

Voyager Protect



Employee & Group - Business & Leisure Travel
Annual Multi-Trip Travel Insurance

Policy Wording



Leisure
Business
Worldwide Cover
Annual Multi-Trip
100+ Activities Included

Designed and
Administered by

Voyager
Insurance



Employee & Group Business and Leisure Travel Annual Multi Trip Travel Insurance

The Contract of Insurance

This is Your Group Personal Accident and Business Travel Insurance Policy ("Policy"), which with the Certificate of Insurance and Schedules of Insured Persons should be read together and forms the contract of Insurance between You and Us, HDI Global Specialty SE, UK Branch, but it is only valid if You have paid the premium.

Your premium has been based upon the information shown in The Schedules and recorded in the written application You have signed and/or declaration You have made. Please read them carefully to make sure that they meet Your requirements and that the details on Certificate of Insurance and The Schedules are correct. If after reading Your Certificate of Insurance and Schedules You have any questions, please contact Your Insurance intermediary.

In return for You having paid the premium for the Period of Insurance, We will indemnify You by payment or, at Our option, by reinstatement or repair, in respect of loss, liability, destruction, damage, accident injury or illness to the extent of and subject to the terms contained in or endorsed on the Policy.

Section 10 of the Insurance Act 2015 does not apply to the premium payment warranty (but will apply as usual to the rest of the Policy). As a result, if You fail exactly to comply with the premium payment warranty, We will irrevocably be discharged from liability from the time of such breach. Accordingly, You cannot avail Yourself of the defence that You have remedied the breach of the premium payment warranty before any loss has occurred.

IMPORTANT

It is essential that You provide us with a fair representation of the risks we are accepting when applying for cover. It is also important that You advise Your broker, intermediary or Us of any changes which occur during the Period of Insurance which may alter information previously provided. If You are in doubt as to whether You need to disclose information to Us then this should be declared.

This means You may need to make enquiries with all Senior Management to ensure that You have declared all necessary information.

It is Your responsibility to prove any loss therefore we recommend that You keep receipts, photographs and relevant documents to help with any claim You make. It is advisable to always keep copies of all documents that are sent to Us when making a claim. This Policy is a legal contract. You must tell Us about any facts or changes which affect Your Insurance and which have occurred either since the Policy started or since the last renewal date.

If You are not sure whether certain facts are relevant please ask Your adviser. If You do not tell Us about relevant changes, Your Policy may not be valid or the Policy may not cover You fully. You should keep a written record (including copies of letters) of any information You give Us or Your Insurance adviser when You renew this Policy.

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 on an Insured Journey. In the event of any medical treatment becoming necessary which results in a claim under this Insurance Policy, You will be required to allow insurers or their representatives unrestricted reasonable access to Your medical records and information.

COVID-19

This insurance 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 Sections B1 Emergency Medical Expenses, and to no other section of this **Policy** and only available to clients under the age of 65. Covid-19 related Medical Expenses only incurred as prescribed by a qualified medical practitioner. This policy excludes elective medical expenses and Covid-19 tests. No coverage provided in country of residence upon return, regardless of any continuation wording that might be in the underlying policy wording.

The Policyholder must ensure that each Insured Person upon enrolment into the VoyagerProtect Travel Insurance Plan, must as a minimum receive:

- Certificate of Insurance
- Travel Insurance Policy Summary & Member's Guide
- Policy Wordings

Insured Persons must check upon enrolment into the VoyagerProtect Travel Insurance Plan that the Sums Insured and Sections of Cover are adequate for their personal needs and if not, they should notify the Policyholder prior to travel to enquire if alternative cover arrangements can be made e.g. If an Insured Person is taking high value personal belongings or personal cash with them, they should check that the value of such items is not in excess of the limits shown in the Schedule of benefits Section B6 Personal Belongings or B7 Money.

Choice of Law

The appropriate law as set out below will apply unless You and Us agree otherwise.

This contract will be subject to the law of England and Wales.

You and Us shall submit to the exclusive Jurisdiction of the courts of England and Wales. Payment of Your premium is evidence of your acceptance of this choice of law and jurisdiction.

This Policy is subject to the Insurance Act 2015 (the "Act") and except as expressly varied by the terms of this Policy, nothing herein shall be deemed to be a waiver of the Our rights under the Act.

Who We Are

HDI Global Specialty SE, UK Branch

Branch Office : 10 Fenchurch Street, London EC3M 3BE

Registered Office : Podbielskistrasse 396, 30659Hannover, Germany.

Registered in Germany, Registration No. HRB 211924

Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from Us on request.

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Data Protection

Please read this notice carefully as it contains important information about Our use of Your personal information. Your personal information means any information We hold about You and the Insured Person(s). You should show this notice to anyone else insured or proposed to be insured under Your policy as it will also apply to them. It explains how We use all the information We have about You and the other people insured under Your Policy.

Sensitive information:

Some of the personal information that We ask You to provide is known as “sensitive personal data”. This will include information relating to Your health or medical condition(s) and may also include, race, religion and any criminal convictions. We need to use sensitive personal data to provide You with quotes, arrange and manage Your policy and to provide the services described in Your policy documents (such as dealing with claims).

How We use Your personal information:

We will use Your personal information to arrange and manage Your Insurance policy, including handling underwriting and claims and issuing renewal documents and information to You. We may have to share Your personal information with other insurers, statutory bodies, regulatory authorities, Our business partners or agents providing services on Our behalf and other authorised bodies.

We will share Your personal information with others:

To manage Your policy including settling claims or providing Security or Medical Assistance if the claim or assistance relates to an incident which occurs outside Your Country of Domicile We may transfer Your personal information outside the European Economic Area or if different Your Country of Domicile.

We will only do this;

- if You have given Us Your permission.
- for underwriting purposes, such as assessing Your application and arranging Your policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if We are required or permitted to do this by law (for example, if We receive a legitimate request from the police or another authority including legal authorities outside the European Economic Area or, if different, Your Country of Domicile); and/or if required.

You can ask for further information about Our use of Your personal information. If You require such information, please write to the Data Protection Officer at the address set out below.

Preventing and detecting crime:

We may use Your personal information to prevent crime.

In order to prevent crime, We may:

- check Your personal information against Our databases;
- share it with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when You make an application to them for financial products (including credit, savings, Insurance, stockbroking or money transmission services). If such companies suspect fraud, We will share Your relevant personal information with them. The information We share may be used by those companies when making decisions about You. You can find out which fraud prevention agencies are used by Us by writing to Our Data Protection Officer at the address set out below; and/or if required:
- share it with operators of registers available to the Insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. We may pass information relating to Your Insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

Dealing with others on Your behalf:

To help You manage Your Insurance policy, subject to answering security questions, We will deal with You or Your spouse or partner or any other person whom We reasonably believe to be acting for You if they contact Us on Your behalf in connection with Your policy or a claim relating to Your policy. For Your protection, only You can cancel Your policy or change the contact address.

Data Protection Rights

Individuals have certain rights under the Data Protection Act 1998 including the right to ask for a copy of the information We hold about them. Individuals also have the right to ask Us to correct their information if it is inaccurate.

Marketing:

We will not use Your personal information and information about Your use of Our products and services to carry out research and analysis for marketing.

Further information:

You are entitled to receive a copy of any of Your personal information We hold. If You would like to receive a copy, or if You would like further information, or wish to complain about, the way that We use personal information, please write to the Data Protection Officer.

If We change the way that We use Your personal information, We will write to You to let You know. If You do not agree to that change in use, You must let Us know as soon as possible.

You have the right to complain to Us at any time if You object to the way We use Your personal information.

Contacting Our Data Protection Officer

To contact Our Protection Officer please write to Us at HDI Global Specialty SE, 10 Fenchurch Street, London EC3M 3BE UK giving Your name, address and Insurance policy number

Our Commitment to You

Each of Our customers is important to Us, and We believe You have the right to a fair, swift and courteous service at all times. We acknowledge receipt of Your complaint and We will deal with it promptly and provide a response as quickly as possible.

Cooling-Off Period & Premium Refund Guarantee

We hope You are happy with the cover this Policy provides. However if after reading this Policy Wording, Certificate of Insurance and Schedule of Benefits, this insurance does not meet with Your requirements, please notify The Policyholder that arranged this Policy for You and the Policy Administrator in writing (or the insurance intermediary who arranged this insurance) within fourteen (14) days from receipt of the Policy documents.

You may return the Policy to Us within 14 days for cancellation and a full refund of Your premium will be made to The Policyholder that paid the original premium to Us, providing no claim exists or has been made, no incident likely to result in a claim has occurred and no Insured Persons listed on the Schedule of Insured Persons has already undertaken a trip.

Your Policy will be retroactively cancelled and You cannot make a claim under it and neither You nor Us will have any further rights, liabilities or obligations under this insurance Policy.

Note: If You wish to cancel Your Policy after 14 days from the date of receipt of Your Policy documents, or a claim exists or has been made, or an incident likely to result in a claim has occurred or an Insured Person listed on the Schedule of Insured Persons on Your Certificate of Insurance has already undertaken a trip, We cannot refund Your premium to The Policyholder that arranged this Policy.

Please contact the Policy Administrator (or the intermediary who arranged this Policy) to cancel Your Policy and request to obtain a refund (if applicable). Their address and telephone number will appear on the intermediary's correspondence.

If You have any questions regarding the Terms of Your Policy, please contact the Policy Administrator directly for clarification, otherwise it shall be assumed that all Terms are understood and acceptable to You.

Complaints Procedure

What to do if You have a complaint:

Our aim is to provide an excellent service to customers at all times. However, We understand that from time to time, We may not live up to our own high standards, and recognise that occasionally things do go wrong. Whenever this happens, We welcome Your feedback to ensure that We provide the kind of service You expect.

Complaints can be notified to Us by phone, e-mail or in writing. Any enquiry or complaint You have may be addressed to Our complaints department by telephone, e-mail or in writing using the following contact details:

Telephone: 020 7015 4000

Email: complaints@hdi-specialty.com

Address: Complaints Department, HDI Global Specialty SE, 10 Fenchurch Street, London, EC3M 3BE, United Kingdom.

Please have details of the contract, including Your policy number, available to enable the enquiry to be dealt with speedily.

We take all complaints seriously and aim to resolve all problems promptly and fairly.

1. Upon receipt of Your complaint, We will, within no more than five working days, send You a letter to acknowledge Your complaint, and explain to You how we will investigate Your complaint. We will also enclose a copy of Our complaints procedure.
2. We will endeavour to send a final response to You within eight weeks of receipt of Your complaint. If We are unable to provide You with a final response within this time frame, We will write to You explaining the delay and advise You when You can expect a final response.
3. If more than eight weeks from the date of Your complaint have elapsed and You have not received a final response, or You are dissatisfied with the final response You have received from Us, You may choose to refer Your complaint to:

Telephone: 0800 023 4 567 – free for people phoning from a “fixed line” (for example a landline at home)

0300 012 3 123 – free for mobile phone users who pay a month charge for calls to numbers starting 01 or 02

Website: <http://www.financial-ombudsman.org.uk/>

Address: Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR, United Kingdom.

Please note: You must refer Your complaint to FOS within six months of the date on Our final response letter.

If You do not refer Your complaint within this time period, FOS will not have our permission to consider Your complaint and so will only be able to do so in very limited circumstances, for example, if FOS believes that the delay was as a result of exceptional circumstances.

Financial Ombudsman Service

Please note that the FOS will only consider Your complaint if You have given Us the opportunity to resolve it and You are a private Policyholder, a business with a group turnover of less than €2 million and/or fewer than ten employees, a charity with an annual income of less than €2 million, or a Trustee of a trust with a net asset value of less than €2 million.

