to **your** intended destination;
- e. if local government restrictions or directives prohibiting or restricting entry (for example, self isolation, quarantine or lockdown measures) to **your** intended destination or on **your** return **home**;
- f. for any costs of **COVID-19** testing;
- g. for any claim where a **relative**, **travelling companion** or close **business colleague** not insured on the policy contracts or shows symptoms of **COVID-19**.

### Special conditions applicable to Section 1.2

If **you** wish to cancel **your trip** for the reasons specified above, **you** must:

- a. provide, at **your** own expense, a positive official test result confirming **your** diagnosis of **COVID-19**. The test must be an approved PCR Test with a CE mark.
- b. not have had symptoms or a positive diagnosis of **COVID-19** at the point which **you** booked **your trip** or purchased **your** policy.
- c. have received the recommended number of doses of an approved **COVID-19** vaccine (including any booster) recommended by the Government of the country in which **you** ordinarily reside, 14 days prior to **your trip** commencing. This vaccination requirement shall not apply where **you** were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **your** medical records.

Please also refer to the General Exclusions and Conditions on pages 19 & 20.

## Section 2 - 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** (including with symptoms of or testing positive for **COVID-19**) 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. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the Benefits Schedule provided that it is for the immediate relief of pain only.
- 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. A maximum amount of £2,000 per insured person applies if **you** have to extend **your trip** because **you** have tested positive for **COVID-19**. Please see the Special Conditions Applicable to Section 2.b.
- 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. a claim related directly or indirectly to any **pre-existing medical condition** where **your/your travelling companion's medical practitioner** cannot confirm that at the time of purchasing this policy or booking the **trip** (whichever is later):
  - i. **you/your travelling companions** were fit to travel;
  - ii. **you/your travelling companions' pre-existing medical condition(s)** were stable and were not likely to worsen.
  - iii. **You/your travelling companions** had not been given a terminal diagnosis;
  - iv. **You/your travelling companions** were not planning to travel against the advice of a **medical practitioner** or would have been had **you** sought his/her advice;

- v. **You/your travelling companions** were not travelling specifically to seek, or knew **you** would need, medical treatment while **you/they** were away;
  - vi. **You/your travelling companions** were not aware of the need for an operation or course of treatment at a hospital or **specialist clinic**;
  - vii. **You/your travelling companions** did not have any undiagnosed symptoms that required tests or investigation or were awaiting the results of any tests or investigations.
- c. 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 Ltd on UK +44 (0) 1483 806 681.
  - d. 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.
  - e. any costs of **COVID-19** testing, unless **you** are admitted to hospital as an in-patient outside of **your home country**, as a result of an **accident** or **illness** that is covered under section 2 - Emergency Medical Expenses.
  - 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 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 costs of replacing or repairing false teeth or of dental work involving the use of precious metals.
  - p. 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**.
  - q. **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.

### Special conditions applicable to Section 2.b

For cover under Section 2.b above, it is a requirement if this insurance that **you**;

- a. provide, at **your** own expense, a positive official test result confirming **your** diagnosis of **COVID-19**. The test must be an approved PCR Test with a CE mark.
- b. return to **your home country** within 48 hours of **your isolation period** ending. In the event that multiple persons are insured on this policy, this requirement shall take effect from the end of the **isolation period** of the last insured person who received a diagnosis of **COVID-19**.
- c. have received the recommended number of doses of an approved **COVID-19** vaccine (including any booster) recommended by the Government of the country in which **you** ordinarily reside, 14 days prior to **your trip** commencing. This vaccination requirement shall not apply where **you** were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **your** medical records.

Please also refer to the General Exclusions and Conditions on pages 19 & 20.

## Section 3 - 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 2 Emergency Medical Expenses.

Please also refer to the exclusions and conditions relating to Section 2 - Emergency Medical Expenses and the General Exclusions and Conditions on pages 19 & 20.

## Section 4 - 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 19 & 20.

## Section 5 - 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 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 6 - Missed Departure & Journey Disruption from the same cause.

Please also refer to the General Exclusions and Conditions on pages 19 & 20.

## Section 6 - 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 vehicle **breakdown** delaying the 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 5 - 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.

Please also refer to the General Exclusions and Conditions on pages 19 & 20.

