

Voyager Plus Travel Insurance Policy 2020/21

ref: VOY/VP/2020/21

Valid for issue no later than 30th June 2021



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

Benefits Schedule

£/€	Level of Cover		Level of Cover		Level of Cover	
	Standard Up to	Excess	Prime Up to	Excess	Black Up to	Excess
1. Cancellation or Curtailment Excursions	1,000 200	75* 75*	5,000 500	50* 50*	10,000 1,000	25* 25*
2. Emergency Medical Expenses (including emergency repatriation) Relatives Additional Expenses Emergency Dental Treatment Burial and Cremation	5 Million 1,000 200 2,000	75*	10 Million 2,000 350 3,000	50*	10 Million 3,000 500 5,000	25*
3. Hospital Stay Benefit up to (per 12 hours)	500 (20)	Nil	1,000 (25)	Nil	1,000 (50)	Nil
4. Personal Accident Loss of Limb/Sight Accidental Death Accidental Death (if under 16) Permanent Total Disablement	10,000 5,000 2,000 10,000	Nil	25,000 10,000 2,000 25,000	Nil	35,000 15,000 2,000 35,000	Nil
5. Travel Delay up to (per 12 hours) Abandonment	100 (20) 1,000	Nil 75	250 (25) 5,000	Nil 50	500 (50) 10,000	Nil 25
6. Missed Departure/Journey Disruption Missed Connection	250 250	75	750 500	50	1,000 750	25
7. Baggage - Limit up to Maximum per item, pair or set Under 18s Limit Valuables Limit Emergency Purchases (after 12 hours)	1,250 100 300 250 100	75 Nil	2,500 300 500 500 200	50 Nil	3,500 400 750 750 300	25 Nil
8. Personal Money Cash Limit (Under 18's Cash Limit)	750 200 (50)	75	1,250 300 (50)	50	1,500 500 (50)	25
9. Loss of Passports and Travel Documents	500	75	1,000	50	1,500	25
10. Personal Liability	2 Million	75	2 Million	50	3 Million	25
11. Legal Expenses	10,000	75	20,000	50	35,000	25
12. Timeshare Cover	Nil	Nil	1,000	50	1,500	25
13. Holiday Financial Protection	Nil	Nil	1,500	Nil	3,000	Nil
14. Hijack up to (per 24 hours)	250 (25)	Nil	1,000 (100)	Nil	1,750 (150)	Nil
15. Mugging up to (per 24 hours)	250 (25)	Nil	1,000 (100)	Nil	1,750 (150)	Nil
16. Extended Kennel & Cattery Fees up to (per 24 hours)	Nil	Nil	750 (50)	Nil	1,000 (50)	Nil

Additional Benefits & Services

24/7 Emergency Medical Assistance Helpline	Included	Included	Included	Included	Included	Included
Voyager Bag Back Recovery Service	250	Nil	250	Nil	250	Nil

Note: *Loss of Deposit Claims: 25 Excess / Adults aged 65 and over: 100 Excess for Cancellation or Curtailment and Medical Claims only. Maximum Excess any one claim or incident is double the applicable Excess for Cancellation or Curtailment and Medical claims only. For Longstay policies the Excess is increased to double the applicable Excess for Medical claims only.

While this policy covers you as standard for leisure, business trips, cruise trips and various activities, there are a range of optional extended benefits available to you upon payment of an additional premium. Please note that this is a summary of cover only. Cover will only apply if you have paid the additional premium, per option, and each selected option is shown on your certificate. The limits shown below apply per person for each separate trip and the Excesses shown below apply for each person and each section of each claim, unless either the 'Double your Excess' or the 'Excess Waiver' option has been selected and this is shown on your certificate. In respect of Sections 24 and 27 the limits shown apply per policy irrespective of the number of insured persons. In respect of Section 21 the limits shown apply per policy unless you are purchasing a group policy where the limits apply per person. The currency in which you pay your premium, being either £GBP or €Euros, determines the currency that applies to your policy for the purposes of the benefit limits and excesses.

Policy Options Benefits Schedule	£/€€		Level of Cover		Level of Cover	
	Standard Up to	Excess	Prime Up to	Excess	Black Up to	Excess
Section 17. Ski Equipment - overall limit - maximum per item, pair or set owned or borrowed - maximum per item, pair or set hired - necessary Ski Equipment hire (amount per per day)	800 500 300 150 (50)	75 Nil	800 500 300 150 (50)	50 Nil	800 500 300 150 (50)	25 Nil
Section 18. Ski Pack up to	400	75	400	50	400	25
Section 19. Piste Closure up to (amount per 24 hour period) (not applicable to Longstay policies)	200 (20)	Nil	200 (20)	Nil	200 (20)	Nil
Section 20. Enhanced Travel or Terrorism Disruption* 20.1 Extended Cancellation or Curtailment up to 20.2 Extended Travel Delay (a) after 12 hours delay (b) each 12 hours thereafter (c) up to 20.3 Abandonment or Additional Expenses up to 20.4 Extended Missed Departure up to 20.5 Accommodation Costs up to	1,000 (a) 40 (b) 20 (c) 200 1,000 1,000 1,000	75 Nil 75 75 75	5,000 (a) 40 (b) 20 (c) 200 5,000 1,000 5,000	50 Nil 50 50 50	10,000 (a) 40 (b) 20 (c) 200 10,000 1,000 10,000	25 Nil 25 25 25
Section 21. Gadget Insurance** - covers up to 5 Gadgets - up to (maximum per item) Unauthorised Usage Costs (per incident)	2,000 (750) 500 (100)	75***/ 100****	2,000 (750) 500 (100)	50***/ 100****	2,000 (750) 500 (100)	25***/ 100****
Section 22. Cruise Plus Insurance 22.1 Rejoin your Cruise Cover up to 22.2 Missed Port Departure up to 22.3 Cabin/Stateroom Confinement up to (per 24 hour period) 22.4 Itinerary Change up to (per port) 22.5 Unused Excursions up to 22.6 Cruise Interruption up to	500 1,000 1,000 (100) 500 (100) 500 1,000	75 Nil Nil Nil 75 Nil	500 1,000 1,000 (100) 500 (100) 500 1,000	50 Nil Nil Nil 50 Nil	500 1,000 1,000 (100) 500 (100) 500 1,000	25 Nil Nil Nil 25 Nil
Section 23. Business Plus Insurance 23.1 Business Equipment limit - Single article, pair or set limit - Samples - Emergency Courier Expenses 23.2 Business Equipment Hire/Delay (per 24 hour period) 23.3 Business Money up to - Cash limit 23.4 Staff Replacement Costs up to 23.5 Extra Personal Accident (in addition to Section 4) up to - maximum payable in the event of death - maximum payable in the event of death for under 16s 23.6 Extra Baggage Delay - emergency purchases after 12 hours delay - after 24 hours delay up to	1,000 500 500 200 500 (50) 1,000 500 2,500 10,000 5,000 1,000 100 500	75 Nil 75 Nil 75 75 Nil Nil Nil Nil Nil Nil Nil	1,000 500 500 200 500 (50) 1,000 500 2,500 25,000 5,000 1,000 100 500	50 Nil 50 Nil 50 50 Nil Nil Nil Nil Nil Nil Nil	1,000 500 500 200 500 (50) 1,000 500 2,500 35,000 5,000 1,000 100 500	25 Nil 25 25 25 Nil Nil Nil Nil Nil Nil Nil Nil
Section 24. Sports Equipment and Cycle Insurance 24 Sports Equipment and Cycle insurance - overall limit maximum per item	1,500 750	75***/ 100****	1,500 750	50***/ 100****	1,500 750	25***/ 100****
Section 25. Golf Insurance 25.1 Golf Equipment limit - Single article limit 25.2 Golf Equipment Hire (per 24 hour period) up to 25.3 Green Fees (per 24 hour period) up to	2,000 250 200 (40) 300 (75)	75 Nil Nil	2,000 250 200 (40) 300 (75)	50 Nil Nil	2,000 250 200 (40) 300 (75)	25 Nil Nil
Section 26. Wedding Insurance 26.1 Ceremonial Attire up to 26.2 Wedding Gifts (per couple) up to - Single article, pair or set limit 26.3 Wedding Rings up to 26.4 Photographs and Video Recording up to	1,500 1,000 250 250 750	75 75 75 75	1,500 1,000 250 250 750	50 50 50 50	1,500 1,000 250 250 750	25 25 25 25
Section 27. HolidayFromHellInsurance™ Cover Insurance 27.1 Travel Dispute Professional Fees up to	25,000	75	25,000	50	25,000	25

*Applicable to travel arrangements that do not form part of a package holiday. ** not available on Longstay policies in excess of 120 days.
*** Excess applicable to Accidental or Malicious Damage, Theft and Unauthorised Usage Costs claims/ **** Excess applicable to Loss claims. N/A = Not Available

Policy Features Table	
Short Stay Features	
Maximum age at date of departure	No age limit
Maximum period per trip	62 days
Maximum period per trip if aged 75-84 for area 3 & 4 only	31 days
Maximum period per trip if aged 85 and over for all areas	31 days
Wintersports *** max trip duration	31 days
Valid for departures prior to	30/06/2022
Longstay Features	
Maximum age at date of departure	59
Minimum trip duration	2 months
Maximum trip duration	18 months**
Wintersports - max consecutive days	31 days
Valid for departures prior to	30/06/2022
Annual Multi-Trip	
Maximum Age at start date	74
Maximum Period per trip if aged under 70	45 days*
Maximum Period per trip if aged 70-74	31 days
Business Travel	Yes
Home Country trips (min 2 nights using pre-booked pre-paid accommodation or transport)	Yes
Family Members can travel separately	Yes
Wintersports *** - up to a total maximum of	21 days

* maximum duration may be extended to 62 days per trip subject to payment of an additional premium.

** maximum duration may be extended up to a maximum of 24 months subject to individual referral and must be agreed by us and confirmed in writing.