Whilst We are bound by the decision of the FOS, You are not. Following the complaints procedure above does not affect Your right to take legal action.

Financial Services Compensation Scheme

HDI Global Specialty SE is covered by the Financial Services Compensation Scheme (FSCS), which means that You may be entitled to compensation if HDI Global Specialty SE is unable to meet their obligations to You.

For further information on the FSCS, please visit www.fscs.org.uk or by contacting:

Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GU17 1DY, United Kingdom.

Telephone 0800 678 1100 or 020 7741 4000

Email enquiries@fscs.org.uk

Useful Telephone Numbers and Websites

Crisis Management Company (24/7) +44 (0) 203 475 0269 Press 1 **stating NGS Ref: NGSHDI005**

Claims Administrator: +44 (0) 203 475 0269 Press 2

Voyager Insurance Services Ltd. +44(0) 1483 806 822

(Policy Administrators) UK Business hours only, Mon-Fri 09:00 – 17:30)

Foreign Office Travel advice: www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/

HDI Global Specialty SE: www.hdi-specialty.com/int/en

Claims Information

It is a condition precedent to liability that on the happening of any event which may give rise to a claim You must tell Us immediately and give Us all the assistance We may reasonably require whether or not You intend to claim. When You tell Us about an incident or claim We may pass on information relating to it to any relevant claims related database.

We and other insurers may search relevant claims related databases when You apply for Insurance, in the event of incident or claim or at the time of renewal to validate Your claims history or that of any other person or property likely to be involved in the policy or claim.

Who to contact in the event of a Claim

Claims Procedure

The Claims Administrator must be notified as soon as reasonably possible after any event or occurrence which may result in a claim and in any event no later than 60 days after the occurrence of such event. Should a claim be notified after this time, it may be declined.

For claims other than those falling under the Medical Assistance, Kidnap and Ransom, Political and Natural Disaster Evacuation or Personal Security Specialist Expenses please contact our Claims Administrator:

Advent Insurance Management Ltd

Email : hdiclaims@advent.claims

Phone : +44 (0) 203 475 0269 Press 2

Claims Procedure

As soon as possible after the occurrence of any Accidental Bodily Injury or Illness the Insured Person must obtain and follow the advice of a Qualified Medical Practitioner. We shall not be liable for any consequences arising due to the Insured Person's failure to obtain and follow such advice or use such appliance or remedies as may be prescribed.

You must immediately pass on to the Claims Administrator unanswered, all communications from third parties in relation to any event that may result in a claim under this Policy. You must not admit or repudiate liability, nor offer to settle, compromise, make payment or pay any claim under this Policy without their written agreement.

In the event of a claim Our Claims Administrator will ask for the completion of a claim form and for the claimant to provide them all reasonable and necessary evidence to support Your claim which will include receipts and invoices as applicable, medical certificates, police evidence or in the case of Bodily Injury evidence to show that this was caused as a result of an Accident. If the information supplied is insufficient, they will identify the further information required. If they do not receive this information, they may reject the claim or withhold payment until the information they may reasonably require is received.

The claimant must give the Claims Administrator or Crisis Management Company permission to obtain any medical reports or other records needed from any Qualified Medical Practitioner who has treated them otherwise We may not pay the claim.

The claimant must grant our Claims Administrator or Crisis Management Company permission to transfer personal information outside the European Economic Area or if different their Country of Domicile where necessary to enable them to provide the services described in Your policy documents (such as dealing with claims or providing Security or Medical Assistance). Failure to grant such permission may result in Our inability to provide such services or pay claims where the payment of such a claim is reliant on this information.

The Claims Administrator may ask the claimant to attend one or more medical examinations. If they do We will pay the cost of the examination(s) and for any medical reports and records (and the reasonable costs of any person required to travel with them provided these costs have been agreed by our Claims Administrator first). If the claimant to refuses to attend such examinations without reasonable cause We may reject their Claim.

In the event of the death of the claimant or Insured Person We have the right to request a post-mortem examination at Our own expense. If this is refused We may not pay the claim.

The Claims Administrator may also contact third parties who have or who were to provide services to You, for example airlines or hotels, to verify the information provided to them to support a claim.

If the claimant or You do not comply with any reasonable request made by Our Claim Administrator or Us under this Claims Procedure We may not pay the claim.

All claims payments under this Policy will be made to You, The Policyholder. We or the Claims Administrator will not pay the Insured Person or any other person directly unless You, The Policyholder, request it.

The payment of a claim in full will fully discharge our liability under this Policy.

HDI Global Specialty SE 24/7 Assistance Services

Security Assistance

In the event of a Security Emergency for Political and Natural Disaster Evacuation or Personal Security Specialist Expenses or claim for Kidnap and Ransom please contact Our Crisis Management Company - Northcott Global Solutions on:

Phone 24/7: +44 (0) 203 475 0269 Press 1 **stating NGS Ref: NGSHDI005**
Email: ops@northcottglobalsolutions.com

Our Crisis Management Company provides responses in respect of

- Political or Natural Disaster Evacuation Section
- Kidnap and Ransom Section
- Personal Security Specialist Expenses Section

Assistance and support is given to You through

- In house expert crisis management and response consultants.
- In house security analysts.
- A network of response teams and security professional throughout the world.
- In country assistance and deployable resources in support and response to an emergency situation.
- Dedicated Kidnap and Ransom response teams.

Medical Assistance

Our Crisis Management Company is operated by a specialist assistance provider who will advise on and where appropriate arrange all medical treatment, medical evacuation or repatriation, travel and accommodation.

In the event of a Medical Emergency overseas please contact Our Crisis Management Company – Northcott Global Solutions on:

Phone 24/7 : +44 (0) 203 475 0269 Press 1
Email : ops@northcottglobalsolutions.com

Our Crisis Management Company has experienced multi-lingual staff that will:

- Take charge of enquiries 24 hours a day 365 days a year and where they have agreed and approved the treatment, they will provide guarantee for such treatment directly to the treating facility.
- Talk to doctors and hospital staff in their own language.
- Ensure medical advisers are consulted at the outset for their views on the possibility of arranging Repatriation and the best method of transportation to be adopted.

If You require any of the following whilst on a Trip You must ring Our Crisis Management Company on the telephone number provided above and obtain their authorisation before:

- You go into Hospital or clinic as an In-Patient or Day-Patient.
- You wish to return home by any means other than originally booked.

Provided medical treatment, travel or accommodation has been approved by Our Crisis Management Company We will pay all associated costs incurred on behalf of You the Insured Person for the following:

- Making arrangements for the Insured Persons to travel home and where necessary ensure they are escorted by a medical attendant.
- Ensure assistance is provided upon arrival in the Insured Person's Country of Domicile following a Medical Repatriation.
- Making arrangements for the outward and return journeys for the next of kin or other nominated person to visit a sick or injured Insured Person.
- Assist in locating and sending drugs if not available locally.
- Where to seek advice on minor ailments.

Northcott Global Solutions must be informed that this Policy covers the person concerned and the following details must be provided:

- Your name, location and detail (including passport/visa etc).
- Your Employer, Company or Organisation.
- The Policy Number and Period of Insurance shown in the Certificate of Insurance
- The name and phone number of the doctor and Hospital treating You.
- The telephone or facsimile number on which You or Your representatives can be contacted.
- Your address abroad.
- The nature of the Emergency and/or medical problem.

In the event of an Emergency or Emergency admission, please do not delay obtaining Emergency treatment.

You should not attempt to find Your own solution and then expect full reimbursement from Us without prior approval first having been obtained from Our Crisis Management Company.

Medical Assistance Services provided by the team:

24 hour Service	Access to multi-lingual co-ordinators through the Emergency telephone lines operating 24 hours a day 365 days a year. The co-ordinators are trained in worldwide hospital procedures.
Evacuation Services	Evacuation or repatriation can be arranged, depending on the circumstances, by air ambulance or Scheduled airline and if medically necessary attended by a fully equipped medical team.
Medical Staff	A qualified team of Doctors and Nurses are on hand to ensure that the most appropriate medical treatment is provided, with access to medical consultants.
Direct Billing	Direct billing with hospitals can be arranged, removing the cost and inconvenience of using personal cash or credit card.

Non-Emergency Assistance

Assistance and Guidance whilst travelling:

- General Medical advice whilst abroad.
- Curtailment and Missed Departure assistance.
- A phone home service if there is an emergency.
- A translation and interpretation service if You need it.
- On stolen or lost passports, driving licenses, air tickets or other travel documents.
- On how to trace luggage with an airline operator if it is delayed or lost.
- On contacting local Embassies or Consulates.
- Information on languages and time zones.
- On transfer of money to You if required.
- On cancellation of credit cards if lost or stolen with the ability to report loss to the card provider.
- To relatives friends or employees if You are hospitalised.

Note: There may be charges for some services and You will have to pay these together with travel costs resulting from the advice You are given.

Reciprocal Health Agreements

Some countries provide reciprocal health agreements for visiting citizens of certain nationalities. These agreements can sometimes give You access to free or reduced cost medical treatment and services within participating state or government Hospitals or clinics.

Check with Your embassy before You travel to see if there is a reciprocal health agreement that exists between Your country of citizenship and destination. If it does then it is highly recommended that You should enrol in the reciprocal health programme before You depart.

In the event of liability being accepted for a medical expense which has been reduced by the use of a Reciprocal Health Agreement, We will not apply the deduction of an Excess under Section B –Medical and Emergency Travel Expenses in relations to Medical Expenses, Emergency Travel Expenses, Repatriation and Emergency Medical Evacuation.

EU Citizens: 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). You can obtain an application form from Your local Post Office or apply for an EHIC online at www.ehic.org.uk (for UK citizens) or by telephoning 0845 606 2030.

This will entitle You to Benefits from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

Other websites are available for other EU/EEA Nationals.

Australia / New Zealand:

If You are travelling to Australia or New Zealand and You require medical treatment, if You are eligible then it is recommended that You register for treatment under the national Medicare (Australia) or equivalent scheme of those countries.

In regards to Medicare, You can find details of how to enrol and the free treatment available can be found at the MEDICARE website: www.humanservices.gov.au/medicare or by emailing medicare@humanservices.gov.au

Alternatively, please call Our Crisis Management Company helpline for guidance. If You are admitted to Hospital You must contact Our Crisis Management Service as soon as possible and their authority obtained in respect of any treatment or costs not available under MEDICARE or similar reciprocal health agreement.

State / Public / Government / Charitable Hospitals

Your Policy contains additional Benefits if You choose to undergo eligible treatment in a State / Public / Government or Charitable Hospital during Your Insured Journey that results in no costs or charges being paid by You, or Us.

Have A Safe Trip

Before You or an Insured Person go overseas, check out the Foreign and Commonwealth Office (FCO) website at www.gov.uk/foreign-travel-advice . It is packed with essential travel advice and tips, and up to date country specific information. Please note this Policy does not provide cover for travel to areas where the FCO has advised against “all travel to”. See Policy Exclusion 11, Page 21.

European Union (EU) Travel Regulations

Under European Union (EU) travel regulations, You are entitled to claim compensation from Your carrier if any of the following happen:

1. Denied Boarding

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 two hours or more, the airline must offer You meals and refreshments, hotel accommodation and communication facilities. If You are delayed for more than five hours, the airline must also offer to refund Your ticket.

3. Luggage

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

4. Death or Injury

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

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

Schedule of Benefits

Provided the appropriate premium has been paid, You are covered in accordance with the full policy wording shown herein, and subject to any endorsements or conditions issued by Us, up to the limits and sub-limits applicable to Your Level of Cover, as shown on Your Certificate of Insurance. The following Schedule of Benefits is not applicable to 'Bespoke' Levels of Cover, in this instance a separate Schedule of Benefits will be issued by Us.