## Section 7 - 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 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 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 vehicles, 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 equipment 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 19 & 20.

## Section 8 - 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** whilst **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 19 & 20.

## Section 9 - 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 19 & 20**.

## Special exclusions applicable to sections 7, 8 & 9

### 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** whilst **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 19 & 20**.

## Special conditions applicable to sections 7, 8 & 9

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 19 & 20**.

## Section 10 - 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, including but not limited to **COVID-19**, which is excluded under General Exclusions 30 and 31), 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 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 19 & 20**.

## Section 11 - Legal Expenses

**You are covered** for **your** chosen **level of cover** up to the amount shown in the Benefits Schedule for legal costs and 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, including but not limited to **COVID-19**, which is excluded under General Exclusions 30 and 31) 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 **£/€20,000**.

### 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 19 & 20**.

## Section 12 - Transport Disruption

**You are covered** up to the amount shown in the Benefits Schedule for necessary additional travel and accommodation expenses (on a bed & breakfast basis) that **you** incur if;

- a. during **your** outbound journey or transfer from the arrival airport, ferry port or station to **your** booked resort **you** are delayed by more than 8 hours beyond the scheduled arrival time as a result of the closure of roads or railways that is caused by avalanches or by snowfall or other extreme weather conditions, or
- b. **you** elect to abandon **your** journey and return **home** following such a delay that has required **you** to find alternative accommodation for at least 2 nights.

### You are not covered for

- a. the amount of the **excess** shown in the Benefits Schedule in respect of each claim.
- b. if **you** arranged this insurance or booked **your** journey within 14 days of departure.
- c. for any expenses recoverable from **your** carrier or tour operator.
- d. for the cost of meals or drinks other than breakfast.
- e. if **you** are on a self-drive journey unless the road closure occurs within 20 miles of **your** booked resort.
- f. to claim under this section if **you** have also claimed under section 5 - travel delay or section 6 - missed departure from the same cause.
- g. the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

### Conditions applicable to Section 12

- a. **You** must provide a written report from the carrier, police, relevant transport authority or tour operator to confirm the cause and extent of the delay.

Please also refer to the **General Exclusions and Conditions on pages 19 & 20**.

## Section 13 - Tents and Camping Equipment

**You are covered** up to the amount shown in the Benefits Schedule, after making reasonable allowance for wear, tear and depreciation, for the loss or theft of, or damage to **your tent and camping equipment** occurring on a **trip** during the period of insurance.

### You are not covered for

- a. the amount of the **excess** shown in the benefits schedule in respect of each claim.
- b. any additional value an item may have because it forms part of a pair or set.
- c. **tents or camping equipment** stolen from an **unattended** motor vehicle unless the vehicle is being used for travel between different points of overnight accommodation.
- d. loss or theft of any item valued over £100 unless reported to the police within 24 hours of discovering the loss, and a written report obtained in the country where the incident occurred.
- e. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- f. loss or theft of or damage to;
  - i. electronic or electrical items other than portable fridges.
  - ii. items in transit unless reported to the carrier immediately and a written Property Irregularity Report obtained.
  - iii. items sent by post, freight, or any other form of unaccompanied transit.
  - iv. caused by moth or vermin or by gradual wear and tear in normal use.
  - v. caused by any process of cleaning, repairing or restoring.
  - vi. caused by leakage of powder or fluid from containers carried in **your baggage**.
- g. loss of any kind caused by mechanical or electrical **breakdown**.
- h. any loss or theft of **tents and camping equipment** whilst being carried on a vehicle roof rack.
- i. any loss or theft of **baggage** or **valuables** left in an **unattended** tent.
- j. loss or damage deliberately caused by **you**, a **travelling companion** or **family** member.
- k. any claim relating to **tent and camping equipment** that is being let for hire or reward.

### Special conditions applicable to Section 13

In respect of loss or damage to **tent and camping 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 **19 & 20**.

# Policy Options Sections of Cover

The following sections of cover only apply if you have paid the additional premium, per option, and this is shown on your certificate.

## Section 14 - Wintersports Optional Cover

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

### Section 14.1 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 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 14.1

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 19 & 20.

### Section 14.2 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 19 & 20.

### Section 14.3 Piste closure

Not applicable to Longstay policies. 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 14.3

- 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 19 & 20.