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

Important Contact Details	
Voyager Customer Services	
Tel: UK +44 (0) 1483 806 680 Email: enquiries@voyagerins.com	
Voyager Healthcheck	
Tel: UK +44 (0) 1483 806 666	
Claims	
Tel: UK +44 (0) 1702 427172 Online claim form: www.submitclaim.co.uk/voyager Email: info@csal.co.uk Website: www.csal.co.uk	
24 Hour Medical Emergency Service	
Tel: UK +44 (0) 2920 468794 Email: operations@global-response.co.uk	

Please note: where terms are in **bold**, please refer to the 'Definitions' section as these words have special meaning.

Period of Insurance

If **you** have paid the appropriate Annual Multi-Trip travel insurance premium and **you** are under 75 years old, the overall period of insurance shall be for 12 months starting from the date shown on **your certificate**.

This insurance then covers an unlimited number of holiday, leisure or business **trips** starting within that period, provided that no single **trip** is intended to be for longer than the maximum number of days shown in the policy features table for the cover **you** have bought. **Wintersports** are covered up to the total number of days shown in the policy features table.

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

If **you** have paid the appropriate longstay travel insurance premium, this insurance allows **you** to return to **your home country** for short term visits of up to two weeks, as long as they are not subject to a claim. Cover is temporarily suspended for the duration of these visits.

You are only covered for the period for which a premium has been paid and in any event the total period of any one **trip** must not exceed the maximum period shown in the Policy Features Table.

For Cancellation only (Section 1), cover starts from the date shown on **your certificate** or the date **you** book **your trip**, whichever is the later.

Personal Money (Section 8) will be covered from the time of collection but not more than 72 hours before travel.

If **you** are going on a one-way **trip** all cover will finish 48 hours after **your** arrival in the country of final destination, unless **you** have selected and paid the additional premium for the one way **trip** extended cover option and this is shown on **your certificate**. In this instance, **your** cover will finish at the date **you** have selected after arrival in the country of final destination up to a maximum of 31 days from the date of arrival in the country of final destination. In no event can the duration of cover exceed the maximum **trip** duration shown in the policy features table.

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

Important note in respect of 'Already Departed' cover notwithstanding the Period of Insurance definition above, if **you** have already departed on **your trip** prior to purchasing **your** travel insurance, or if **your** previous insurance has expired, cover is available, subject to the following

- all cover must start on the day following purchase or expiry of **your** previous insurance.
- no cover applies in respect of **pre-existing medical conditions** and no medical screening is available.
- 14 day waiting period before medical expenses cover commences in respect of **illness** if departure from **home country** or expiry of any previous policy was more than 7 days before purchase date.
- the 14 day 'cooling off period' for cancelling the policy does not apply.
- the overall period of **your trip** outside **your home country** does not exceed the policy maximum for **your** age, including any period of insurance under this policy. In the event of a claim **you** will be required to provide evidence of the day **you** first left **your home country**.
- Annual Multi-Trip cover is not available and the insurance must be arranged for the remaining period of **your trip** including return to **your home country**.

Important Conditions and Questions Relating to Health & Activities

Please consider questions 1-6 & 8 very carefully in relation to yourself and your travelling companions insured under this policy. Question 7 relates to non travellers and travelling companions not insured by us.

There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you. You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your travel insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid. Please note that if you do contact Voyager Healthcheck when the appropriate answers are all NO then you will have to pay the additional premium quoted if you wish to cover your declared conditions. If you think you may have given us any incorrect answers or if you want any help, please contact Voyager Healthcheck on UK +44 (0) 1483 806666 as soon as possible and we will be able to tell you if we can still offer you cover.

1 Do any of the statements below apply to you or your travelling companion(s)?:
 i) have you/they been given a terminal diagnosis?
 ii) are you/they planning to travel against the advice of a medical practitioner or travelling specifically to seek, or you/they know you/they will need, medical treatment while you/they are away?
 iii) are you/they aware of the need for an operation or course of treatment at a hospital or specialist clinic.
 iv) do you/they have any undiagnosed symptoms that require tests or investigation or are you/they awaiting the results of any tests or investigations?

No

Yes

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

2 Do you or your travelling companion(s) wish to apply for cover for your/their current or pre-existing medical condition(s)? Examples include (but are not limited to): diabetes, high blood pressure, depression, heart, circulatory and respiratory conditions (including asthma)?

No

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

If you select No: you and your travelling companion(s) will have no cover for any claim directly or indirectly relating to your/their current pre-existing medical condition(s). Please proceed to question 7.

If you select Yes: to apply for cover and ensure you/they have the right cover it is important you/they tell us about your/their medical history and that all current pre-existing medical conditions are declared fully, accurately and truthfully to the best of your/their knowledge. Failure to do so could invalidate your/their policy and may result in part or all of a claim not being paid.

Yes

3 Within the last 24 months, have you or your travelling companion(s) suffered from, been investigated for, diagnosed with, received treatment or taken any medication for;
 a. any cancer or malignant condition.
 b. any lung related condition (including asthma).
 c. any heart related condition (including angina)?

Yes

There is no cover for claims related directly or indirectly to these conditions. ---
 If you answered Yes:
 Cover may be available by contacting Voyager Healthcheck on UK +44 (0)1483 806666

NB – You/they must contact Voyager Healthcheck if you/they have taken any medication or have had any surgical procedures for any of these conditions in the past 24 months.

No

4 In the last 24 months, have you or your travelling companion(s) required referral or consultation with a specialist clinic or hospital for treatment, tests or investigations?

Yes

To avoid unnecessary extra cost, you should only contact Voyager Healthcheck if the answer to any of questions 3, 4, 5 or 6 is YES. If all the appropriate answers are NO then there is no need to contact Voyager Healthcheck and your condition(s) will be covered.

No

5 Do you or your travelling companion(s) have a medical condition which requires more than two routine check-ups or reviews per year with a medical practitioner?

Yes

No

6 Has your doctor or your travelling companion(s) doctor changed or commenced any regular prescribed medication in the last 3 months?

Yes

No

Your medical conditions (if any) will be covered.

7 Are you aware of 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? If so, please contact Voyager Insurance Services on UK +44 (0) 1483 806 680 to see what cover may be available.

8 Are you planning to take part in any hazardous activities (see General Exclusions 12-16 on page 18)? If so, please contact Voyager Insurance Services on UK +44 (0) 1483 806 680 to see what cover may be available.

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

Please note calls may be recorded.

24 Hour Medical Emergency And Repatriation Service

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 on telephone number

+44 (0) 2920 468794

Email: operations@global-response.co.uk
 Please quote Voyager Plus 2020/21

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.

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.

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 obtain a European Health Insurance Card (EHIC), if available to you. You may be able to apply for an EHIC online at www.ehic.org.uk or by telephoning UK +44 (0) 300 330 1350. This will entitle you to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced as a result of you presenting your European Health Insurance Card 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.

Australia

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

Important

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

How To Make A Claim

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

www.submitclaim.co.uk/voyager

Alternatively, please request the appropriate claim form by telephoning the number below or via their website. Please quote **Voyager Plus 2020/21**.

Claims Settlement Agencies Ltd,
308-314 London Road,
Hadleigh, Benfleet,
Essex, SS7 2DD, UK.
Tel: 01702 427172
Email: info@csal.co.uk
Website: www.csal.co.uk

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 countries within the following areas provided that **you** have paid the appropriate premium, as shown in **your certificate**;

Area 1 The United Kingdom and Northern Ireland.

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

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

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

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

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

For Longstay policies, rating is determined by where **you** will spend more than 50% of **your** time but includes cover for **your** time spent in a higher rated area, if applicable.

Please also refer to General Condition 3.

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:

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

Insurers

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. **You** can check these details on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on UK +44 (0) 800 111 6768. Voyager Insurance Services 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/ 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 Engº Duarte Pacheco nº 26, 7.º 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.

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 at www.fscs.org.uk

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 l-Imdina, Zone 1,
Central Business District, Birkirkara, CBD1010, Malta
Tel: +356 2144 1155 and on their website at www.mfsa.mt.

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 **your** 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.

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.html

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 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 unless either the 'double **your Excess**' or the '**Excess** waiver' option has been selected and this is shown on **your certificate**.

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.

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.

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 5).

13. Fraudulent Claims

It is a criminal offence to make a fraudulent claim.

Definitions

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

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 (SARS-CoV-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 Cyprus, France, Germany, Greece, Italy, Malta, the Netherlands, Portugal, Republic of Ireland and Spain.

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

End Suppliers (Related To Section 13 Only) means Scheduled Airlines, Rail Operators including Eurostar, Eurotunnel, Ferry and Cruise Operators, Coach Operators, Transfer Companies, Car Hire Companies, Hotels and Apartments, Villas abroad and cottages in the UK, Caravan sites, Campsites, Mobile Homes, Camper Van Rentals, Destination Management Companies, Safaris, Excursions, Theme Parks such as Disneyland Paris, Tour Operators, Travel and Booking Agents and Consolidators.

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

Excess means 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, unless either the 'Double **Your Excess**' or '**Excess Waiver**' option has been selected and this is shown on **your certificate**.

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

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.

Insolvency or Financial Failure (Related To Section 13 Only) means an event causing the cancellation of all or part of **your trip** happening after **you** purchased this insurance which results in the end supplier no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence or debt under the jurisdiction of a competent court in another country.

Irrecoverable Loss (Related To Section 13 Only) means deposits and charges paid by **you** for **your trip** which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the **end supplier** or another insurance company or a government agency or a travel agent or credit card company.

Level Of cover

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

Manual work means work that involves;

- hands-on use, installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, heavy power tools and industrial machinery, and
- 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 806 680. **We** reserve the right to apply special terms or conditions and/or charge an additional premium as **we** think appropriate. Please refer to the **manual work** notes on 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.

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

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

Personal Money means cash, being bank notes and coins, travellers' cheques, travel tickets and accommodation vouchers 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 condition that has required referral to or consultation with a **specialist clinic** or hospital for treatment, tests or investigation within the 24 months prior to;

- the date that this insurance was arranged, or
- the date that **you** subsequently made arrangements for a **trip** (if this is an Annual Multi-Trip policy), or
- the date that **you** extended the original period of insurance, whichever is the latest.

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**.

Scheduled Airline (Related To Section 13 Only) means an airline upon whom **your trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a **package holiday** arranged by a tour operator.