The currency in which the premium is paid, being either GBP £, Euros € or USD \$, determines the currency that applies to the policy for the purposes of Benefits, limits and Excesses. All Benefits are Per Insured Person, Per Section, Per Insured Journey unless otherwise stated. Where an Aggregate Limit is stated, this relates to the maximum limit payable by Us for all eligible claims, falling under that section, within the Period of Insurance for all Insured Persons, per Insured Journey.

Schedule of Benefits - Levels of Cover	Level 1 Essentials	Level 2 Super	Level 3 Enhanced
	£ / € / \$	£ / € / \$	£ / € / \$
Annual Multi-Trip Cover - Unlimited Trips Per Policy Period -Insured Persons may travel separately	SUM INSURED / MAXIMUM PAYABLE	SUM INSURED / MAXIMUM PAYABLE	SUM INSURED / MAXIMUM PAYABLE
Maximum Duration Per Trip	90 Days	120 Days	180 Days
Area of Cover - (unless shown otherwise on Your Certificate of Insurance)	Worldwide	Worldwide	Worldwide
Travel Type	Business Travel and Leisure Travel		
SECTION A - PERSONAL ACCIDENT			
1. Death	10,000	50,000	100,000
2. Loss of Limb	10,000	75,000	125,000
3. Loss of Sight	10,000	75,000	125,000
4. Loss of Hearing	10,000	50,000	100,000
5. Loss of Speech	10,000	50,000	100,000
6. Permanent Total Disablement	10,000	75,000	125,000
7. Permanent Partial Disablement	Covered	Covered	Covered
(a) one thumb	15% of item 6	15% of item 6	30% of item 6
(b) forefinger	10% of item 6	10% of item 6	20% of item 6
(c) any finger other than forefinger	5% of item 6	5% of item 6	10% of item 6
(d) big toe	7.5% of item 6	7.5% of item 6	15% of item 6
(e) any toe other than the big toe	2.5% of item 6	2.5% of item 6	5% of item 6
(f) shoulder or elbow	12.5% of item 6	12.5% of item 6	25% of item 6
(g) wrist, hip, knee or ankle	10% of item 6	10% of item 6	20% of item 6
(h) lower jaw by surgical operation	15% of item 6	15% of item 6	30% of item 6
Temporary Total Disablement (Payable 104 weeks)	Not Covered (Available On Bespoke Quote)	Not Covered (Available On Bespoke Quote)	Not Covered (Available On Bespoke Quote)
Personal Accident Extensions (Included up to limit shown):			
Coma Benefit	Not Covered	50 per day up to 365 days	50 per day up to 730 days
Dental and Optical Benefits	Not Covered	1,000	1,000
Facial Disfigurement	Not Covered	5,000	5,000
Fracture Benefit	Not Covered	Up to 2,000	Up to 2,500
Funeral Expenses	Not Covered	10,000	10,000

Hospital Inconvenience	Not Covered	50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to 365 days	50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to 365 days
Paraplegia, or Quadriplegia	Not Covered	Paraplegia 25,000 or Quadriplegia - 25,000	Paraplegia 50,000 or Quadriplegia - 50,000
Return Home Expenses	Not Covered	1,500	1,500
Urgent Expenses Following Death	Not Covered	2,000	2,000
Catastrophic Personnel Replacement Expenses	Not Covered	Not Covered	1,000,000 per Event
Childcare Expenses	Not Covered	Not Covered	500 per week up to 104 weeks
Commuting Expenses	Not Covered	Not Covered	5,000
Corporate Reputation Protection	Not Covered	Not Covered	25,000 per Event
Family Benefit	Not Covered	Not Covered	5,000 per surviving dependent subject to a maximum of 25,000 per Event
Home Improvement Expenses	Not Covered	Not Covered	25,000
In House Domestic Services	Not Covered	Not Covered	10,000
Loss of Enjoyment of Life Benefit	Not Covered	Not Covered	5,000
Nominated Person Benefit	Not Covered	Not Covered	2,500
Post-Traumatic Stress Disorder-Terrorism	Not Covered	Not Covered	15,000
Quality of Life Improvement	Not Covered	Not Covered	15,000
Rehabilitation Case Management	Not Covered	Not Covered	No Limit
Replacement Recruitment Expenses	Not Covered	Not Covered	10,000
Retraining Expenses	Not Covered	Not Covered	15,000
Surviving Dependents Benefit	Not Covered	Not Covered	Double the Death Benefit, up to a maximum of 1,000,000 per Event
Maximum Sum Insured per Insured Person for Death and Capital Benefits	10,000	100,000	175,000
Aggregate Limit per Insured Person	200,000	200,000	200,000
Maximum Accumulation Limit	10 Lives /Event	10 Lives /Event	10 Lives /Event
SECTION B - BUSINESS & LEISURE TRAVEL			
B1. Medical and Emergency Travel Expenses	£/€/ \$ 35 Excess	£/€/ \$35 Excess	Nil Excess
Medical Expenses, Emergency Travel Expenses, Repatriation and Emergency Medical Evacuation	5,000,000	25,000,000	Unlimited
Medical Expenses, Emergency Travel Expenses, Repatriation and Emergency Medical Evacuation in relation to COVID 19 only	£/€/ \$ 250 Excess 150,000	£/€/ \$ 250 Excess 150,000	£/€/ \$ 250 Excess 150,000
Extensions (Included up to limit shown):			
Funeral Expenses	10,000	10,000	10,000
Hospital Inconvenience	50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to a maximum of 365 days (Nil Excess)	50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to a maximum of 365 days (Nil Excess)	50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to a maximum of 365 days (Nil Excess)

Continuing Medical Charges	Not Covered	25,000 (Nil Excess)	50,000 (Nil Excess)
B2. Search and Rescue Expenses	Not Covered	25,000 in the aggregate annually	50,000 in the aggregate annually
B3. Kidnap and Hostage Expenses	Not Covered	25,000 Annual Aggregate Limit: 150,000 for Consultants Costs No Cover for Ransom Monies* (*Available on separate K&R Policy)	50,000 Annual Aggregate Limit: 250,000 for Consultants Costs No Cover for Ransom Monies* (*Available on separate K&R Policy)
B4. Political and Natural Disaster Evacuation	Not Covered	Covered	Covered
Evacuation and Repatriation Costs	Not Covered	25,000	50,000
Expenses	Not Covered	100 per day for a maximum of 30 days	100 per day for a maximum of 30 days
B5. Personal Security Specialist Expenses	Not Covered	5,000 In the aggregate annually.	10,000 In the aggregate annually.
B6. Personal Belongings	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess	Nil Excess
Personal Belongings	2,000	5,000	10,000
Single Item, Pair or Set Limit	500	1,000	2,000
Valuables Limit	500	1,000	2,000
Extensions (Included up to limit shown):			
Temporary Loss	Not Covered	1,000	1,000
Business Samples	Not Covered	1,000	1,000
Business Equipment	Not Covered	2,000	2,000
Electronic Business Equipment	Not Covered	2,000	2,000
Loss of Keys	Not Covered	1,000	1,000
B7. Money	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess	Nil Excess
Loss or theft of Money	Up To 500	Up To 500	Up To 1,000
- Cash Limit	Up To 300	Up To 500	Up To 1,000
- Cash Limit (Aged under 18)	Up To 50	Up To 50	Up To 50
Fraudulent Use of Credit Card	5,000	5,000	5,000
Lost or Damaged Passport and/or Visa	2,000	2,000	2,000
Theft of Passport and Visa	1,000	1,000	1,000
Per Person Limit	2,000	5,000	10,000
Aggregate Limit – All Insureds	20,000	50,000	100,000
B8. Cancellation, Curtailment, Replacement and Change of Itinerary	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess	Nil Excess
Cancellation, Curtailment, Replacement Personnel and Change of Itinerary	Up to 3,000	Up to 5,000	Up to 10,000
Aggregate Limit – All Insureds	30,000	50,000	100,000

B9. Travel Delay	50 for first complete 12 hour delay, and 50 for each subsequent 12 hour Period, up to a maximum of 2,000 (Nil Excess)	50 for first complete 4 hour delay, and 50 for each subsequent 12 hour Period, up to a maximum of 2,000 (Nil Excess)	50 for first complete 4 hour delay, and 50 for each subsequent 4 hour Period, up to a maximum of 2,000 (Nil Excess)
B10. Missed Departure	Not Covered	1,000	1,000
B11. Hijack and Kidnap	Not Covered	300 for each 24 hour Period, up to a maximum of 20,000	300 for each 24 hour Period, up to a maximum of 20,000
B12. Personal Liability	Limit of Liability 1,000,000	Limit of Liability 1,000,000	Limit of Liability 1,000,000
B13. Legal Expenses	5,000	25,000	50,000
Sports Activities – Leisure List (Excludes Persons aged 75 or over, Winter Sports & Professional Sports) Winter Sports and Adventure Sports and Activities Options Available Below	100+ Activities Covered Refer to Section	100+ Activities Covered Refer to Section	100+ Activities Covered Refer to Section
NGS ‘One Touch’ Emergency App	Included	Included	Included

OPTIONAL ADDITIONAL COVERS

Each of the following Options is only applicable if it is shown on Your Certificate of Insurance.

Option 1: Winter Sports Activities			
- Excludes persons aged 75 and over - 21 days limit in total for each annual Period of cover	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess	Nil Excess
Ski Equipment & Hire – Overall Limit	500	750	1000
- Maximum per item, pair or set owned or borrowed	250	500	500
- Maximum per item, pair or set hired	250	500	500
- Necessary Ski Equipment Hire (amount per day)	300 (15) (Nil Excess)	500 (50) (Nil Excess)	500 (50) (Nil Excess)
Ski Pack –Limit	400	500	600
Piste Closure (amount per day)	200 (20) (Nil Excess)	300 (30) (Nil Excess)	400 (40) (Nil Excess)
Option 2: Terrorism Disruption Protection	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess
Pre-Trip Cancellation Due To Security Reasons	5,000	5,000	5,000
Trip Interruption Due To An Act of Terrorism	5,000	5,000	5,000
Option 3: Hazardous Activities & Sports	£/€/ \$ 250 Excess	£/€/ \$ 250 Excess	£/€/ \$ 250 Excess
To Include Cover For Hazardous Activities & Sports	As Per Hazardous Activities & Sports List	As Per Hazardous Activities & Sports List	As Per Hazardous Activities & Sports List

Policy Definitions

Each time We use one of the words or phrases listed below, it will have the same meaning wherever it appears in Your Policy unless We state otherwise. A defined word or phrase will start with a capital letter each time it appears in the Policy, except for headings and titles. Each Section of the Policy contains definitions which apply to that particular Section and they must be read in conjunction with the following Policy Definitions.

Accident / Accidental

Shall mean a sudden violent external unforeseen and identifiable event.

Accidental Bodily Injury

1. Injury caused by Accidental and/or violent means; or
2. Injury resulting from Exposure

occurring within 12 months from the date of the Accident by which such injury is caused.

Appropriate Authorities

The Foreign and Commonwealth Office of the United Kingdom, The United States Department of State, the Foreign Office of Canada or similar authority of the Insured Person's Country of Domicile.

Benefit Period

The total Period, after the expiry of any Excess Period stated in the Schedule of Benefits, for which We will pay Benefits for Temporary Total Disablement and/or Temporary Partial Disablement in respect of any one Accident to or Illness of any Insured Person.