## Section 15 - Pet Cover

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

### 15.1 Vets fees for emergency treatment

You are covered for your chosen level of cover if your domestic dog or cat is admitted to a veterinarian's surgery as an in-patient for treatment following injuries received in an **accident** whilst your pet is accompanying you on a **trip**, we will reimburse you up to the amount shown in the Benefit Schedule.

### 15.2 Theft of your animal

You are covered for your chosen level of cover if your domestic dog or cat is stolen whilst accompanying you on a **trip**, for necessary (including advertising) costs incurred for the safe return of your animal.

#### You are not covered for

- a. anything covered by your pet insurance coverage.
- b. any pre-existing conditions of the animal.
- c. any costs in relation to Section 15.2 if your animal is found or returned within 48 hours of disappearing.
- d. any theft not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and where a written report or reference is not obtained in the country where the incident occurred.

Please also refer to the General Exclusions and Conditions on pages 19 & 20.

## 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 2 arising through terrorism (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) (or equivalent regulatory authority for the EEA country in which **you** ordinarily reside) have advised against all, or all but essential, travel or any claim arising in Belarus, 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 use of drugs.
10. **your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
11. any claim which is as a result of having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
12. **your** participation in activities of a hazardous nature except as listed under the leisure activities list, 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. **wintersports**, as defined, except when this insurance is taken in connection with a **wintersports trip** and the appropriate premium has been paid to extend cover under Section 14 – Wintersports Optional Cover and this is shown on **your** policy **certificate**. In no event, however, is cover granted for **wintersports** 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
  - iii. diving alone.
  - iv. diving in Cyprus.
15. racing or race training of any kind (other than on foot or sailing) except as provided for under the activities levels.
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 suppliers.
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 **wintersports** 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. Any fear or threat of **COVID-19**, or any claim, in any way caused or contributed to, or resulting from **COVID-19** for:
  - i. restrictions in movement of people, goods or animals;
  - ii. any travel advice or warning, or fear or threat of such
  - iii. advice or warning.
31. 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 of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified **medical practitioner** before the date of any such declaration(s). 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 of Section 1.2 – Cancellation Cover as a Result of **COVID-19**, Section 2 – Emergency Medical Expenses and Section 3 – Hospital Stay Benefits as long as:
  - i. prior to **your trip** commencing, the UK Foreign, Commonwealth & Development Office (FCDO) or equivalent regulatory authority for the EEA country in which **you** ordinarily reside had NOT advised against all (or all but essential) travel to **your** intended destination, and
  - ii. **you** have received the recommended number of doses of an approved **COVID-19** vaccine (including any booster) recommended by the Government of the country in which **you** ordinarily reside, 14 days prior to **your trip** commencing. This vaccination requirement shall not apply where **you** were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **your** medical records.
32. 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 2) and
  - Personal Accident Benefit (Section 4)

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.

33. any claim directly or indirectly related to a cruise holiday.

## 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 comply with the 'Important health requirements' shown on page 6. 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 Ltd on UK +44 (0) 1483 806 681 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 Ltd on UK +44 (0) 1483 806 681 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 4 - Personal Accident and for any of the fixed daily benefits provided under any other section 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. no refund of premium will be allowed after the 14 day cooling off period following the date of purchase of this insurance nor after any travel has begun nor if an incident has occurred, a claim has been made or is intended to be made.
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.

## 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).

\* no cover is available for Scuba diving in Cyprus.

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

## Leisure

This policy automatically covers **you** to undertake the activities listed below on an amateur basis.

### A

Abseiling; Aerobics; Angling;  
Archery; Athletics;

### B

Badminton; Ballooning; Banana boating; Baseball; Basketball; Biathlon; 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; 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 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);

### J

Jet skiing;

### K

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

### L

Lacrosse;

### M

Mountain biking (not competition or downhill);

### N

Netball;

### O

Orienteering;

### P

Paintballing; Parascending (towed by boat); Pistol shooting; Pony trekking;

### R

Racquet ball; 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; Softball; Squash; Surfing; Swimming;

### T

Table tennis; Tai chi (non-contact); Ten pin bowling; Tennis; Trampoline (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;