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

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

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

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 any holiday, leisure or business **trip** which begins and ends in **your home country** and for which **you** have paid the appropriate premium.

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 and tobogganing.

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, Cyprus, France, Germany, Greece, Italy, Malta, the Netherlands, 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

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

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. any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a **trip**;
 - i. **you** or **your travelling companions** have been given a terminal diagnosis, or
 - ii. **you** or **your travelling companions** are planning to travel against the advice of a **medical practitioner** or travelling specifically to seek, or **you** know **you** will need, medical treatment while **you** are away, or
 - iii. **you** or **your travelling companions** are aware of the need for an operation or **course** of treatment at a hospital or **specialist clinic** or **you** have any undiagnosed symptoms that require, tests or investigation or **you** are awaiting the results of any tests or investigations.
- d. any claims by **you** or **your travelling companions** directly or indirectly relating to a **pre-existing medical condition** if at the time of application **you** elected to answer 'No' to Question 2 of the 'Important Conditions and Questions Relating To Health & Activities' and elected not to apply for cover for **pre-existing medical conditions**.
- e. any directly or indirectly related claims if, within the last 24 months, **you** or **your traveling companions** have suffered from, been investigated for, diagnosed with, received treatment or taken any medication for;
 - any cancer or malignant condition.
 - any lung related condition (including asthma)
 - any heart related condition (including angina)
 - any **pre-existing medical condition**, as defined.
 - a medical condition which requires more than two routine check-ups or reviews per year with a **medical practitioner**.
- f. any directly or indirectly related claims if **you** or **your traveling companions** have had a change in or commenced any regular prescribed medication in the last 3 months.

If at the time of application **you** elected to answer 'Yes' to Question 2 of the 'Important Conditions and Questions Relating To Health & Activities' and elected to apply for cover for your **pre-existing medical conditions** **we** may agree not to apply (e&f) above or to accept this insurance at special terms but only if **you** supply **us** with details of **your** condition. Please contact Voyager Healthcheck on **UK +44 (0) 1483 806666**.

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- g. 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, unless agreed by **us** and confirmed in writing. If **you** are in any doubt, please call **Voyager Insurance Services Ltd** on **UK +44 (0) 1483 806 680**.
- h. any costs incurred in respect of visas obtained in connection with the **trip**.
- i. disinclination to travel.
- j. the cost of this policy.
- k. 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.
- l. 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**.
- m. any directly or indirectly related claims if, **you** or **your traveling 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.

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** 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.
- 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 **check** remains to **your home** 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 any other reciprocal agreement.
- b. any directly or indirectly related claims if at the time this insurance was arranged and each time **you** make arrangements for a **trip**;
 - i. **you** or **your travelling companions** have been given a terminal diagnosis, or
 - ii. **you** or **your travelling companions** are planning to travel against the advice of a **medical practitioner** or travelling specifically to seek, or **you** know **you** will need, medical treatment while **you** are away, or
 - iii. **you** or **your travelling companions** are aware of the need for an operation or **course** of treatment at a hospital or **specialist clinic** or **you** have any undiagnosed symptoms that require, tests or investigation or **you** are awaiting the results of any tests or investigations.
- c. any claims by **you** or **your travelling companions** directly or indirectly relating to a **pre-existing medical condition** if at the time of application **you** elected to answer 'No' to Question 2 of 'Important Conditions and Questions Relating To Health & Activities' and elected not to apply for cover for **pre-existing medical conditions**.
- d. any directly or indirectly related claims if, within the last 24 months, **you** or **your traveling companions** have suffered from, been investigated for, diagnosed with, received treatment or taken any medication for;
 - any cancer or malignant condition.
 - any lung related condition (including asthma)
 - any heart related condition (including angina)
 - any **pre-existing medical condition**, as defined.
 - a medical condition which requires more than two routine check-ups or reviews per year with a **medical practitioner**.
- e. any directly or indirectly related claims if **you** or **your traveling companions** have had a change or commenced any regular prescribed medication in the last 3 months.

If at the time of application **you** elected to answer 'Yes' to Question 2 of the 'Important Conditions and Questions Relating To Health & Activities' and elected to apply for cover for your **pre-existing medical conditions** **we** may agree not to apply (d&e) above or to accept this insurance at special terms but only if **you** supply **us** with details of **your** condition. Please contact Voyager Healthcheck on **UK +44 (0) 1483 806666**.

- f. 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, unless agreed by **us** and confirmed in writing. If **you** are in any doubt, please call **Voyager Insurance Services Ltd** on **UK +44 (0) 1483 806 680**.
- g. 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.
- h. 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.
- i. 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.
- j. 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**.
- k. any expenses for treatment not related to the injury or **illness** which necessitated **your** admittance to hospital.
- l. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- m. claims related to **manual work** unless declared to and accepted by **us**.
- n. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.

- n. the costs of medication or treatment that **you** knew at the time of **your** departure would need to be continued during **your** trip.
- o. 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.
- p. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.
- q. 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.

Please note that it is essential under the terms 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 within Europe and MEDICARE in Australia.

Please also refer to the General Exclusions and Conditions.

Section 3 Hospital Stay Benefit

You are covered for your chosen level of cover for the amount shown in the Benefits Schedule for each night 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.

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.

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

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.

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.

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.

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.

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.

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.

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

- the amount of the **Excess** shown in the Benefits Schedule in respect of each claim.
- loss or theft from an **unattended** motor vehicle at any time.
- more than the amount shown in the benefits schedule in respect of all cash carried by **you** whoever it may belong to.
- any loss resulting from shortages due to error, omission or depreciation in value.
- 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**.

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

- loss or theft either from an **unattended** motor vehicle at any time or from **baggage** whilst in transit unless **you** are carrying it.
- 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**.

Special Exclusions applicable to Sections 7, 8 & 9

You are not covered for

- 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.
- 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.
- loss of bonds or securities of any kind.
- delay, detention, seizure or confiscation by customs or other officials.

Special Conditions applicable to Sections 7, 8 & 9

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 **valuables** and any items for which **you** are claiming more than £/€100, and
 - retain any damaged items for **our** inspection. Failure to exercise all reasonable care may result in **your** claim being reduced or declined.
- 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**.

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;

- accidental **bodily injury**, including death, **illness** and disease to a person, and/or
- accidental loss of or damage to material property (property that is both material and tangible).

You are not covered for

- the amount of the **Excess** shown in the Benefits Schedule in respect of each claim.
- any liability for;
 - 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**.
 - 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;
 - 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).
 - 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.
 - fraudulent, dishonest, malicious or criminal acts of **you** or any person authorised by **you**.
 - 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.
 - any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
 - punitive or exemplary damages.

Conditions

- 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.
- no admission, offer, promise, payment or indemnity shall be made by or on behalf of **you** without **our** prior written consent.
- every claim notice, letter, writ or process or other document served on **you** shall be forwarded to **us** immediately upon receipt.
- 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.
- 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**.

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** during **your trip**.

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

Definitions applicable to this section

Legal Expenses means;

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

Legal Representative means a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **us** to act on **your** behalf.

You are not covered for

- the amount of the **Excess** shown in the Benefits Schedule in respect of each claim.
- any liability for;
 - any claim reported to **us** more than 12 months after the beginning of the incident which led to the claim.
 - legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
 - legal expenses incurred before receiving **our** prior written approval, unless such costs would have been incurred subsequently to **our** approval.
 - legal expenses incurred in connection with any criminal or wilful act committed by **you**.
 - legal expenses incurred for any claim or legal proceedings brought against;
 - a travel agent, tour operator, carrier, insurer or their agent, or
 - us, you**, or any company or person involved in arranging or administering this policy.
 - finances, compensation or other penalties imposed by a court or other authority.
 - 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.
 - legal expenses which **we** consider to be unreasonable or excessive or unreasonably incurred (as determined by **our** legal counsel).
 - actions between individuals named on the schedule.
 - legal expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Conditions

- written consent must be obtained from **us** prior to incurring legal expenses. This consent will be given if **you** can satisfy **us** that;
 - there are reasonable (as determined by **our** legal counsel) grounds for pursuing or defending the claim or legal proceedings, and
 - 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.
- 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.
- if **you** are successful in any action, any legal expenses provided by **us** will be reimbursed to **us**.
- 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.
- 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.
- we** may at **our** discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.
- 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**.

Section 12 Timeshare Cover

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

Timeshare Cancellation Charges

The management and exchange fees **you** have paid or for which **you** are legally liable, plus up to 5% of the original purchase price of the contracted timeshare week(s) owned by **you** which are unused and are not recoverable from any other source in the event that **you** are unable to proceed with **your** pre-booked travel arrangements due to one of the stated covered reasons for cancellation under Section 1 Cancellation and **Curtailement** on page 7 of the policy wording.

Timeshare Curtailment Costs

The pro-rata proportion of the management and exchange fees **you** have paid or for which **you** are legally liable for the number of scheduled nights not spent overseas, in the event that **you** curtail **your** trip as a result of one of the stated covered reasons for **curtailment** under Section 1 Cancellation or **Curtailement** on page 7 of the policy wording.

You are not covered for any claim if **you** have purchased a Longstay policy.

Please also refer to the General Exclusions and Conditions.

Section 13 Holiday Financial Protection

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

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

You are not covered for

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

Please also refer to the General Exclusions and Conditions.

Important - This policy provides cover ONLY in the event that **you** cannot recover **your** losses from any other source. In the event of a loss, **you** should first make **your** claim against **your** holiday provider, CAA ATOL, **your** Credit or Debit Card provider under section 75 of the Consumer Credit Act 1974 or against any other insurance policy which provides compensation for **your** loss. This policy will only make payments less the value of any compensation **you** have received or are expected to receive from any other source.

Section 14 Hijack

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

You are not covered for

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

Please also refer to the General Exclusions and Conditions.

Section 15 Mugging

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

You are not covered for

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

Please also refer to the General Exclusions and Conditions.

Section 16 Extended Kennel & Cattery Fees

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

You are not covered for

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

Please also refer to the General Exclusions and Conditions.