Complications of Pregnancy and Childbirth

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

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

Certificate of Insurance

The Certificate of Insurance issued by Us in respect of this Policy which sets out the name of The Policyholder, the Period of Insurance, Schedule of Insured Persons, as well as the Level of Cover and any applicable policy options active, endorsements, alterations of coverage or special conditions and terms. This along with this Policy Wording, 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.

Coronavirus or COVID-19

Means any of a group of RNA viruses that cause a variety of diseases in humans and other animals. 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.

Country of Domicile

The country in which the Insured Person resides in and/or the country to which the Insured Person shall return to when repatriated or country in which they hold a valid passport.

Death

Means death caused as a result of Accidental Bodily Injury.

Dependant(s)

The natural or legally adopted children or legal wards of an Insured Person (and/or Insured Person's Partner where applicable) living at the same address who are no older than 18 years of age or 23 years of age if in full time education at the time a claim occurs.

Epidemic

Means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

Excess

The first part of each and every claim that You are responsible for paying per incident claims for, under each section by each Insured Person.

Excluded Territory

Shall mean Afghanistan, Columbia, Iran, Iraq, Mexico (other than the Cancun holiday area of Mexico), Nigeria, Mali, Pakistan, Philippines, Somalia, Syria, Sudan, South Sudan, Libya, Venezuela or Yemen or any other destination, country or region where the Appropriate Authority's advice at the time the trip was booked was against all travel to such destination, country or region.

Exposure

Death and/or injury to an Insured Person as a direct result of exposure to the elements shall be deemed to have been caused by Accidental Bodily Injury.

Family

Means two adults (or one adult for a Single Parent Family), one of whom must be a Director or Employee of The Policyholder, and all of their dependent children no older than 18 years of age or 23 years of age, if in full time education. Once a dependent child leaves full time education cover will cease immediately. All persons must live at the same home address and are entitled to travel separately, providing they are named on the Schedule of Insured Persons.

Hospital

Any establishment which is registered or licensed as a full-time facility for surgical and medical diagnosis and treatment of injured and ill persons by and under the supervision of a Qualified Medical Practitioner continuously providing a 24 hours a day nursing service supervised by State Registered Nurses or nurses with equivalent qualifications and is not primarily a mental institution or a place of rest for the aged, for drug addicts or alcoholics.

Illness

Means illness or disease (not resulting from Accidental Bodily Injury) contracted anywhere in the world that declares itself during the Period of Insurance and occasions the total disablement of the Insured Person during the Period of Insurance.

Insured Person/Employee

Any Director or Employee under a contract of employment, contract of service or apprenticeship with The Policyholder that arranged this Policy or person or category of persons shown in the Schedule of Insured Persons for whom the appropriate premium has been paid and who at the commencement of the Period of Insurance is less than 81 years of age.

Subject to the appropriate Family premium having been paid by The Policyholder and the Insured Person(s) being listed on the Schedule of Insured Persons, this definition and cover is extended to apply to any member of the Employee's Family.

Insured Person's Partner

The spouse or partner of an Insured Person living at the same address as the Insured Person for the last 12 months and sharing financial and where applicable responsibility for their Dependents.

Investigational, Experimental or for Research Purposes

Terms used to describe procedures, services or supplies that are by nature or composition, or are used or applied, in a way which deviates from generally accepted standards of current medical practise.

Level of Cover: The applicable sections of cover and the respective limits and Excesses identified within the Schedule of Benefits as indicated in Your Policy. The Levels of Cover available are 'Essentials', 'Standard', 'Super' and 'Bespoke'. In respect of 'Bespoke' Levels of Cover, a separate 'Bespoke' Schedule of Benefits will be provided.

Operative Time of Cover

The Period of time for which We will cover the Insured Person for the Level of Cover shown on Your Certificate of Insurance is limited to an Insured Journey.

Insured Journey

A trip or journey undertaken by an Insured Person outside their Country of Domicile not exceeding the maximum duration per trip shown in the Schedule of Benefits applicable to the Level of Cover shown on Your Certificate of Insurance (unless otherwise agreed by Us) which is for leisure or holiday purposes (including cruises) or which The Policyholder has authorised in connection with The Business which begins during the Period of Insurance, and commences from the time the Insured Person leaves their Country of Domicile and continues during the entire Period of the journey and terminating at the time of return to their Country of Domicile.

If the Insured Journey is solely within the Insured Person's Country of Domicile, cover will only be operative if the journey involves an air flight and/or overnight pre-booked pre-paid accommodation at least 50 miles from home. Emergency Medical Expenses cover is not applicable to an Insured Journey solely within the Insured Person's Country of Domicile.

Mental Health Disorder

A mental, nervous or emotional disease or disorder which generally denotes a disease of the brain with predominant behavioural symptoms; or a disease of the mind or personality, evidenced by abnormal behaviour; or a disorder of conduct evidenced by socially deviant behaviour. Mental Health Disorders include: psychosis, depression, schizophrenia, bipolar affective disorder and psychiatric illnesses or other mental health disorders recognised by the British Medical Association or listed in the current edition of the diagnostic and Statistical Manual for Mental Disorders of the American Psychiatric Association.

Pandemic

A disease which is prevalent throughout a country or region and is declared as a Pandemic by the World Health Organisation.

Period of Insurance

From the Effective Date until the Policy Expiry Date shown in the Certificate of Insurance and any subsequent Period for which We accept payment for renewal of this Policy. This Insurance covers an unlimited number of business, holiday or leisure trips starting within that Period of Insurance, provided that no single trip is intended to be for longer than the maximum duration per trip shown in the Schedule of Benefits applicable to the Level of Cover shown on Your Certificate of Insurance.

There is no cover offered by the Policy whatsoever for trips which are longer than the maximum duration per trip shown in the Schedule of Benefits applicable to the Level of Cover shown on Your Certificate of Insurance, this would include not insuring You for part of a trip which is longer than the maximum duration per trip shown in the Schedule of Benefits applicable to the Level of Cover shown on Your Certificate of Insurance. If You return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of the delay.

Physical Manual Work

Any hands-on work whether paid or not, involving physical labour such as but not limited to building, butchery, construction, farming, fishing, forestry, meat packing, mining, maintenance of, or involving the use or repair of power tools, electrical, mechanical or hydraulic plant or hazardous equipment such as explosives. Physical manual work does not include work of a purely managerial, supervisory, sales or administrative nature.

Policy Administrator

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, and has and shall have no direct, indirect, joint, several, separate, independent responsibility, liability or obligation of any kind whatsoever under the Policy, Schedule of Benefits, Policy Wording or Certificate of Insurance.

Qualified Medical Practitioner

A doctor or specialist who is registered or licensed to practice medicine under the laws of the country they practice in other than an Insured Person, Partner of an Insured Person, or a member of the immediate family of You or the Insured Person or an Employee of Yours.

Salary

The Insured Person's total gross annual salary or wages excluding any loan payments (but including overtime, commission or bonus payments, provided they have been specifically included in the estimated/actual salaries/wages on which the premium has been based) prior to deductions, paid in the 12 months immediately preceding the date of Accidental Bodily Injury or onset of Illness.

Senior Management

Those in Your organisation who play a significant role in management or organisational decision-making.

Schedule of Benefits

The Schedule of Benefits as shown on pages 11-14 (or separate document issued by Us in respect of 'Bespoke' Levels of Cover) which summarises details of the Benefits covered, sums insured, and any Excesses applicable to each Level of Cover, all of which are subject to the full terms of this Policy and any Endorsements and Conditions issued by Us applying to the Policy.

Schedule of Insured Persons

The document which may form part of the Certificate of Insurance or a stand-alone document specifies details of The Policyholder, The Insured Persons, The Operative Time of Cover and The Business.

Substance Abuse

Alcohol, drug or chemical abuse, overuse or dependency.

Temporary Partial Disablement

Disablement which prevents the Insured Person from attending to a substantial part of their usual occupation.

Temporary Total Disablement

Disablement which entirely prevents the Insured Person from engaging in their usual occupation.

Terminal Prognosis

An incurable illness or disease that cannot be adequately treated or cured and is reasonably expected as certified by a Qualified Medical Practitioner to result in the death of the Insured Person within 12 months of diagnosis.

The Business

Activities directly connected with The Business described in the Schedule of Insured Persons.

Unattended

When the Insured Person is not in full view of and not in a position to prevent unauthorised interference with or theft of their property or vehicle.

United Kingdom

For the purposes of this Policy means England Scotland Wales and Northern Ireland.

Valuables

Cameras, photographic, audio, video, computer, e-readers, telecommunications and electrical equipment (including computer games machines, mobile telephones, tablets, smart phones and sat navs) and any other related accessories (including CDs, DVDs, MP3 discs or similar, films, cartridges and headphones), telescopes, binoculars, spectacles, sunglasses, antiques, watches, jewellery, furs and articles made of or containing precious or semi-precious stones and metals.

War

Shall mean armed conflict between nations, invasion act of foreign enemy, civil war, military or usurped power.

We/Us/Our

HDI Global Specialty SE, UK Branch.

Weekly Wage

The average weekly wage excluding any loan payments (but including overtime, commission or bonus payments, provided they have been specifically included in the estimated/actual salaries/wages on which the premium has been based) prior to deductions, paid in the 12 week Period immediately preceding the date of the Accidental Bodily Injury or onset of Illness or any shorter Period if the Insured Person has been employed by You for less than 12 weeks.

Winter Sports: Big Foot Skiing, Curling, Glacier Crossing/Hiking, Cat/Heli-skiing/Boarding, Ice skating (other than on an indoor rink), Kite Skiing, Mono Skiing, Skiing (including off piste with a guide), Ski Bobbing, Skiing Cross Country, Snow Blading (on piste only), Snowboarding (including off piste with a guide), Snow Kiting, Snow Mobiles/Skidoos, Snow Shoeing, Tobogganing.

You/Your/The Policyholder

The persons, companies, partnerships or unincorporated associations named in the Schedule of Insured Person as The Policyholder.

Policy Conditions

Each Section of the Policy contains specific conditions. They must be read in conjunction with the following Policy Conditions which apply to all Sections unless otherwise stated. Where (i) there has been a failure to comply with a term (express or implied) of this Insurance contract, other than a term that defines the risk as a whole; and (ii) compliance with such term would tend to reduce the risk of loss of a particular kind and/or loss at a particular location and/or loss at a particular time, We cannot rely on the breach of such term to exclude, limit or discharge Our liability if You show that the failure to comply with such term could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

It is a condition precedent to liability that on the happening of any event which may give rise to a claim You must tell Us immediately and give Us all the assistance We may reasonably require whether or not You intend to claim. When You tell Us about an incident or claim We may pass on information relating to it to any relevant claims related database.

1. Adjustable Premium

If it has been agreed with Us that any part of the premium, being based on estimates, is adjustable You shall within 30 days of the end of each Period of Insurance provide Us with the actual figures and the premium will be adjusted accordingly.

2. Aggregate Limit

If the aggregate amount of all Benefits payable exceeds the stated Aggregate Limit the Benefits payable to an Insured Person shall be proportionately reduced until the total of all Benefits does not exceed the Aggregate Limit.

3. Alteration of Risk

Where there is a deliberate or reckless misrepresentation or non-disclosure of relevant information (such relevant information is including but not limited to where there has been any alteration to The Business and/or the occupation or pursuits of any Insured Person after the Effective Date of this Insurance which increases the risk of loss, liability, destruction, damage, accident, injury or illness or where Your interest ceases except by will or operation of law) the policy will be treated as void and of no effect from the date of such misrepresentation or non-disclosure and no return of premium will be allowed.