## 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 iii. and iv. above personal accident and personal liability cover due to **your** participation in the work activity is excluded and in the event of an injury the **excess** under Section 2 - 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,  
GU17 1DY, UK.  
Tel: UK +44 (0) 800 678 1100 or  
UK +44 (0) 20 7741 4100  
Website: [www.fscs.org.uk](http://www.fscs.org.uk)

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## Protection and Compensation Fund

### For residents of eligible EEA countries

The Malta Protection and Compensation Fund is a special fund which was established in terms of the Protection and Compensation Fund Regulations, 2003. The aims of the fund are:

- i. to pay for any claims against an insurer which have remained unpaid because the insurer became insolvent. These claims must be in respect of protected risks situated in Malta or protected commitments where Malta is the country of commitment; and
- ii. to compensate victims of road traffic **accidents** in certain specified circumstances.

Limited compensation may be available under the fund if the insurer becomes insolvent and unable to meet its obligations under the insurance contract. **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 Malta Protection and Compensation Fund,**  
Malta Financial Services Authority,  
Triq I-Imdina, Zone 1,  
Central Business District, Birkirkara,  
CBD1010, Malta  
Telephone: +356 2144 1155  
Website at [www.mfsa.mt](http://www.mfsa.mt)

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## Data Protection and Privacy Statements

### Protecting your data

Protecting **your** privacy is very important to **us**. **You** can view **our** full Privacy Policy here:

**For Residents of Eligible UK Countries:**  
<http://www.starrcompanies.co.uk/privacy-policy>

**For Residents of Eligible EEA Countries:**  
<http://www.starrcompanies.com/malta>

### 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](mailto: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:

### For Residents of Eligible UK Countries:

The Information Commissioners Office (ICO)

[www.ico.org.uk/concerns](http://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>.

### For Residents of Eligible EEA Countries:

The Office of the Information and Data Protection Commissioner  
[reportbreachidpc.com/Complaint](http://reportbreachidpc.com/Complaint)

Telephone : +356 232 87100

For more information on **our** Data Protection and Privacy Notice Statement, refer to: <http://www.starrcompanies.com/malta>.

**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.

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## 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:

### For Residents of Eligible UK Countries:

Voyager Insurance Services Limited

### For Residents of Eligible EEA Countries:

Ibex Portugal

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:

### For Residents of Eligible UK Countries:

Complaints Officer,

Voyager Insurance Services Limited,

13-21 High Street, Guildford,

Surrey, GU1 3DG

Tel: +44 (0) 1483 806 681

Fax: +44 (0) 1483 569 680

Email: [complaints@voyagerins.com](mailto:complaints@voyagerins.com)

### For Residents of Eligible EEA Countries:

The Managing Director,

Ibex Portugal,

C/O Ibex Insurance Services Limited,

68, Irish Town, Gibraltar

**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: (for residents of eligible UK countries)

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.

## Beyond your insurer (for residents of eligible EEA countries)

Should **you** remain dissatisfied following the final written response, you may be eligible to refer **your** case to the Malta Office of the Arbiter for Financial Services. The Office of the Arbiter for Financial Services is an independent body that arbitrates on complaints about general insurance products.

The Office of the Arbiter for Financial Services has competence to hear a complaint if it is registered in writing with **us** not later than two years from the day on which **you** first had knowledge of the matters complained of. This does not affect **your** right to take legal action.

If **you** are unhappy with the outcome of **your** complaint or the way **we** have handled it, **you** may contact the competent authority in **your** country for the investigation of complaints relating to insurance or alternatively **you** may refer the matter to the Malta Office of the Arbiter for Financial Services:

Office of the Arbiter for Financial Services,

First Floor, St Calcedonius Square,

Floriana FRN1530, Malta

Telephone: (+ 356) 212 49245

Website: <http://www.financialarbiter.org.mt/>

The Office of the Arbiter for Financial Services will expect that **you** have a final reply to **your** complaint from **us** before approaching them.

## EU Online Dispute Resolution (ODR):

In the first instance you should follow the complaints procedure. If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online Dispute Resolution ODR platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.

## 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.

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## Have a safe trip

Before **you** go overseas, check out the Foreign, Commonwealth & Development Office (FCDO) website at [www.gov.uk/foreign-travel-advice](http://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 Ltd on UK +44 (0) 1483 806 681.

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



Steve Cox

Managing Director, Voyager Insurance Services Ltd.