Voyager Bag Back Recovery Service

Our nominated emergency service will help **you** with tracing and re-delivering **your** lost or misdirected **baggage**, where:

- the carrier has failed to resolve the problem, or
- where **your** **baggage** was lost by **you** during a **trip** and the person who found **your** **baggage** has contacted the Voyager Bag Back Service.

If **your** checked-in **baggage** was lost by the carrier, **you** will need to have **your** **baggage** Tag Number.

For Further Information on how the Voyager Bag Back Works before you travel please see page 20.

Your Cover

You are covered for your chosen level of cover up to the amount shown in the Benefits Schedule for unrecoverable short term storage, courier, postal or delivery charges directly incurred by **you** during **your** period of insurance or within 31 days from **your** return home, in returning **your** **baggage** that was lost during a **trip** once found, directly from where it has been found, to either **you** at **your** location while on a **trip** or to **your** home address.

You are not covered for

- any costs that are incurred by, or recoverable from the carrier or any other insurance in regards to returning **your** **baggage** (if applicable).
- any costs incurred after 31 days from **your** date of return home.
- any claims where **you** have not followed the "Important: How It Works and What **You** Need To Do" section detailed on page 20 or notified **our** nominated emergency service prior to **you** incurring costs to return **your** **baggage**.
- any claims for items left by **you** in **your** accommodation.
- any claims that are excluded under Section 7. **Baggage**.

Please also refer to the General Exclusions and Conditions.

Policy Options

Wintersports Sections 17, 18 & 19

In respect of Short Stay and Longstay policies the following sections only apply if **you** have paid the appropriate additional **wintersports** premium. They are automatically included under the Annual Multi-Trip option up to a total of 21 days in the year.

Section 17

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;

- loss or theft of, or damage to **ski equipment** owned or borrowed by **you**.
- loss or theft of, or damage to **ski equipment** hired by **you**.
- the cost of necessary hire of **ski equipment** following:
 - loss or theft of, or damage to, **your ski equipment** insured by **us**, or
 - 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

- the amount of the **Excess** shown in the Policy Options Benefits Schedule for each claim other than claims for hire costs.
- 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.
- damage to **ski equipment** whilst in use for race training or racing.
- your** damaged **ski equipment** unless submitted to **us** for **our** inspection.
- 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.
- loss or theft of, or damage to, **ski equipment** whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- loss or theft of, or damage to, **ski equipment** over 5 years old.
- loss or theft of **ski equipment** left **unattended** in a public place.

Special Conditions applicable to Section 17

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.

Section 18

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;

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

You are not covered for

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

Please also refer to the General Exclusions and Conditions.

Section 19

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;

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

You are not covered

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.

Conditions

- 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.
- 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.

Section 20

Enhanced Travel or Terrorism Disruption

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

Definitions applicable to this section only:

Act of Terrorism means an act which either:

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

Cyber-Terrorism means the use of disruptive activities, or threats thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of infrastructure.

20.1 Extended Cancellation Or Curtailment

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

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

- you** were not able to travel and use **your** pre-booked accommodation, or
- the **trip** was cancelled or curtailed before completion; as a result of:
 - the UK Foreign, Commonwealth & Development Office (FCDO) or equivalent regulatory authority for the EEA country in which you ordinarily reside, the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive prohibiting all travel or all but essential travel to, or recommending evacuation from, the country or specific area or event to which **you** are travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment**, after **you** had left **your home country** to commence the **trip**; or
 - an act of **terrorism** affecting any point of arrival or departure shown in **your** pre-booked itinerary or occurring within 40 miles of the booked accommodation, within the 31 days prior to departure or during **your** **trip**.

20.2 Extended Travel Delay & 20.3 Abandonment

Section 5 – Travel Delay is extended to include the following cover.

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

Travel Delay

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

Abandonment or Additional Expenses

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

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

20.4 Extended Missed Departure

Section 6 – Missed Departure is extended to include the following cover.

You are covered for your chosen level of cover

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

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

20.5 Accommodation Costs

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

- any irrecoverable unused accommodation costs (including unused pre-booked excursions and **course** fees) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation, or
- additional travel and accommodation costs necessarily incurred;
 - up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use **your** booked accommodation, or

- b. with the prior authorisation of **our** nominated 24 hour emergency service, to repatriate **you** to **your home country** if it becomes necessary to **curtail the trip**; as a result of fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort, or
- c. an act of **terrorism** affecting any point of arrival or departure shown in **your** pre-booked itinerary or occurring within 40 miles of the booked accommodation within the 31 days prior to departure or during **your trip**.

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

You are not covered for

- a. the amount of the **Excess** shown in the Policy Options Benefits Schedule in respect of each claim, except for claims under subsection 1 of the extended Travel Delay cover.
- b. any claim under this section which is also covered under Section 1 – Cancellation or **Curtailement**, Section 5 – Travel Delay or Section 6 – Missed Departure for the same event.
- c. claims arising directly or indirectly from:
 - i. strike, industrial action, act of **terrorism** or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - ii. an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/ from which **you** are travelling.
 - iii. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** provider or their handling agents.
 - iv. any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators), a Credit/Debit Card provider or for which **you** receive or are expected to receive compensation or reimbursement.
 - v. any costs incurred by **you** which are recoverable from the **public transport** provider, a Credit/Debit Card provider or for which **you** receive or are expected to receive compensation, damages, refund of tickets, refund of **course** fees, excursion costs, meals, refreshments, accommodation, transfers, communication facilities or any other assistance.
 - vi. any accommodation costs, charges and expenses where the **public transport** operator has offered suitable alternative travel arrangements.
 - vii. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
 - viii. the consequences of an act of cyber-**terrorism** including but not limited to the delay or cancellation of flights due to the failure of critical systems.
 - ix. where **your** tour operator, travel agent or accommodation provider offers alternative transport or accommodation as a result of an act of **terrorism**, or where **you** are compensated or refunded by any other third party, government or public authority compensation.

Special Conditions relating to claims

(Applicable to all extended sections of cover under Section 20)

- a. if **you** fail to notify the travel agent, tour operator or provider of transport, accommodation, or **course** as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
- b. **you** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- c. (for **curtailment** claims only) **you** must tell **our** nominated emergency service as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
- d. **you** must check in according to the itinerary supplied to **you** unless **your** tour operator or airline has requested **you** not to travel to the airport.
- e. **you** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.

- f. **you** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
- g. **you** must get (at **your** own expense) written confirmation from the scheduled **public transport** operator/accommodation provider that reimbursement will not be provided.

Please also refer to the **General Exclusions and Conditions**.

Section 21 Gadget Insurance

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

Definitions applicable to this section only.

The following words shall have the meanings given below.

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

Accidental Damage means the unintentional and unforeseen failure, breakage or destruction of **your gadget**, with visible evidence of an external force being applied and which results in the **gadget** being unusable.

Cosmetic Damage means any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the **gadget**.

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

Loss means that the **gadget** has been accidentally lost by **you** and **you** are permanently deprived of its use.

Malicious Damage means the intentional or deliberate actions of another party which causes damage of **your gadget**.

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

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

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

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

Unauthorised Calls, Texts or Data Use means any calls, texts or data use made from **your gadget** after the time that it was stolen, to the time that it was blacklisted by **your** airtime provider.

What is covered

You are covered up to the amount shown in the Policy Options Benefits Schedule in respect of **gadgets** owned by **you** against **theft, loss, accidental damage and malicious damage, liquid damage and unauthorised calls, texts or data use**, while **you** are on a **trip** that is covered by **your** travel insurance policy.

Cover is provided per policy and applies to all persons listed on the certificate. The limit applies per policy not per insured person.

Please also refer to the **'What is not covered'** section and conditions applicable to Section 21.

21.1 Accidental Damage and Malicious Damage

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

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

- a. deliberate damage or neglect of the **gadget**;
- b. failure on **your** part to follow the manufacturer's instructions;
- c. inspection, maintenance, routine servicing or cleaning.
- d. **malicious damage** caused by **you, your family** or any of **your travelling companions**.

Please also refer to the **'What is not covered'** section and conditions applicable to Section 21.

21.1 Theft or Loss

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

You are not covered

- a. where the **theft** has occurred from any motor vehicle where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
- b. for **theft** from any premises, building, land or vehicle unless force resulting in damage to the building, premises or vehicle was used to gain entry or exit;
- c. where the **gadget** has been removed from **your** control or the control of a member of **your family** unless it was concealed either on or about **your** person or on or about the person of a member of **your family** and has not been left **unattended**.
- d. where the **gadget** has been left **unattended** when it is away from **your home**;
- e. where all precautions have not been taken;
- f. if **you** do not report the **theft** or **loss** of **your gadget** to the police within 24 hours of discovering it and do not obtain a written police report.

Please note:

- i. **you** must report the **theft** or loss of **your gadget** to the police within 24 hours of discovery and obtain a written police report or crime reference number in relation to the **theft** of the item. Lost property numbers are not acceptable in support of a theft claim.
- ii. **you** must report the **theft** or **loss** of **your** mobile phone within 12 hours of discovery of the occurrence of the **theft** or **loss** to **your** airtime provider and instruct them to blacklist **your** handset.
- iii. if **your** claim is for a mobile phone or smartphone, **we** will request **your** call records to prove the **gadget** has been in use since policy inception and up to the event giving rise to the claim.

Please also refer to the **'What is not covered'** section and conditions applicable to Section 21.

21.1 Liquid Damage

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

You are not covered for any liquid damage claims excluded under the "What is not covered" section.

Please also refer to the **'What is not covered'** section and conditions applicable to Section 21.

21.2 Unauthorised Calls, Texts or Data Use

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

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

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

Please also refer to the **'What is not covered'** section and conditions applicable to Section 21.