Where such misrepresentation or non-disclosure is not deliberate or reckless but would have affected Our consideration of the risk, We may take the following actions with effect from the date of the misrepresentation or non-disclosure:

- i. if We would not have provided Insurance on any terms, We will treat the policy as void and of no effect and We will return the amount of any premiums paid from that date;
- ii. if We would have entered the contract but at an additional premium We have the right to reduce any claim payment in proportion to the amount of the underpayment; and/or
- iii. if We would have entered the contract but applied different terms We have the right to amend the terms to those which would have been applied.

4. Assignment

You may not assign or transfer the Benefits under this Policy. We shall not be bound to accept or be affected by any notice of any trust charge, lien, purported assignment or other dealing with or relating to this Policy.

5. Cancellation & Renewal

We may cancel this Policy by sending You or The Policyholder that arranged this Policy 30 days written notice to Your/Their last known address and We will return the Premium of any of the Period of Insurance remaining to The Policyholder that arranged this Policy. We shall not be bound to accept any renewal or extension of any insurance Policy.

The Policyholder who arranged this Insurance may cancel this Policy at any time by sending Us 30 days written notice and any unearned premium shall be returned to them provided that during the current Period of Insurance there have been:

1. No claim(s) made under this Policy for which We have made a payment; and/or
2. No claims(s) made under this Policy which are still under consideration by Us; and/or
3. No incident(s) which You or the Insured Person are aware of and are likely to give rise to a claim, which have not yet been reported to Us or the Claims Administrator.

If The Policyholder who arranged this Policy cancels this Policy, it is their responsibility to notify all Insured Persons and persons listed on all Schedules of Insured Persons of the cancellation on, or prior to, the date of cancellation.

We may cancel the cover provided by this Policy for War by sending 7 days written notice to You at Your last known address.

6. Cessation of Employment

Coverage under this Policy will cease for the Employee and all Family members named on the Schedule of Insured Persons with immediate effect, or upon their return from an Insured Journey if they are overseas when the employment ceases (whichever is the later) if the Employee ceases to remain employed under a contract of employment, service or apprenticeship with The Policyholder.

Note: If You have a Bespoke Level of Cover Policy that includes cover for Temporary Total and Temporary Partial Disablement, Payment of Temporary Total and Temporary Partial Disablement Benefit will cease immediately if the Insured Person who is the subject of a claim retires or otherwise ceases to be employed by You.

7. Contribution & Other Insurances

You must inform Us if there is other insurance that would, or would but for the existence of this insurance, pay such claim. If at the time of an event giving rise to a claim there is any other Insurance Policy in force in Your name which covers You or the Insured Person for the same expense, loss or liability We will only pay a proportion of the claim being determined by reference to the cover provided by each of the relevant policies with the exception of Personal Accident Benefits which will be payable in full. We shall not pay any claim in respect to care, treatment, services or supplies furnished by any program or agency funded by any government.

8. Fit To Travel

You must be fit to travel when booking Your trip or purchasing this policy whichever is the later.

9. Claims Notification & Reimbursement

You must complete a claim form within no later than 60 days of returning to your Country of Domicile if anything happened during the Insured Journey which might lead to a claim under the Policy. You must pay back to Us any amount which We have paid for something which is not covered under this Policy.

10. Fraud

1. If You or anyone acting on Your behalf makes a fraudulent claim under the Policy, We:
 - a) Are not liable to pay the claim; and
 - b) May recover from You any sums paid by Us to You in respect of the claim; and
 - c) May by notice to You treat the Policy as having been terminated with effect from the time of the fraudulent act.
2. If We exercise Our right under clause 1 c) above:
 - a) We shall not be liable to You in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to Our liability under the Policy (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
 - b) We need not return any of the premiums paid.
3. If a fraudulent claim is made under the Policy by or on behalf of an Insured Person, We may exercise the rights set out in clause 1 above as if there were an individual Insurance contract between Us and the Insured Person. However, the exercise of any of those rights shall not affect the cover provided under the Policy for any other Insured Person or You.

Nothing in the above is intended to vary the position under the Insurance Act 2015.

11. Identification

The Policy and the Schedule of Insured Persons and the Schedule of Benefits will read as one contract. A particular word or phrase which is not defined will have its ordinary meaning.

12. Premium Payment Warranty.

You warrant that all premiums due to Us under this policy are paid within the terms agreed from the inception date. Non-receipt by Us of such premium, by midnight (local standard time) on the premium due date, shall render this policy void with effect from inception.

13. The Contracts (Rights of Third Parties) Act 1999

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto does not apply to this Policy. Only We and The Policyholder can enforce the terms of this Policy. No other party may Benefit from this contract as of right. The Policy may be varied or cancelled without the consent of any third party.

14. Reasonable Precautions

You must take all reasonable precautions to avoid accident, injury or illness to any person, or loss, destruction or damage to their property and must always act as if You are uninsured, and You must comply with all legal requirements and safety regulations and conduct The Business in a lawful manner. If in relation to any claim You have failed to fulfil any of these conditions, You will lose Your right to indemnity or payment for that claim. You must take all reasonable steps to get back any article which has been lost or stolen. You must if asked to, identify the person You believe to be responsible for the loss and to assist with any prosecution if necessary.

15. Recovery from Third Parties

In the event that a third party is held liable for all or part of any claim paid under this Policy We may exercise Our legal right to pursue the third party to recover Our outlay. You or the Insured Person will upon Our request agree to and permit Us to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. We will pay the costs and expenses involved in exercising the right against third parties.

You shall cooperate with Us to obtain or pursue a recovery or contribution from, or in the prosecution of any and all valid claims We may have against any other insurance or third parties (including any National Insurance Programme, Reciprocal Health Agreement, the Department of Work & Pensions, Employer's Liability or Workers Compensation Insurance or similar) arising out of any occurrence which results, or may result in a loss payment by Us to account for any amounts recovered on the basis that We shall be entitled to recover first in full any sums paid by Us before You receive any amount recovered.

You shall cooperate with Us and provide such information and documentation reasonably required by Us in order to collect and enforce Our rights of subrogation. We may institute any proceedings at Our own expense against such third parties in Your name.

Should You fail to prosecute any valid claims against third parties and We thereupon become liable to make payment under this insurance, then We shall be subrogated to all Your rights. Any amount recovered by Us shall be used to pay Our expenses of collection and reimbursement for any amount that We may have paid or become liable to pay under this insurance. Any remaining amounts shall be paid to You.

16. Range of Services & Measures Outside of Our Control

We and Our Crisis Management Service will make every effort to apply the full range of services in all circumstances as shown in the Policy. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided. The timeliness of Emergency Medical Evacuation or Repatriation of Remains can be affected by circumstances which are not within Our or their control, such as delays of or restrictions on flights caused by mechanical problems, government officials, telecommunications problems, weather and other Acts of God. We and our Crisis Management Service shall not be liable for any delays that are not within Our or their direct and immediate control.

17. Sanction Limitation and Exclusion Clause

We shall not provide cover or pay or be liable for any claims or provide any Benefit under this Policy if by providing any cover, paying any claims or providing any Benefit under this Policy 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 United States of America.

18. Insured Person Documentation

The Policyholder must ensure that each Insured Person upon enrolment into the VoyagerProtect Travel Insurance Plan, must as a minimum receive: Certificate of Insurance, Travel Insurance Policy Summary & Member's Guide & Policy Wording.

19. Insured Person Cover and Limits Suitability Review

Insured Persons must check upon enrolment into the VoyagerProtect Travel Insurance Plan that the Sums Insured and Sections of Cover are adequate for their personal needs and if not, they should notify the Policyholder prior to travel to enquire if alternative cover arrangements can be made e.g. If you an Insured Person is taking high value personal belongings or personal cash with them, they should check that the value of such items is not in excess of the limits shown in the Schedule of benefits Section B6 Personal Belongings or B7 Money.

Policy Exclusions

Each Section of the Policy contains Exclusions. They must be read in conjunction with the following Exclusions which apply to all Sections unless otherwise stated. This Policy does not cover:

1. The Excess, being the first amount of each and every claim under each Section, where shown as applicable in the Schedule of Benefits applicable to the Level of Cover shown on Your Certificate of Insurance.
2. Any claim occurring outside of the Period of Insurance shown on Your Certificate of Insurance.
3. Any claim for any losses that are not directly covered by the terms and conditions of this Policy.
4. Any claim occurring if You fail to be in compliance with all conditions and provisions of this insurance.
5. Any claim for additional expense(s) or fee(s) arising from errors or omissions in Your booking arrangements or Your failure to obtain relevant visa or passport documents.
6. Any claim occurring because You act illegally or break any government prohibition, travel warning or regulation including visa requirements.
7. Any circumstance that could have been reasonably foreseen as giving rise to a claim for Cancellation, Travel delay or Personal Accident section operative time of cover.
8. The Insured Person engaging in any kind of flying other than as a passenger in a commercially licensed passenger carrying aircraft, unless with prior agreement from Us in writing.
9. The Insured Person being a full-time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
10. The Insured Person's own criminal or malicious act or committing or attempting to commit suicide or intentionally inflicting self injury or participating in civil commotions or riots of any kind.
11. Any claim incurred in any country, destination or region where the Foreign and Commonwealth Office (FCO) or Appropriate Authorities advice at the time the trip was booked is 'against all travel to'.
12. Any claim arising in an Excluded Territory.
13. An Insured Person once they have attained the age of 81.
14. Any claim arising from You engaging in any form of Physical Manual Work as defined herein.
15. Any claim resulting directly or indirectly from work on or participating in: offshore installations (such as oil rigs), mining underground, engaging in or as part of military duties (including peacekeeping and police), close security, close protection and bomb or mine disposal.
16. Any claim arising from any participation in any sport, activity or Athletics on a professional or semi- professional basis.
17. Any claim arising from any participation in any sport, activity or Athletics other than those in the Leisure Activities List.
18. Any claim arising from any participation in any sport, activity or Athletics as defined under Option 1 Winter Sports Activities or Option 3 Hazardous Activities and Sports, unless this has been accepted by Us, the option is shown on Your Certificate of Insurance and the appropriate additional premium has been paid.
19. Claims where there is another Insurance policy covering the same risk.
20. Claims in respect to care, treatment, services or supplies furnished by any program or agency funded by any government.
21. Costs recoverable elsewhere or any costs You would have expected or would have been required to pay, if the event resulting in the claim had not happened.
22. The Insured person being under the influence of alcohol as defined by the motor vehicle laws at their trip destination.
23. Claims arising from You being under the influence of or due wholly or partly to the effects of drugs, narcotic agents or Substance Abuse, other than for drugs taken in accordance with treatment prescribed and directed by a Qualified Medical Physician but not for the treatment of drug, narcotic agents or Substance Abuse.
24. Any claim or expense of any kind caused directly or indirectly by sexually transmitted diseases.
25. Any claim or expense of any kind directly or indirectly caused by, contributed to or arising from Human Immunodeficiency Virus Infection (HIV) and/or Acquired Immunodeficiency Syndrome (AIDS) and/or any form or variation of HIV or AIDS, however caused.
26. Any claim occurring from You being in control of a motor cycle or vehicle without a current motorcycle or vehicle license valid for the country You are travelling in or You being a passenger travelling on a motorcycle or in a motor vehicle that is in the control of a person that does not hold a current motorcycle or motor vehicle license valid for the country You are travelling in.
27. Any loss which happens after We have provided services of any kind to the Insured Person or for any loss which happens following any delay, on Our part, in providing services to the Insured Person unless negligence on Our part can be proved.
28. Any claim for the Insured Person's Family unless Family cover has been chosen and paid for.
29. Costs of telephone calls or faxes, food, drinks, laundry, taxi fares, car hire or indirect losses which occur in connection with or as a result of the main loss (unless specifically insured herein and applicable to Your Level of Cover shown on Your Certificate of Insurance).
30. Your claim arising from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military, any nuclear reaction or contamination from nuclear weapons or radioactivity, biological and or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear or as a result of your service in the military, naval or air service of any country or Acts of Terrorism, other than when such event first arose after You started Your trip and where You had no direct or indirect involvement in such event. In any event cover shall only be in force for a maximum of 30 days at Your trip destination or until Your trip is scheduled to end, You return to Your Country of Domicile or You exceed the maximum trip duration shown in Your Schedule of Benefits whichever occurs first.
31. No cover for pregnancy complications when you are travelling beyond 36 weeks gestation, or 32 weeks in respect of a pregnancy involving the potential of a multiple birth, or when travelling against the advice of a medical practitioner or midwife or travelling against your airline's policy in regards to pregnant passengers'.
32. Any claim arising from, is related to or associated with an actual or likely Epidemic or Pandemic; or the threat of an Epidemic or Pandemic. This insurance does not cover any claim except in the case of Section B1 Emergency Medical Expenses, in any way caused by or resulting from a) Coronavirus disease (COVID-19); b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); c) Any mutation or variation of SARS-CoV-2; d) Any fear or threat of a), b) or c) above.