What is not covered under Section 21

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

Special Conditions applicable to Section 21

- a. cover is limited to one claim per item during any single period of insurance. Cover is limited to one replacement per period of insurance per item, up to the amount specified in **your** Policy Options Benefits Schedule.
- b. this insurance only covers gadgets purchased in **your home country**. Cover includes the **gadget** for the period and destination shown on **your certificate**. Any repairs or replacements must be pre-authorised by **us** and carried out in the UK or **EEA** by repairers or retailers pre-approved by **us**.
- c. the **gadget** must be less than 6 years old (except for laptops which must be less than 3 years old) at the start date of the insurance, with valid proof of purchase. All items must have been purchased as new from a UK VAT or **EEA** registered company and must be in full working order at the start date of this policy.
- d. **you** must provide **us** with any receipts, proof of usage or documents to support **your** claim as requested. All proof of purchase must include the make and model of the **gadget** and must be in **your** name. If **we** do not receive the documents **we** have requested from **you** or if any documents submitted by **you** are not acceptable to **us**, it may delay **your** claim or **we** may decline to pay **your** claim.
- e. **you** must take all precautions to prevent any damage to **your gadget**.
- f. if **your gadget** is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company, etc), **you** must notify such carrier immediately and obtain a copy of their report.
- g. **we** will process **your** claim under the terms and conditions of this insurance based on the first reason notified to **us** for the claim. Please note that it may be necessary for **us** to contact **your** airline provider in order to validate **your** claim.
- h. cover for **your gadget** applies to **you** as the person who purchased the policy and includes all persons named on the **certificate**.
- i. the benefits of this policy cannot be transferred to someone else or to any other **gadget** without **our** written permission.

Repairs and Replacement Conditions

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

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

- 20% over one year old and less than two years old
- 30% over two years old and less than three years old
- 40% over three years old and less than four years old
- 60% over four years old and less than five years old
- 80% over five years old and less than six years old

Please note :

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

Section 22

Cruise Plus insurance

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

Definitions applicable to this section

Cruising/Cruise Holiday means living or travelling on a cruise ship for any period of time.

22.1 Rejoin Your Cruise Cover

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

- a. the next docking port in order to re-join the cruise, or
- b. to the final destination of **your** cruise, following **your** temporary **illness** or injury requiring hospital treatment on dry land which is covered under Section 2 – Emergency Medical Expenses.

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

You are not covered for

- a. the amount of the **Excess** shown in the Policy Options Benefits Schedule in respect of each claim.
- b. any costs where transportation or accommodation costs are payable or refundable by the cruise operator.
- c. any claim arising directly or indirectly from any **pre-existing medical condition** unless **you** have declared these to **us** and **we** have written to **you** accepting them for insurance.
- d. any claim as a result of an insured person being a hospital in-patient where the condition was not covered under Section 2 – Emergency Medical Expenses, or where **we** have not been contacted and/or a recommended hospital has not been appointed by **us** and where **you** have not obtained a medical certificate from the **medical practitioner** in attendance confirming it was medically necessary for **you** to accompany and assist an insured person admitted as an in-patient for an insured condition.
- e. any travel costs where **you** failed to contact **us** for approval prior to arranging travel and so **we** could provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.

Please also refer to the General Exclusions and Conditions.

22.2 Missed Port Departure

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

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

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

You are not covered for

- a. the amount of the **Excess** shown in the Policy Options Benefits Schedule.
- b. claims arising directly or indirectly from;
 - i. strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **you** or the date **your trip** was booked whichever is the later.
 - ii. an accident to or **breakdown** of the vehicle in which **you** are travelling for which a professional repairers report is not provided.
 - iii. **breakdown** of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with manufacturer's instructions.

- iv. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or port authority or any such regulatory body in a country to/from which **you** are travelling.
- c. additional expenses where the scheduled public transport operator has offered suitable alternative travel arrangements.
- d. additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated cruise package.

Special Conditions relating to Section 22.2

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

Please also refer to the General Exclusions and Conditions.

22.3 Cabin/Stateroom Confinement

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

You are not covered for

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

Please also refer to the General Exclusions and Conditions.

22.4 Itinerary Change

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

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

You are not covered for

- a. claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
- b. any claim arising from **your** ship's failure to put people ashore due to the mechanical or operational failure of the ship's tender (or any other boat used to transport passengers to shore).
- c. **your** failure to attend the excursion as per **your** itinerary.
- d. any claim where **you** do not have written confirmation from **your** cruise operator, carrier or tour operator confirming **your** scheduled port visit was cancelled.

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

Please also refer to the General Exclusions and Conditions

22.5 Unused Excursions

You are covered for your chosen level of cover up to the amount shown in the Policy Options Benefits Schedule for the cost of pre-booked, pre-paid and non-refundable excursions, which **you** were unable to use as a direct result of being a hospital in-patient or being confined to **your** cabin, due to an accident or **illness** which is covered under Section 2 – Emergency Medical Expenses of the policy.

You are not covered for

- a. any claim as a result of being a hospital in-patient where **we** have not been contacted and/or a recommended hospital has not been appointed by **us**.
- b. any claim arising directly or indirectly from any **pre-existing medical condition** unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance.
- c. any claim as a result of cabin confinement where written confirmation is not provided by **your** ship's medical officer that **you** were confined to **your** cabin and confirming the length of **your** confinement.

Please also refer to the General Exclusions and Conditions.

22.6 Cruise Interruption

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

- a. to reach the next docking port in order to re-join the cruise, or
- b. to reach the final destination of **your** cruise; following **your** cruise being necessarily and unavoidably interrupted as a result of;
 - i. **your** passport being lost after **your** international departure but before embarkation of **your** planned cruise or during disembarkation ashore on one of the scheduled stops as a result of loss or theft, or
 - ii. it being deemed medically necessary by a **medical practitioner** for **you** to accompany and assist an insured person who is admitted as an in-patient that is covered under Section 2 – Emergency Medical Expenses of the policy, or
 - iii. **you** being detained by local police as a result of being a witness or being required to give evidence as a result of **your** participation in a road traffic accident, or criminal investigation where **you** are not the accused.

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

You are not covered for

- a. any claim for loss of passport not reported to the police or other authority within 48 hours of discovery and which **you** do not get a written report.
- b. any travel costs where **you** failed to contact **us** for approval prior to arranging travel and so **we** could provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.
- c. any claim as a result of an insured person being a hospital in-patient where the condition was not covered under Section 2 – Emergency Medical Expenses of the policy, or where **we** have not been contacted and/or a recommended hospital has not been appointed by **us** and where **you** have not obtained a medical **certificate** from the **medical practitioner** in attendance confirming it was medically necessary for to accompany and assist an insured person admitted as an in-patient for an insured condition.
- d. any claim arising directly or indirectly from any **pre-existing medical condition** unless the insured person has declared all **pre-existing medical conditions** to **us** and **we** have written to them accepting them for insurance.
- e. any claim where **you** have been detained by local police that is not evidenced by a written report from the local police confirming the reason and period of **your** detention, or reason and period in which **you** were required to give evidence, that necessitated **you** missing the scheduled departure of **your** cruise.

Please also refer to the General Exclusions and Conditions

Section 23

Business Plus Insurance

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

Definitions applicable to this section

Business Equipment means computer equipment, communication devices and other business related equipment which **you** need in the course of **your** business, trade or profession, which is not insured on a company policy and is carried by **you** in the **course** of **your** business **trip**. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

Close Business Associate means any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business. A senior manager or director of **your** business must agree to this.

Business Money means cash or money orders held by **you** for business purposes which is not insured on a company policy.

23.1 Business Equipment

You are covered for your chosen level of cover up to the amounts shown in the Policy Options Benefits Schedule for the value or repair of **your business equipment** or business sample as a result of their accidental loss, theft, damage or destruction (after allowing for wear, tear and depreciation).

You are also covered for your chosen level of cover up to the amount shown in the Policy Options Benefits Schedule for any emergency courier expenses **you** have necessarily incurred, in obtaining and replacing any **business equipment** which is essential to **your** intended business itinerary after theft or damage to **your business equipment** that is covered under **business equipment**. **You** must keep receipts for all courier expenses **you** incurred.

You are not covered for

- a. the amount of the **Excess** shown in the Policy Options Benefits Schedule.
- b. claims arising out of **your** participation or engagement of **manual work** in connection with **your** business, trade, profession or occupation.
- c. more than the amount shown in the Policy Options Benefits Schedule for any one item, pair or set. In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed, up to a maximum of £/€200 in total for any one claim if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss.
- d. loss or theft of **your business equipment** not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred.
- e. loss or theft of or damage;
 - i. to **business equipment** in transit unless reported to the carrier within 24 hours and a written Property Irregularity Report (PIR) is obtained. If the loss, theft or damage to **your business equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within 7 days of leaving the airport and get a written report from them.
 - ii. caused by leakage of powder or liquid from containers carried in **your baggage**.
 - iii. caused by moth or vermin or by gradual wear and tear in normal use.
 - iv. to **business equipment** whilst **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.
 - v. to **business equipment** which is being carried on a vehicle roof rack.
 - vi. to **business equipment** stolen from an **unattended** motor vehicle, unless they have been taken between the hours of 8am and 8pm local time from a locked roof box, locked rear boot or luggage area whilst out of sight and there is evidence of forced entry, which is confirmed by a police report, except motor homes, provided they are stored out of view.
 - vii. to **business equipment** sent by post, freight, any form of unaccompanied transit or under a Bill of Lading.
- f. claims arising from delay, detention, seizure or confiscation by customs or other officials.
- g. any breakage of fragile items unless the breakage is caused by fire or an accident involving the vehicle in which **you** are being carried.

- h. damage to, loss or theft of **your business equipment**, if it has been left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
- i. laptop computers and/or accessories, photographic, audio, video, electrical and computer equipment carried in 'checked-in' **baggage**, or not carried in **your hand luggage** while **you** are travelling on **public transport**.
- j. any claim if **you** have claimed under another policy section or policy option.

Please note **you** should make claims relating to loss, theft or damage of **your business equipment** while being held by an airline, to the airline first. Any money **you** get under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event.

Please also refer to the General Exclusions and Conditions.

23.2 Business Equipment Hire/Delay

You are covered for your chosen level of cover up to the amounts shown in the Policy Options Benefits Schedule if **your business equipment** is accidentally lost, stolen, damaged, destroyed, misdirected or delayed in transit by more than 12 hours, for the cost of hiring necessary **business equipment** for each 24 hour period **you** are without **your business equipment**.

You are not covered for

- a. loss or theft of **your business equipment** not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred.
- b. any claim for loss or theft of **business equipment** that **you** have claimed for under another policy section or policy option.
- c. loss or theft of or damage;
 - i. to **business equipment** in transit unless reported to the carrier within 24 hours and a written Property Irregularity Report (PIR) is obtained. If the loss, theft or damage to **your business equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within 7 days of leaving the airport and get a written report from them.
 - ii. caused by leakage of powder or liquid from containers carried in **your baggage**.
 - iii. caused by moth or vermin or by gradual wear and tear in normal use.
 - iv. to **business equipment** whilst **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.
 - v. to **business equipment** which is being carried on a vehicle roof rack.
 - vi. to **business equipment** stolen from an **unattended** motor vehicle, unless they have been taken between the hours of 8am and 8pm local time from a locked roof box, locked rear boot or luggage area whilst out of sight and there is evidence of forced entry, which is confirmed by a police report, except motor homes, provided they are stored out of view.
 - vii. to **business equipment** sent by post, freight, any form of unaccompanied transit or under a Bill of Lading.
- d. claims arising from delay, detention, seizure or confiscation by customs or other officials.
- e. damage to, loss or theft of **your business equipment**, if it has been left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
- f. laptop computers and/or accessories, photographic, audio, video, electrical and computer equipment carried in 'checked-in' **baggage**, or not carried in **your hand luggage** while **you** are travelling on **public transport**.
- g. any claim if **you** have claimed under another policy section or policy option.
- h. any claim for **business equipment** delay, if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of the delay.
- i. claims where **you** or **your** employer are unable to provide receipts or other proof of ownership wherever possible for the items being claimed.

Please note **you** should make claims relating to loss, theft or damage of **your business equipment** while being held by an airline, to the airline first. Any money **you** get under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event.

Please also refer to the General Exclusions and Conditions

23.3 Business Money

You are covered for your chosen level of cover up to the amounts shown in the Policy Options Benefits Schedule for the loss or theft of **business money** during **your trip**, which is **your** property (if self-employed) or **your** employer's property whilst being carried on **your** person or left in a locked safety deposit box.

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 of **your business money** not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred.
- c. any loss if **you** have not taken necessary steps to prevent a loss happening.
- d. loss or theft of **business money** that is;
 - i. not on **your** person, or
 - ii. not deposited in a safe, a safety deposit box or similar fixed container in **your trip** accommodation.
 - iii. loss or theft of **business money** that does not belong to **your** employer or **you**, if **you** are self employed.
 - iv. loss or theft of travellers cheques, if the issuer provides a replacement service.
 - v. depreciation in value, currency changes or shortage caused by any error or omission.
- e. claims arising from delay, detention, seizure or confiscation by customs or other officials.
- f. anything that can be replaced by the issuer.
- g. claims where **you** or **your** employer are unable to provide receipts or other proof of ownership wherever possible for the items being claimed.
- h. any claim if **you** have claimed under another policy section or policy option.

Please also refer to the General Exclusions and Conditions

23.4 Staff Replacement Costs

You are covered for your chosen level of cover up to the amount shown in the Policy Options Benefits Schedule for necessary additional return travel and accommodation expenses (on a bed & breakfast basis) for **you** or a **close business associate** to complete essential business commitments that were left unfinished due to;

- a. **your** medical repatriation, death, hospitalisation, or temporary total disablement (which lasts for a continuous period of at least 72 hours) occurring during **your trip** and as certified by a **medical practitioner**, or
- b. the death, injury or **illness** (occurring in **your home country** during the period of the **trip**) of **your relative** or **close business associate**.

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 air travel costs in excess of a return economy/ tourist class ticket.
- c. accommodation costs other than on a bed and breakfast basis i.e. the cost of the room plus breakfast.
- d. anything that **you** are not covered for under Section 2 – Emergency Medical Expenses.

Please also refer to the General Exclusions and Conditions.

23.5 Extra Personal Accident

The benefits provided under this section will be paid in addition to the benefit paid under Section 4 - Personal Accident if **you** are travelling on a booked business **trip** and **you** have paid for **your** transport and accommodation, if **you** are self-employed, or **your** employer has paid and **you** can provide proof that **your trip** was for business reasons.

You are not covered for anything that **you** are not covered for under Section 4 – Personal Accident.

Please also refer to the General Exclusions and Conditions.

23.6 Extra Baggage Delay

You are covered for your chosen level of cover up to the amounts shown in the Policy Options Benefits Schedule for any amounts not claimed under Section 7 – **Baggage** (Emergency Purchases, after 12 hours), for buying essential items connected to **your** business if **your baggage** is delayed during an outward journey for more than 12 hours. **You** must get written confirmation of the length of delay from the appropriate airline or transport company, and receipts for any items that **you** buy. **We** will take any payment **we** make for delayed **baggage** from the amount of any claim if **your baggage** is permanently lost.

You are not covered for

- a. claims arising from delay, detention, seizure or confiscation by customs or other officials.
- b. for claims where laptop computers and/or accessories, photographic, audio, video, electrical and computer equipment carried in 'checked-in' **baggage** or anything being shipped as freight or under a Bill of Lading.
- c. if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of the delay.

Please also refer to the General Exclusions and Conditions.

Section 24

Sports Equipment and Cycle Insurance

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

Definitions applicable to this section

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.

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 **sports equipment** or cycle owned or borrowed by **you**.
- b. loss or theft of, or damage to **sports equipment** or cycle hired by **you**.
- c. the cost of necessary hire of **sports equipment** or cycle following;
 - i. loss or theft of, or damage to, **your sports equipment** or cycle insured by **us**, or
 - ii. the delayed arrival of **your sports equipment** or cycle, 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. **sports equipment** or cycles 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 cycle rack.
- c. damage to **sports equipment** or cycles whilst in use for race training or racing.
- d. **your** damaged **sports equipment** or cycle if not submitted to **us** for **our** inspection.
- e. loss or theft of **sports equipment** or cycles 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, **sports equipment** or cycles whilst in transit unless reported to the carrier and a property irregularity report obtained.
- g. delay, detention, seizure or confiscation by customs or other officials.
- h. loss or theft of, or damage to, **sports equipment** or cycles over 5 years old.
- i. loss or theft of **sports equipment** or cycles left **unattended** in a public place unless securely locked to a fixed object and evidence of forcible removal is provided.
- j. loss or theft of, or damage to, waterborne craft of any description or any road-going vehicle other than cycles.

Special conditions applicable to Section 24

In respect of loss or damage to **sports equipment** or cycles, **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

Section 25 Golf Insurance

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

Definitions applicable to this section

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

25.1 Golf Equipment

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

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

You are not covered for

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

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

Please also refer to the General Exclusions and Conditions.

25.2 Golf Equipment Hire

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

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

You are not covered for any claim arising in connection with a **trip** solely within **your home country**.

Please also refer to the General Exclusions and Conditions.

25.3 Green Fees

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

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

You are not covered for

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

Please also refer to the General Exclusions and Conditions.

Special Conditions relating to Section 25

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

Section 26 Wedding Insurance

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

Your insurance is extended to include the following extra cover, as an extension to Section 7 - **Baggage** in respect of weddings. The standard exclusions and conditions remain in force, as far as applicable, in respect of wedding rings, gifts and attire unless specifically amended below.

Definitions applicable to this section

You and **your** means each insured couple, where appropriate.

Wedding Attire means clothing and shoes bought specifically for the occasion and the cost of make-up, hair styling and flowers paid for or bought for the occasion.

26.1 Wedding Attire

You are covered for your chosen level of cover up to the amount shown in the Policy Options Benefits Schedule following the loss or theft of, or damage to **your wedding attire** in respect of the repair or replacement of the lost or damaged items.

26.2 Wedding Gifts

You are covered for your chosen level of cover up to the amount shown in the Policy Options Benefits Schedule for the loss or theft of, or damage to **your** wedding gifts taken on, sent up to 7 days in advance or bought during the **trip**.

26.3 Wedding Rings

You are covered for your chosen level of cover up to the amount shown in the Policy Options Benefits Schedule for the loss or theft of, or damage to one or both wedding rings taken on, sent in advance or bought during the **trip**.

26.4 Wedding Photographs or Video Recordings

You are covered for your chosen level of cover up to the amount shown in the Policy Options Benefits Schedule for the necessary additional costs you incur to reproduce the photographs or retake the video recordings if;

- the photographer who was pre-booked to take the photographs or video recording on **your** wedding day is unable to fulfil such obligations due to **illness**, injury or unavoidable and unforeseen transport problems, or
- the photographs or video recordings of the wedding day taken by a professional photographer are lost, damaged or destroyed within 14 days after the wedding day and whilst you are still at the wedding/honeymoon location.

You are not covered for

- the amount of the **Excess** shown in the Policy Options Benefits Schedule in respect of each claim.
- claims excluded under the standard terms of Section 7 - **Baggage**.

Please also refer to the General Exclusions and Conditions.

Section 27

HolidayFromHellInsurance™ Travel Dispute Professional Fees

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

Additional Definitions applicable to this section.

Agent means the agent appointed by us to transact this insurance with you.

Authorised Professional means a solicitor, counsel, claims handler or mediator, accountant, firm of accountants or other appropriately qualified person appointed and approved by us under the terms and conditions of this policy to represent your or an insured person's interests.

Claim Limit(s) means the amount we will pay in respect of any one claim and the total amount payable within any one period of insurance as specified within the schedule.

Claims Specialist means our own claims panel solicitor or claims handler.

Court means a court, tribunal or other competent authority

Event means the initial event, act or omission which sets off a natural and continuous sequence of events that subsequently gives rise to a claim for professional fees and/or payment of a benefit under this policy.

Holiday means a trip outside of your home country or a holiday within your home country which includes two or more consecutive nights stay in pre-booked accommodation.

Legal Proceeding means when formal legal proceedings are issued against an opponent in a court of law.

Pre-Booked Accommodation means a commercially run premises where a fee is charged which has been booked prior to your departure on your holiday not including premises owned by friends or family.

Professional Fees means legal fees and costs properly incurred by the authorised professional, with our prior written authority including costs incurred by another party for which you are made liable by court order, or may pay with our consent of a civil claim in the territorial limits arising from an insured incident.

In the event that the matter falls within the limits of a small claims court, the maximum amount payable to the authorised professional shall be limited to the maximum amount recoverable from that respective court.