33. We will not pay: 1. Any benefits for bodily injury or illness; or 2. For any loss, damage, liability, cost or expense; caused deliberately or accidentally by the use of, or inability to use, any application, software or programme in connection with any electronic device (for example a computer, laptop, smartphone, tablet or internet-capable electronic device).
34. Any claim 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 general exclusion applies to all sections of cover with the exception of cover provided under:

- a. Section B1 – Medical and Emergency Travel Expenses as long as, prior to **Your Trip** commencing, the Foreign, Commonwealth and Development Office had NOT advised against all (but essential) travel to **Your** intended destination;
 - b. Section B1 – Medical and Emergency Travel Expenses; in regards to covered expenses necessarily incurred by an **Insured Person** for the treatment of **COVID-19** or symptoms thereof subject to the terms and conditions of the **Policy**.
 - c. Section B1- Medical and Emergency Travel Expenses: in regards to covered expenses necessarily incurred as prescribed by a qualified medical practitioner and are not elective medical expenses
 - d. Section B1- Covid-19 test are not covered
 - e. Section B1 – No coverage provided in country of residence upon return
 - f. Section B1 – No coverage for Insured Persons over 65 years.
35. Any fear or threat of **COVID-19**, or any claim, in any way caused of contributed to, or resulting from **COVID-19** for:
- a. Self-isolation or any quarantine requirements or restrictions in movement of people, goods or animals;
 - b. any travel advice or warning, or fear or threat of such advice or warning.

Section A – Personal Accident

Definitions

The following definitions apply to this Section and shall keep the same meaning wherever they appear in the Section, unless an alternative definition is stated to apply. Please also refer to the Policy Definitions at the front of this Policy document.

Aggregate Limit

The maximum amount shown in the Schedule of Benefits We shall pay per Insured Person for the total of all Benefits per Event.

Capital Benefits

Capital Benefits include Loss of Hearing, Loss of Limb, Loss of Sight, Loss of Speech, Permanent Total & Partial Disablement.

Event

All instances of Accidental Bodily Injury specifically occurring at an identifiable time and place. The duration and extent of the event shall be limited to 72 consecutive hours and within a 10 mile radius.

In-home Domestic Service

Any person, employed (excluding any member of the Insured Person's family) in one or more of the following capacities: nanny, cook, cleaner or house-keeper.

Loss of Hearing

Total and permanent loss of hearing in one or both ears to the extent that the hearing loss is greater than 95 decibels across all frequencies using a pure tone audiogram.

Loss of Limb

Shall mean in respect of:

1. An arm – physical severance of all 4 fingers at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand) or permanent and total loss of use of a complete arm or hand at or above the metacarpal phalangeal joints (where the fingers join the palm of the hand).
2. A leg – physical severance at or above the level of the ankle (talo-tibial joint) or permanent total loss of use of an entire leg at or above the level of the ankle (talo-bial joint).

Loss of Sight

Loss of Sight shall include total and permanent loss of sight, which shall be deemed to have occurred:

1. In both eyes when the Insured Person's name has been added to the register of Blind Persons on the authority of a fully qualified ophthalmic specialist.
2. In one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Which means the Insured Person is only able to see at 3 feet that which they should normally be able to see at 60 feet and We are satisfied that the condition is permanent and without expectation of recovery.

Loss of Speech

Total and permanent loss of speech.

Paraplegia

The total and permanent paralysis of both lower limbs, bladder and rectum as a result of Accidental Bodily Injury, which in all probability shall continue for the remainder of the Insured Person's life.

Permanent Total Disablement

Permanent disablement wholly preventing the Insured Person from engaging in or giving attention to their usual occupation caused other than by Loss of Limb or Sight or Speech or Hearing which disablement lasts without interruption for more than 12 months from the date of Accident, and in all probability shall continue for the remainder of the Insured Person's life.

Quadriplegia

The total and permanent paralysis of all four limbs as a result of Accidental Bodily Injury which in all probability shall continue for the remainder of the Insured Person's life.

Retraining Expenses

The reasonable expenses incurred in engaging professional rehabilitation advice and assistance to retrain the Insured Person.

Cover

In accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, We will pay the appropriate sums insured shown in the Schedule of Benefits to You for Accidental Bodily Injury to an Insured Person during the Operative Time of Cover and Period of Insurance which within 12 months of the date of the Accident solely directly and independently of any other cause results in any of the Benefits listed below:

- Death
- Capital Benefits – Loss of Hearing, Loss of Limb, Loss of Sight, Loss of Speech, Permanent Total & Partial Disablement
- Temporary Total Disablement (Not applicable to Essentials, Super or Enhanced Level of Cover)

Amount Payable

The amount payable to You for any Insured Person shall be the amount as stated in the Schedule of Benefits for that category of Insured Person. Subject to that Benefit being noted as being Covered at the time of sustaining Accidental Bodily Injury.

Disappearance

If an Insured Person has been missing for a Period of 180 consecutive days and there is sufficient evidence to support the conclusion that death has been caused by Accidental Bodily Injury, that person will be presumed to have died. However You will repay any Benefit if the Insured Person is found to have been alive or is found alive.

Permanent Partial Disablement

If as a result of Accidental Bodily Injury the Insured Person sustains disablement not resulting in Permanent Total Disablement We will depending on the seriousness in degree of disablement pay the Benefit shown in the Schedule of Benefits as a percentage of the Permanent Total Disablement Benefit. No consideration shall be given to the Insured Person's occupation, business or profession when assessing the seriousness in the degree of disablement.

Extensions

The following Extensions apply, in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, as shown in The Schedule of Benefits, but will be subject to the Aggregate Limit stated in The Schedule of Benefits.

Coma Benefit

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

In the event that an Insured Person sustains Accidental Bodily Injury during the Operative Time of Cover which results in a continuous unconscious state We will pay You on behalf of the Insured Person an additional sum of £/\$/€50 per day for each day of continuous unconsciousness up to a maximum of 365 days (Level 2 – Super cover) or 730 days (Level 3 -Enhanced cover).

Dental and Optical Benefits

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

If during the Operative Time of Cover the Insured Person sustains Accidental Bodily Injury which results in them suffering loss or damage to their dentures, prescription glasses or contact lenses We will indemnify them for the cost of replacing such items up to a maximum of £/\$/€1,000 per Insured Person.

Facial Disfigurement

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

If during the Operative Time of Cover an Insured Person suffers Accidental Bodily Injury which within two years is the sole cause of permanent facial disfigurement with a visible scar tissue of at least one centimetre in length in the area from the hairline including the lower jaw and ears We will pay the Insured Person

1. For a Scar of 1 to 5 cm in length £/\$/€1,250
2. For a Scar over 5 cm in length £/\$/€2,500

Subject to a maximum payment of £/\$/€5,000 per Insured Person.

Fracture Benefit

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

If during the Operative Time of Cover an Insured Person suffers Accidental Bodily Injury which results in a fracture We will pay the Insured Person the following Benefits

1. Skull (excluding nose and teeth) £/\$/€250.
2. Shoulder (scapula and clavicle) £/\$/€250.
3. Arm (humerus, ulna, and radius) £/\$/€250.
4. Leg (femur, patella, tibia and fibula) £/\$/€250.

Subject to a maximum payment of £/\$/€2,500 per Insured Person.

No claim will be payable where the Insured Person was suffering from Osteoporosis and the condition had been diagnosed and made known to the Insured Person before the fracture occurred.

Funeral Expenses

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

In the event of the Death of the Insured Person during the Operative Time of Cover and the payment of a Death Benefit under this Policy We will Indemnify the Insured Person's estate for the reasonable costs of a funeral up to a maximum payment of £/\$/€10,000 subject to this not being included in any claim under the Medical and Emergency Travel Expenses Insurance Section of this Policy.

Hospital Inconvenience

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

In the event that an Insured Person is admitted as a Hospital in-patient as a result of Accidental Bodily Injury occurring during the Operative Time of Cover We will pay You on behalf of the Insured Person £/\$/€50 for each complete 24 hour Period that the Insured Person spends as an in-patient increasing to £/\$/€100 for each complete 24 hour Period on public or bank holidays, up to a maximum of 365 days subject to this not being included in any claim under the Medical and Emergency Travel Expenses Insurance Section of the Policy.

Paraplegia or Quadriplegia

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

In addition to a valid Permanent Total Disablement claim, We will pay the appropriate sum insured stated in the Schedule of Benefits, in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, if the Insured Person becomes a Paraplegic or a Quadriplegic.

Return Home Expenses

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

Where Accidental Bodily Injury during the Operative Time of Cover results in the Insured Person being incapacitated more than 10 miles from their normal Place of Residence for more than 72 hours We will indemnify You for the additional and reasonable expenses necessarily incurred in returning the Insured Person, their personal belongings and any portable Business Equipment carried by them on the journey, to their normal place of residence up to a maximum of £/\$/€1,500.

Urgent Expenses following Death

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

In the event of the Accidental Death of an Insured Person during the Operative Time of cover that results in a valid Death claim We will pay the Insured Person's Partner or their estate up to £/\$/€2,000 for the urgent payment of expenses whilst the Insured Person's estate is being settled.

Catastrophic Personnel Replacement Expenses

(applicable for Level 3 – Enhanced cover only)

In the event that five or more of the Insured Persons are involved in the same Accident during the Operative Time of Cover and which results in their Death or Permanent Total Disablement We will indemnify You for additional costs incurred for:

1. paying out overtime and/or for hiring temporary staff to carry out their duties up to a maximum of 23 weeks.
2. finding permanent replacements including any advertisement or recruitment fees and a joining bonus paid direct to such replacements of up to 1 x annual salary.
3. the internal and external costs and expenses incurred in training the replacements

Aggregate limit £/\$/€1,000,000 per Event

In the event of a claim under this section there will be no further Benefit payable under the Replacement Recruitment Expenses for the same Accident.

Childcare Expenses

(applicable for Level 3 – Enhanced cover only)

In the event that an Insured Person sustains Accidental Bodily Injury during the Operative Time of Cover which results in a valid Capital Benefits or Temporary Total Disablement claim We will indemnify the Insured Person for up to £/\$/€500 a week for a maximum of 104 weeks for the cost of necessary childcare expenses incurred whilst recovery is in progress.

Commuting Expenses

(applicable for Level 3 – Enhanced cover only)

In the event of a valid claim under the Emergency Medical Expenses and Travel Expenses section of the Policy, We will Indemnify You on behalf of the Insured Person up to 5% of the Benefit claimed for the cost of a licensed taxi or mini cab service to and from their usual place of work if they have recovered sufficiently to return to work but it is medically certified that they are unable to travel in their usual way to work by either driving a vehicle or travelling on public transport up to a maximum of £/\$/€5,000 for the expenses incurred.

Corporate Reputation Protection

(applicable for Level 3 – Enhanced cover only)

If during the Operative Time of Cover an Insured Person or a visitor to Your premises suffers Accidental Bodily Injury which results in their Death or in them sustaining Loss of Hearing, Loss of Limb, Loss of Sight, Loss of Speech or Permanent Total Disablement whilst legally on Your premises We will reimburse You for all costs incurred (other than Your own internal costs) for:

1. the engagement of image and/or public relations consultant; and/or
2. the release of information through the media within 15 days of, and directly in connection with such Accidental Bodily Injury, to protect and/or positively promote Your image.

Up to a maximum of £/\$/€25,000 per Event.

Family Benefit

(applicable for Level 3 – Enhanced cover only)

In the event of the Death of an Insured Person during the Operative Time of Cover We will increase the Death Benefit payable by an additional £/\$/€5,000 for each surviving Dependant subject to a maximum payment of £/\$/€25,000 per Event.

Home Improvement Expenses

(applicable for Level 3 – Enhanced cover only)

If during the Operative Time of Cover the Insured Person sustains Accidental Bodily Injury which results in the Insured Person becoming a Paraplegic or Quadriplegic We will indemnify the Insured Person for the expenses incurred in adapting their home or for relocating to another home to cater for their disability up to a maximum of £/\$/€25,000 per Insured Person.

In-House Domestic Services

(applicable for Level 3 – Enhanced cover only)

In the event of event of a valid claim under the Emergency Medical Expenses and Travel Expenses section of the Policy, We will Indemnify You on behalf of the Insured Person up to 5% of the Benefit claimed for an In-home Domestic Service whilst recovery is in progress up to a maximum of £/\$/€10,000 for the expenses incurred.

Loss of Enjoyment of Life Benefit

(applicable for Level 3 – Enhanced cover only)

If during the Operative Time of Cover the Insured Person suffers Accidental Bodily Injury which results in them requiring the assistance of another person or mechanical device to undertake two or more of the following activities for the remainder of their life

1. dressing and undressing, or
2. washing, bathing and toileting, or
3. eating and drinking, or
4. general household duties, shopping and driving.

We will pay the Insured Person a Benefit of £/\$/€5,000 subject to no Benefit having already been paid under the Quality of Life Improvement Benefit

A claim will only be considered to be valid where the Insured Person's treating Qualified Medical Practitioner confirms the need for such assistance or mechanical device.

Nominated Person Benefit

(applicable for Level 3 – Enhanced cover only)

In the event of the Insured Person being hospitalised as an in-patient following Accident Bodily Injury occurring during the Operative Time of Cover beyond a 10 mile distance from their normal place of residence We will indemnify You on behalf of the Insured Person for reasonable costs of transporting the person nominated by the Insured Person to visit them for the duration of such hospitalisation up to a maximum of £/\$/€2,500.

Post Traumatic Stress Disorder-Terrorism

(applicable for Level 3 – Enhanced cover only)

If during the Operative Time of Cover and within their Country of Domicile the Insured Person directly witness an Act of Terrorism and without sustaining Accidental Bodily Injury suffers Post Traumatic Stress Disorder resulting in their inability to work as certified by a Medical Practitioner within 6 months of the event We will pay You 50% of their weekly wage or £/\$/€500 per week whichever is the lesser for up to a maximum of 26 weeks for the period they are certified by a Medical Practitioner as being unable to work due to Post Traumatic Stress Disorder.

Quality of Life Improvement

(applicable for Level 3 – Enhanced cover only)

If during the Operative Time of Cover an Insured Person suffers Accidental Bodily Injury which results in a valid Permanent Total Disablement claim that prevents them from attending to their usual occupation, We will Indemnify You on their behalf in respect of the cost of obtaining professional advice and assistance to improve their quality of life up to a maximum of £/\$/€15,000.

Rehabilitation Case Management

(applicable for Level 3 – Enhanced cover only)

If during the Operative Time of Cover the Insured Person sustains a valid Capital Benefits or Loss of Limbs or Loss of Sight claim under the Personal Accident Section of the Policy, We will appoint a firm of independent injury management specialists to provide rehabilitation case management services up to the amounts stated in the Schedule of Benefits.

Replacement Recruitment Expenses

(applicable for Level 3 – Enhanced cover only)

We will indemnify You up to £/\$/€10,000 for all costs incurred by You, subject to Our prior approval, to recruit a replacement Employee following the Death of an Insured Person that results in a valid Death claim under this Policy.

Retraining Expenses

(applicable for Level 3 – Enhanced cover only)

In the event of a valid claim being paid for Permanent Total Disablement or Loss of Limb(s) or Loss of Sight We will indemnify You for all reasonable expenses incurred in retraining the Insured Person for either, an alternative occupation or in order to improve the quality of their life, up to a maximum of £/\$/€15,000.

Surviving Dependants Benefits

(applicable for Level 3 – Enhanced cover only)

In the event that the Insured Person and the Insured Person's Partner (whether or not the Partner is Insured under this Policy) suffer a fatal injury in the same Accident during the Operative Time of Cover the Family Benefit will not be payable but We agree to double the Death Benefit payable to the Insured Person or their Partner (if also Insured under this Policy) subject to a maximum of £/\$/€1,000,000 per Event.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

Accumulation Limit

The maximum We will pay in respect of all Benefits under this Policy in aggregate in respect of all Insured Persons involved in the same Event shall not exceed the Maximum Accumulation Limit stated in the Schedule of Benefits, in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, and individual Benefits shall where necessary be reduced proportionally until the total aggregate of individual Benefits does not exceed the maximum accumulation limit.

Limitation of Benefits

Once an Insured Person has attained the age of 75 the Permanent Total Disablement Benefit payable under this Policy is limited to 25% of the current sum insured or £/\$/€25,000 whichever is the lesser and the definition of Permanent Total Disablement will be Permanent Disablement wholly preventing the Insured Person from engaging in or giving attention to any and every occupation caused other than by Loss of Limb or Sight or Speech or Hearing which disablement lasts without interruption for more than 12 months from the date of Accident, and in all probability shall continue for the remainder of the Insured Person's life.

Minors

If the Insured Person is under age 16 at the date of the Accident giving rise to a claim:

1. The maximum amount payable for Death will be £/\$/€20,000 or the sum insured shown in the Schedule of Benefits whichever is lesser.
2. The definition of Permanent Total Disablement will be Permanent Disablement wholly preventing the Insured Person from engaging in or giving attention to any and every occupation caused other than by Loss of Limb or Sight or Speech or Hearing which disablement lasts without interruption for more than 12 months from the date of Accident, and in all probability shall continue for the remainder of the Insured Person's life.
3. No Benefit will be payable for Temporary Total Disablement or Temporary Partial Disablement.

Non Employees

In respect of Insured Persons who are not a Director or Employee of The Policyholder the definition of Permanent Total Disablement will be:

Permanent disablement wholly preventing the Insured Person from engaging in or giving attention to any and every occupation caused other than by Loss of Limb or Sight or Speech or Hearing which disablement lasts without interruption for more than 12 months from the date of Accident, and in all probability shall continue for the remainder of the Insured Person's life.

Payment of Benefit

We will not pay under more than one of the Benefits listed in the Schedule of Benefits for Death or Capital Benefits in conjunction with the same Accident for the same Insured Person. After payment has been made for a Death or Capital Benefit claim no further liability shall attach to Us in respect of that Insured Person during the current Period of Insurance. If the Death Benefit is not covered then We will not pay for Benefits for Loss of Limb or Sight or Speech or Hearing until at least 13 weeks after the date of the Accident and only then if the Insured Person has not died as a result of the Accident.

Payment of Permanent Total Disablement

Benefit under Permanent Total Disablement will be payable after expiry of 52 consecutive weeks disablement and on certification that disablement is permanent and without expectation of recovery by a medical examiner appointed by Us.

Payment of Partial Disablement

Where more than one form of disablement results from one Accident for the same Insured Person We will not pay more than 100% of the Permanent Total Disablement Benefit due or if a Benefit is paid for Loss of use of a Limb no Benefit shall be paid for Permanent Partial Disablement.

Payment of Temporary Total and Temporary Partial Disablement

Payment of Benefit for Temporary Total Disablement and Temporary Partial Disablement shall not preclude entitlement to any other Benefit but shall cease immediately following payment of Death, Loss of Limb, Sight, Speech or Hearing or a Permanent Total Disablement Benefit.

Payment of Benefit for Temporary Total Disablement and Temporary Partial Disablement will be paid at 4 weekly intervals in arrears commencing after the expiry of the Excess.

Benefits payable under Temporary Total Disablement and/or Temporary Partial Disablement shall not be paid longer than the Benefit Period shown in the Schedule of Benefits.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

We will not pay any claim for Accidental Bodily Injury directly or indirectly caused by:

1. Gradually operating cause or any naturally occurring condition or degenerative process.
2. Illness or disease (unless resulting directly from Accidental Bodily Injury).
3. Motorcycling either as a rider or passenger.
4. Participating in any of the activities listed under Hazardous Activities & Sports

Or for any amount in excess of the Aggregate Limit.

Section B – Business & Leisure Travel

Definitions

The following definitions apply to this Section and shall keep the same meaning wherever they appear in the Section. Please also refer to the Policy Definitions at the front of this Policy document.

Aggregate Limit

The total amount We will pay for all Cancellation and/or Curtailment and/or Replacement and/or Change of Itinerary claims for all Insured Persons per Insured Journey.

Business Equipment

Any property which is owned hired or borrowed by You other than Electronic Business Equipment or Business Samples.

Business Samples

Business and trade samples owned hired or borrowed by You

Electronic Business Equipment

Electronic articles hired or borrowed by You other than Business Equipment or Business Samples.

Hijack

Unlawful seizure or unlawful control of an aircraft or other conveyance in which the Insured Person is travelling as a passenger.

Kidnap

Unlawful seizure, detention or taking by force or fraud of an Insured Person (except a child by its parent or legal guardian) by a third party without the consent of that Insured Person.

Money

Coins, bank or currency notes, cheques, postal orders, travellers cheques, travel tickets, luncheon vouchers, petrol or other coupons with a monetary value and credit vouchers which belong to or are under the custody and control of the Insured Person.

Personal Belongings

Items which are the property of the Insured Person or property for which they are personally responsible (other than Business Equipment, Electronic Business Equipment or Business Samples) and which are taken on or acquired during an Insured Journey.

Repatriation

With prior approval from Us and due solely for medical reasons the return of the Insured Person to their Country of Domicile by normal Scheduled airlines or by an air ambulance or other suitable means of transport as deemed medically necessary by Our Crisis Management Company.

B1. Medical and Emergency Travel Expenses

Cover

In accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, in the event of the Insured Person sustaining Injury or contracting illness (including Covid-19) during the course of an Insured Journey We will pay up to the sum insured shown in the Schedule of Benefits for:

1. Medical Expenses

Reasonable and necessary emergency medical, surgical, hospital and nursing home charges or emergency dental (for the relief of pain and suffering) fees, incurred outside the Insured Person's Country of Domicile, including the cost of rescue services to take the Insured Person to Hospital.