Standard Professional Fees means the level of professional fees that would normally be incurred by us in either handling this matter using our own claims specialists or a nominated authorised professional of our choice.

Territorial Limits means Worldwide but only where legal proceedings can be brought in a United Kingdom or European Union (EU) country's court jurisdiction.

Time of Occurrence means when the event occurred or commenced whichever is the earlier.

You are covered for your chosen level of cover up to the amount shown in the Policy Options Benefits Schedule to pursue a breach of contract claim arising from a contract, (which must be evidenced and recorded in writing), entered into by you or on your behalf for the purposes of undertaking a holiday, in order to seek compensation and or implementation of the contract from the following:-

- your tour operator or holiday company;
- your travel agent;
- a car hire company with whom you have pre-booked a vehicle;
- an airline, ferry, train, cruise liner or coach operator;
- a hotelier or property owner.

Subject to the cause of action arising within the territorial limits and where legal proceedings are able to be brought in a United Kingdom or European Economic Area (EEA) member country's court jurisdiction.

Please also refer to the General Exclusions and Conditions.

You are not covered for

- the amount of the Excess shown on the Policy Options Benefits Schedule.
- any matter where the value of the goods or services in dispute or the total instalments due at the time of making the claim is less than £/€150;
- an event not reported to us within 30 days of returning from the holiday subject to the dispute;
- professional fees and expenses which a court of criminal jurisdiction orders to be paid;

- actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- the insured person's travelling expenses, subsistence allowances or compensation for absence from work;
- any claim where the event arises from incidents which have occurred or services and the like which have been provided prior to the first inception date of this insurance.
- professional fees** incurred:-
 - in respect of any event where the time of occurrence commenced prior to the commencement of the insurance;
 - where you are aware of a circumstance that may give rise to a claim when purchasing this insurance;
 - before our written acceptance of a claim;
 - before our approval or beyond those for which we have given our approval;
 - where you fail to give proper instructions in due time to us or to the authorised professional;
 - where you are responsible for anything which in our opinion prejudices your case;
 - if you withdraw instructions from the authorised professional, fail to respond to the authorised professional, withdraw from the legal proceedings or the authorised professional refuses to continue to act for you;
 - where you decide that you no longer wish to pursue your claim as a result of disinclination. All costs incurred up until this stage will become your responsibility;
 - in respect of the amount in excess of our standard professional fees where you have elected to use an authorised professional of your own choice;
- the pursuit, continued pursuit or defence of any claim if we consider it is unlikely a sensible settlement will be obtained or where the likely settlement amount is disproportionate compared with the time and expense incurred;
- claims which are conducted by you in a manner different from the advice or proper instructions of us or the authorised professional;
- appeals unless you notify us in writing of your wish to appeal at least six working days before the deadline for giving notice of appeal expires and we consider the appeal to have reasonable prospects of success;
- any professional fees and expenses that could have been recovered under any other insurance except beyond the amount which would be payable under such insurance had this policy not been effected;
- damages, fines or other penalties you are ordered to pay by a court, tribunal or arbitrator;
- claims arising from an event arising from your deliberate act, omission or misrepresentation;
- any professional fees relating to your alleged dishonesty or deliberate and wilful criminal acts or omissions;
- a dispute which relates to any compensation or amount payable under a contract of insurance;
- a dispute with us not dealt with under the Arbitration condition;
- an application for judicial review;
- any professional fees incurred in defending or pursuing new areas of law or test cases;
- any claim involving medical or clinical negligence or pharmaceutical or any relate claims (including but not limited to tobacco products);
- any claim arising from a stress or psychological related condition;
- any matter arising from or relating to any business or trading activity or venture for gain undertaken by an Insured person including but not limited to any personal guarantee and investment in unlisted companies;
- legal proceedings outside the European Economic Area (EEA) and proceedings in constitutional international or supranational courts or tribunals including the European Court of Justice and the Commission and Court of Human Rights;
- legal proceedings between you and a central or local government authority;
- disputes between you and your family or a matrimonial or co-habitation dispute;
- fees payable to the authorised professional that exceed the maximum amount recoverable from the respective court where the dispute falls within the limits of a small claims court;
- any claims made or considered against us, the agent or authorised professional used to handle any claim;
- any claims relating to cosmetic treatment, surgery or tanning;

Please also refer to the General Exclusions and Conditions.

Special conditions applicable to Section 27

- we may require (at our discretion) you at your expense to obtain the opinion of an expert or counsel on the merits of a claim or continued merits of a claim or legal proceedings. If we subsequently agree to accept or continue with the claim, the costs of such opinion will be covered.
 - if after receiving a claim or during the course of a claim we decide that:-
 - your prospects of success are insufficient;
 - it would be better for you to take a different course of action;
 - we cannot agree to the claim.
- We will write to you giving our reasons and we will not then be bound to pay any further professional fees for this claim.
- we may limit any professional fees that we will pay under the policy in the pursuit, continued pursuit or defence of any claim:-
 - if we consider it is unlikely a sensible settlement will be obtained; or
 - where the likely settlement amount is disproportionate to the time and expense necessary to achieve a settlement; or
 - we consider that it is unlikely that you will recover the sums due and or awarded to you.
 - in the event that you make a claim under this policy which you subsequently discontinue due to your own disinclination to proceed, any legal costs incurred to date will become your own responsibility and will be required to be repaid to the Insurer.
 - Representation** - we will take over and conduct in your name the prosecution, pursuit, defence or settlement of any claim. The authorised professional nominated and appointed by us will act on your behalf and you must accept our nomination. If legal proceedings have been agreed by us, you may nominate your own authorised professional whose name and address you must submit to us. In selecting your authorised professional you shall have regard to the common law duty to minimise the cost for your claim. Any dispute arising from this shall be referred to arbitration in accordance with the policy conditions.
- Where you have elected to use your own nominated authorised professional you will be responsible for any professional fees in excess of our standard professional fees.
- Conduct of Claim**
 - you shall at all times co-operate with us and give to us and the authorised professional evidence, documents and information of all material developments and shall attend upon the authorised professional when so requested at your own expense.
 - we shall have direct access at all times to and shall be entitled to obtain from the authorised professional any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and you shall give any instructions to the authorised professional which may be required for this purpose. You or your authorised professional shall notify us immediately in writing of any offer or payment into court made with a view to settlement and you must secure our written agreement before accepting or declining any such offer.
 - we will not be bound by any promise or undertaking given by you to the authorised professional or by either of you to any court, witness, expert or other person without our agreement.
 - Recovery of Costs** - you should take all steps to recover costs charges, fees or expenses. If another person is ordered, or agrees, to pay you all or any costs charges, fees, expenses or compensation you will do everything possible (subject to our directions) to recover the money and hold it on our behalf. If payment is made by instalments these will be paid to us until we have recovered the total amount that the other person was ordered, or agreed to pay by way of costs, charges or fees.

If you need to make a claim under Section 27
IMPORTANT NOTICE REGARDING THE OPERATION OF THIS POLICY. FAILURE TO COMPLY WITH THESE TERMS COULD MEAN THAT WE DECLINE TO PAY YOUR CLAIM.

You must notify **us** within 30 days of returning from the **holiday** which is subject to the dispute which may give rise to any claim under this policy. Failure to do so could mean that **we** decline to pay a claim for **your professional fees**.

Whilst this policy may include events that occur worldwide, policy cover will only operate where **legal proceedings** can be brought within the **court** jurisdiction of a country within the United Kingdom or European Union (EU).

If **you** can convince **us** that there are reasonable prospects of being successful in **your** claim and that it is necessary for **professional fees** to be paid **we** will:-
- take over the claim on **your** behalf;
- appoint a specialist of **our** choice to act on **your** behalf.

We may limit the **professional fees** that **we** pay under the policy where:-

1. **we** consider it is unlikely a sensible settlement of **your** claim will be obtained; or
2. there is insufficient prospects of obtaining recovery of any sums claimed; or
3. the potential settlement amount of **your** claim is disproportionate compared with the time and expense incurred in pursuing or defending **your** claim.

Where it may cost **us** more to handle a claim than the amount in dispute **we** may at **our** option pay to **you** the amount in dispute which will then constitute the end of the claim under this insurance.

If **legal proceedings** have been agreed by **us**, **you** may at this stage decide to nominate and use **your** own solicitor or indeed, **you** may wish to continue to use **our** own specialists. If **you** decide to nominate **your** own professional **we** must agree this in advance and **you** will be responsible for any **professional fees** in excess of those which **our** own specialists would normally charge **us** (details are available upon request).

At conclusion of **your** claim if **you** are awarded any costs (not **your** damages), these must be paid to **us**. In the event that **you** make a claim under this policy which **you** subsequently discontinue due to **your** own disinclination to proceed, any legal costs incurred to date will become **your** own responsibility and will be required to be repaid to the Insurer.

Please note that if you engage the services of anyone prior to making contact with the appropriate claims notification and nominated emergency service and incur any costs without our prior written approval these costs will not be covered by this insurance.

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 or Section 20 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. loss, damage, expense or indemnity incurred as a result of travelling to an area that the UK 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 provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
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 that was planned or intended at the time of arranging this insurance in activities of a hazardous nature except as listed on page 20 under activity levels Leisure, Action & Action Plus, (where the appropriate additional premium has been paid and is shown on **your certificate**), unless declared to and accepted by **us**. **We** reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to **your** compliance with them.
13. **wintersports**, as defined, except when this insurance is taken in connection with a **wintersports trip** and the appropriate premium paid as provided for under the activities levels Leisure, Action or Action Plus. 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 30m under the Action activity option or 40m under the Action Plus activity option, subject to payment of the appropriate additional premium as shown on **your certificate**), or
 - iii. diving alone.
 - 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 Leisure, Action or Action Plus.
16. **your** participation or engagement in **manual work**, professional sports, motor rallies and motor competitions.
17. **you** taking part in civil commotions or riots of any kind.
18. any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury, illness** or disease.
19. **you** breaking or failing to comply with any law whatsoever.
20. **your** financial incapacity, whether directly or indirectly related to the claim except as provided for under Section 1 - Cancellation or **Curtailment** (e).
21. the bankruptcy or **insolvency** of a tour operator, travel agent, transport company or accommodation supplier except as provided for under Section 13 - Holiday Financial Protection.
22. a tour operator failing to supply advertised facilities.
23. any government regulation or act.
24. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
25. **you** travelling against the advice of a **medical practitioner**.
26. any search and rescue costs unless related to winter sports insured by this policy.
27. **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure and take the complete **course** of any recommended medications, wherever such precautions are strongly recommended (or would have been but **you** failed to seek suitable alternative advice) in the light of **your** age, personal medical history, circumstances and travel plans.
28. **loss or theft of, or damage to, items of baggage, gadgets or sports/golf/business equipment** under more than one section in respect of any one item.
29. failure to obtain the necessary passport, visa or permit for **your trip**.

30. Any fear or threat of **COVID-19**, or any claim, in any way caused or contributed to, or resulting from **COVID-19** for:
 - i) Self-isolation or any quarantine requirements or restrictions in movement of people, goods or animals;
 - ii) any travel advice or warning, or fear or threat of such 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 2 – Emergency Medical Expenses and Section 3 – Hospital Stay Benefit as long as, 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 (but essential) travel to **your** intended destination.
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.

General Conditions

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

1. **you** must answer the 'Important Conditions and Questions Relating to Health & Activities' shown on page 4 of this policy truthfully and to the best of **your** knowledge and contact **us**, as shown, if required. If **you** do not do so then any related claim may be reduced or rejected or **your** policy may become invalid.
2. **you** must notify **Voyager Insurance Services Ltd** on **UK +44 (0) 1483 806 680** as soon as possible about any change in circumstances which affects **your** policy, including **you**, a person **you** are travelling with, a **business colleague** or **relative** receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities **you** intend to participate in during **your trip** or any additional persons(s) to be insured under this policy. **We** have the right to reassess **your** coverage, policy terms and/or premium after **you** have advised **us** of any such change this may include **us** accepting a claim for the cancellation charges applicable at that time if no suitable or alternative cover for **your** changed circumstances can be provided. If **you** do not advise **us** of any change then any related claim may be reduced or rejected or **your** policy may become invalid.
3. **you** must notify **Voyager Insurance Services Ltd** on **UK +44 (0) 1483 806 680** if **your** plans for **your trip** include travel to areas affected or threatened by war or similar risks as set out in General Exclusion 1. **We** reserve the right not to cover such **trips** or, at **our** sole discretion to provide an alternative policy (if available) in lieu of a cancellation claim, or if **we** will cover them, to apply special terms or conditions and/or charge an additional premium as **we** think appropriate. No cover for such **trips** shall attach unless **you** accept such terms, including any additional premium, before **you** depart.
4. **you** must advise the claims handlers of any possible claim as soon as possible. **You** must supply them with full details of all the circumstances and any other information and documents **we** may require.

5. **you** must keep any damaged articles that **you** wish to claim for and, if requested, send them to the claims handlers at **your** own expense. If **we** pay a claim for the full value of an article, it will become **our** property.
6. **you** must agree to have medical examination(s) if required. In the event of **your** death, **we** are entitled to have a post mortem examination. All such examinations will be at **our** expense.
7. **you** must assist **us** to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work & Pensions) by providing all necessary details and by completing any forms.
8. **you** must pay **us** back within 1 month of demand any amounts that **we** have paid on **your** behalf that are not covered by this insurance.
9. **you** must take all reasonable steps to avoid or minimise any loss that might result in **you** making a claim under this insurance.
10. **you** must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
11. except for claims under Section 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.

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 806 680
Fax: +44 (0) 1483 569 680
Email: enquiries@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 **we** cannot resolve your complaint **you** can always seek advice elsewhere or **you** may refer it to the Office of the Arbiter for Financial Services at the address given below:

Office of the Arbiter for Financial Services,
First Floor, St Calcedonius Square,
Floriana FRN1530,
Malta
Telephone: (+ 356) 212 49245
E-mail: complaint.info@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.

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 : ukgdp@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
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
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.

IMPORTANT: How It Works and What You Need To Do

Print off and insert a copy of your Voyager Bag Back Service sheet that was attached to your insurance certificate into each of your pieces of baggage prior to your travel or return. We recommend an outside pocket and/or inside the baggage on top of its contents.

The Voyager Bag Back sheet will assist anyone finding your baggage in contacting the Voyager Bag Back Service to report your baggage as found. The Voyager Bag Back Service will use the unique policy number on your Voyager Bag Back Sheet to confidentially match this to your policy information and contact details provided by you so as to be able to notify you that the baggage has been found and the contact details of who has the baggage so as to assist in the return of your baggage.

You, in association with the carrier or person who has found the lost baggage can make arrangements between you at your mutual convenience to return the baggage within 31 days of the end of your trip. If you incurred eligible costs you should submit a claim (see How To Make A Claim).

Do not insert your insurance certificate as this contains personal information.

If your baggage was lost while in transit by a carrier: You should immediately contact them or their baggage handling agents and provide the details and description of your lost baggage. If it is an airline that has lost your baggage, immediately locate the lost baggage desk within the reclaim area and complete the airline Property Irregularity Report (PIR). Include that your bag has a Voyager Bag Back sheet inserted, and your policy number, on the report. You do not need to contact our nominated emergency service, unless the carrier has been unable to resolve the problem and you would like us to follow-up with the carrier.

If your baggage was lost by you during a trip: You must notify our nominated emergency service as soon as possible from the time you discover your baggage is lost. Refer also to Section 7. Baggage in the event you need to make a Baggage claim.

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 (subject to payment of the appropriate Wintersports premium for those activities marked as W/S below).

Abseiling; Aerobics; Angling; Archery; Athletics; Badminton; Ballooning; Banana boating; Baseball; Basketball; Biathlon; Big foot skiing (W/S); Black water rafting; Boating (any craft less than 10 metres long, inside 12 mile limit); Boardsailing; Bowls; Bowling; Bungee jumping (maximum 3 jumps); Camel riding; Canoeing (grades 1-3); Clay pigeon shooting; Climbing (indoor only); Cricket; Croquet; Cross country skiing (W/S); Curling; Cycling (recreational, not BMX, competition or stunting); Dance; Deep sea fishing (recreational inside 12 mile limit); Dinghy sailing (inside 12 mile limit); Diving (recreational); Dog sledging; Dry slope skiing; Elephant trekking; Fell running; Fell walking; Fencing; Fishing (angling); Flying (in light aircraft as a passenger, not piloting); Football (recreational or incidental soccer); Glacier walking (under 2000m, W/S); Gliding (as a passenger, not piloting); Go karting below 250cc; Golf; Handball; Hiking/trekking below 4250m; Hill walking; Hockey; Horse riding (NOT competitions, racing, jumping & hunting); Hot air ballooning (as a passenger only);

Ice skating (on rink, recreational only); Indoor climbing (on climbing wall only); Jet skiing; Kayaking (grades 1-3 rivers/sea); Kite bugging (single seat); Kite flying (traction); Kite surfing (over water); Lacrosse; Mono-skiing (W/S); Motorcycling (on road, provided you hold an appropriate full licence and are wearing a helmet. Max 31 consecutive days in respect of touring trips); Mountain biking (not competition or downhill); Netball; Off-piste skiing (providing local safety guidelines and warnings are observed, W/S); Orienteering; Paintballing; Parascending (towed by boat); Pistol shooting; Pony trekking; Racquet ball; Rafting (grades 1-3); Rambling; Rifle range shooting; Roller blading; Roller skating; Rounders; Rowing; 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); Skiing (W/S); Sledging (W/S); Sleigh riding (pulled by reindeer, horses or dogs); Snooker; Snorkelling; Snowboarding (W/S); Snowmobiling (W/S); Softball; Squash; Surfing; Swimming; Table tennis; Tai chi (non-contact); Ten pin bowling; Tennis; Tobogganing (W/S); Trampolining (recreational); Volleyball; Water polo; Water skiing; Water tubing; White water canoeing/rafting (up to grade 3 rivers only); Windsurfing (inside 12 mile limit); Yachting (longer than 10 metres, within 60 miles of a safe haven); Zip wiring;

Special Conditions and Exclusions applicable to Action and Action Plus activities.

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

- no cover will be provided under Section 4 - Personal Accident.
- no cover will be provided under Section 10 - Personal Liability.
- the policy **Excess** under Section 2 - Emergency Medical Expenses will be increased to £/€200 per person per claim and any **Excess** waiver will not apply.
- any involvement in these sports and/or activities is subject to your compliance with local laws and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads).

* 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.

Action (not applicable to Longstay policies, unless declared to us and confirmed in writing)

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

Bungee jumping (more than 3 jumps); Canoeing (grade 4 and over); Cycling (including event training); Flying (piloting of light aircraft as PPL holder); Football (amateur competition/tour); Glacier walking (2000-4000m, W/S); Gliding (as pilot with necessary licence); Gymnastics; Kayaking (grade 4 and over); Marathon running (not exceeding Olympic distance); Rafting (grade 4 and over); *Scuba diving (maximum depth 30m); Skateboarding (demonstration or competitive); White water canoeing/rafting (grade 4 and over);

Action Plus (not applicable to Longstay policies, unless declared to us and confirmed in writing)

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

American football; Bouldering (with crash pad, maximum height 7m); Canyoning; Cat skiing (with a qualified local guide, W/S); Cycling (including competition but not BMX or stunting); Flying (piloting of light aircraft under instruction); Gaelic football; Gliding (as pilot under instruction); Heli skiing (with a qualified local guide, W/S); Horse riding (including jumping but not racing/hunting); Hurling; Ice hockey (W/S); Judo (training only); Karate (training only); Kendo (training only); Kick boxing (training only); Martial arts (training only, excluding mixed martial arts); Polo (elephant or horse); Roller hockey; Rugby union & league; Sailing (more than 60 miles from a safe haven); *Scuba diving (maximum depth 40m); Triathlon (not exceeding Olympic distance);

W/S = Wintersports

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

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:

- purely managerial /supervisory, sales or administrative capacity;
- bar, restaurant and catering trade staff, musicians and singer;
- 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).
- 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**.