2. Emergency Travel Expenses

Reasonable and necessary additional costs of transport and accommodation incurred in respect of the Insured Person or any one relative or friend who has to travel to remain with or escort the Insured Person home to the Insured Person's Country of Domicile.

3. Repatriation

Upon medical advice the Repatriation of the Insured Person to the Insured Person's Country of Domicile.

4. Emergency Medical Evacuation

Upon the advice of Our Crisis Management Company the reasonable and necessary costs of transporting the Insured Person to the nearest suitable Hospital.

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Extensions

The following Extensions apply, in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, as shown in The Schedule of Benefits, but will be subject to the Aggregate Limit stated in The Schedule of Benefits.

Funeral Expenses

In the event of the death of the Insured Person whilst on an Insured Journey We will Indemnify the Insured Person's estate up to a maximum of £/\$/€10,000 for the reasonable costs incurred of a funeral outside the Insured Person's Country of Domicile or the costs of transportation of the Insured Person's body or ashes and the Insured Person's Personal Belongings, Business Equipment, Electronic Business Equipment and Business Samples back to their Country of Domicile.

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Hospital Inconvenience

In the event that an Insured Person is admitted as a Hospital in-patient outside their Country of Domicile We will pay You on behalf of the Insured Person £/\$/€50 for each complete 24 hour Period that the Insured Person spends as an in-patient increasing to £/\$/€100 for each complete 24 hour Period on public or bank holidays, up to a maximum of 365 days.

Note: An Excess amount is not payable under this section.

Continuing Medical Charges

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

In the event of a valid claim for Medical Emergency Travel Expenses We will pay the reasonable and necessary cost of Hospital in-patient medical charges incurred within 3 months immediately following the date of the Insured Person's Repatriation to their Country of Domicile up to the amount shown in The Schedule of Benefits as applicable to Your Level of Cover as shown in Your Certificate of Insurance.

Note: An Excess amount is not payable under this section.

Emergency Medical Assistance

Our Crisis Management Company is operated by a specialist 24/7 emergency assistance provider who will advise on and where appropriate arrange all medical treatment, travel and accommodation covered under Medical and Emergency Travel Expenses.

In the event of a Medical Emergency overseas please contact Our Crisis Management Company:

Northcott Global Solutions on:

Phone : +44 (0) 203 475 0269 Press 1
Email : ops@northcottglobalsolutions.com

Our **Crisis Management Company** has experienced multi-lingual staff that will:

- Take charge of enquiries 24 hours a day 365 days a year and where necessary contact hospitals and guarantee any necessary fees.
- Talk to doctors and hospital staff in their own language.
- Ensure medical advisers are consulted at the outset for their views on the possibility of arranging Repatriation and the best method of transportation to be adopted.

If You require any of the following whilst on a Trip You must ring Our Crisis Management Company on the telephone number provided above and obtain their authorisation before:

- You go into Hospital or clinic as an In-Patient or Day-Patient.
- You wish to return home by any means other than originally booked.

Provided medical treatment, travel or accommodation has been arranged by Our Crisis Management Company We will pay all associated costs incurred on behalf of You the Insured Person for the following:

- Making arrangements for the Insured Persons to travel home and where necessary ensure they are escorted by a medical attendant.
- Ensure assistance is provided upon arrival in the Insured Person's Country of Domicile following a Medical Repatriation.
- Making arrangements for the outward and return journeys for the next of kin or other nominated person to visit a sick or injured Insured Person.
- Assist in locating and sending drugs if not available locally.
- Provide advice on minor ailments.

Northcott Global Solutions may be contacted at any time, should You require advice or assistance regarding all Emergency Assistance matters.

Northcott Global Solutions must be informed that this Policy covers the person concerned and the following details **must be provided**:

- Your name, location and detail (including passport/visa etc).
- Your Employer, Company or Organisation.
- The Policy Number and Period of Insurance shown in the Schedule.
- The name and phone number of the doctor and Hospital treating You.
- The telephone or facsimile number on which You or Your representatives can be contacted.
- Your address abroad.
- The nature of the Emergency and/or medical problem.

In the event of an Emergency or Emergency admission, please do not delay obtaining Emergency treatment.

You should not attempt to find Your own solution and then expect full reimbursement from Us without prior approval first having been obtained from Our Crisis Management Company.

Other emergency services provided whilst travelling

Assistance and Guidance whilst travelling:

- General Medical advice whilst abroad.
- Curtailment and Missed Departure assistance.
- A phone home service if there is an emergency.
- A translation and interpretation service if You need it.
- On stolen or lost passports, driving licenses, air tickets or other travel documents.
- On how to trace luggage with an airline operator if it is delayed or lost.
- On contacting local Embassies or Consulates.
- Information on languages and time zones.
- On transfer of money to You if required.
- On cancellation of credit cards if lost or stolen with the ability to report loss to the card provider.
- To relatives friends or Employees if You are hospitalised.

Note: There may be charges for some services and You will have to pay these together with travel costs resulting from the advice You are given.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document. In the event of a conflict between a specific condition in this section and a term in the Policy Conditions, the specific condition will apply in relation to this Section.

1. The Insured Person must as soon as reasonably possible contact Our Crisis Management Company if they require in-patient hospital treatment, Emergency Medical Evacuation or Repatriation and obtain their pre-approval for such in-patient hospital treatment, Emergency Medical Evacuation or Repatriation.
2. Failure to obtain Our Crisis Management Company pre-approval for in-patient hospital treatment, Emergency Medical Evacuation or Repatriation means We will not pay or reimburse the costs incurred.
3. If We incur costs as a result of advice or assistance being provided or the settlement of any expenses being made in good faith by Our Crisis Management Company to any person who is not insured under this Policy, You shall reimburse Us in respect of such costs and expenses.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

We will not be liable for any claim resulting from:

1. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. In-patient hospital treatment, Emergency Medical Evacuation or Repatriation which does not have the prior approval of Our Crisis Management Company.
3. Medical expenses incurred when the specific purpose of the journey is for the Insured Person to receive medical treatment or advice.
4. Medical expenses or claims arising directly or indirectly from an illness which the Insured Person is aware of and is travelling against medical advice or where a terminal prognosis has been given.
5. The cost of any treatment when the Insured Person has been told by a qualified medical practitioner that the treatment can be safely delayed until they return home.
6. Any costs the insured person incurs abroad after the date our Crisis Management Service's Senior Medical Officer tells them they should return home.
7. Medical Expenses (other than Continuing Medical Charges or the cost of transporting the Insured Person or the body or ashes of anyone insured under this policy to their home) incurred within the Insured Person's Country of Domicile.
8. Any expenses incurred 12 months after the date the need for treatment first arises.
9. Any expenses incurred whilst on an Insured journey longer than the maximum duration per trip shown in the Schedule of Benefits applicable to the Level of Cover shown on Your Certificate of Insurance, unless such journey has been declared to and accepted by Us.
10. Any expenses incurred in excess of £/\$/€50,000 for a child born outside Your Country of Domicile whilst on an Insured Journey.
11. Pregnancy other than Complications of Pregnancy.
12. Treatment for or related to any congenital condition, anxiety, stress or Mental Health Disorders, as defined herein.
13. Surgeries, treatments, services or supplies which are Investigational, Experimental or for Research purposes.
14. Dental Treatment, except for Emergency Dental Treatment necessary to replace sound natural teeth lost or damaged in an Accident covered hereunder or for the Emergency relief of Acute Onset of Pain.
15. Eyeglasses, contact lenses, hearing aids, hearing implants, eye refraction, visual therapy, and any examination or fitting related to these devices, and all vision and hearing tests and examinations for eye surgery, such as radial keratotomy, when the primary purpose is to correct near-sightedness, farsightedness or astigmatism, Immunisations and Routine Physical Exams.
16. Any services or supplies performed or provided by a Close Relative of Yours or any other family member of Yours or any person who ordinarily resides with You
17. The supply of medications commonly available without prescription.
18. Treatment costs for cosmetic reasons.

B2. Search and Rescue Expenses

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

Cover

We will indemnify You, in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, up to a maximum of £/\$/€25,000 (Level 2 – Super cover) or £/\$/€50,000 (Level 3 – Enhanced cover) in the aggregate annually for all Insured Persons during the Period of Insurance for all reasonable and necessary costs incurred by the authorities in searching for the Insured Person and bringing them to a place of safety, if during the course of an Insured Journey whilst outside the Country of Domicile the Insured Person is either (1) reported missing and it is known or reported that the Insured Person may have sustained Accidental Bodily Injury or suffered illness, or (2) the weather conditions are such that in order to prevent Accidental Bodily Injury or the suffering of illness the police or rescue authorities instigate a search and rescue for the Insured Person.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. The Insured Person must comply at all times with local safety advice and must comply with all recommendations and restrictions prevalent at the time.
2. Expenses are only payable for the Insured Person's chargeable proportion of any search and rescue operation.
3. Our Crisis Management Company must be informed immediately of any emergency that potentially might give rise to a claim.
4. Expenses will only be covered up to the point where the Insured Person is recovered by search and rescue team or up to the time the authorities advise that continuing the search is no longer viable.
5. In the event of a claim a written report must be obtained from the search and rescue authority and provided to Us before a claim can be paid.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

We will not be liable for any claim resulting from:

1. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. The Insured Person knowingly endangering either their own life or of any other person(s).
3. The Insured Person engaging in activities where their experience or skill levels fall below those reasonably required to participate in such activities.
4. The Insured Person disregarding or not complying with any local safety advice, warnings, restrictions or rescue or police authority warnings in force during or at the time of undertaking such activities.

B3. Kidnap and Hostage Expenses

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

Definitions

The following definitions apply to this Section and shall keep the same meaning wherever they appear in the Section. Please also refer to the Policy Definitions at the front of this Policy document.

Ransom Monies

Cash, monetary instruments, bullion or the fair market value of any securities property or services.

Hostage

The unlawful detention of an Insured Person by a third party who threatens to kill, injure or to continue to detain an Insured Person in order to compel a state, international organisation or person to do or abstain from doing any act.

Consultants Costs

The reasonable fees and expenses of Our Crisis Management Company incurred during a response to a Kidnapping including but not limited to the costs of travel accommodation, qualified interpretation communication and payments to informants.

Cover

We will Indemnify You, in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, for Consultants Costs incurred if during an Insured Journey an Insured Person is Kidnapped and held for Ransom or Hostage.

The maximum amount We will pay under this Section per Insured Person during the Policy year in respect of Consultants' Costs is £/\$/€25,000 (Level 2 – Super cover) or £/\$/€50,000 (Level 3 – Enhanced cover), up to the aggregate annually for all Insured Persons per Policy year £/\$/€150,000 (Level 2 – Super Cover) or £/\$/€250,000 (Level 3 – Enhanced Cover).

There is no cover provided in respect of Ransom Monies.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. This Policy will not cover the payment of any claim or provision of any Benefit which would be contrary to the law of the Country of Domicile of the Insured Person or country where the incident occurred.
2. You and the Insured Person shall take all reasonable and necessary steps to ensure that the existence of this Policy is not made common knowledge.
3. The Crisis Management Call Centre must be advised immediately of any situation that may give rise to a claim. If the Crisis Management Call Centre is not contacted immediately Our liability to pay any subsequent claim under this Section will cease.
4. You must provide Us and the Crisis Management Company with all assistance and information requested in a timely manner.
5. You must not make or attempt to make arrangements without the agreement of Our Crisis Management Company.
6. Our Crisis Management Company shall take over and control all negotiations on Your behalf and no offer, promise or payment shall be made without Our prior approval.

In the event of a situation or event that may give rise to a claim please immediately contact Our Crisis Management Company - Northcott Global Solutions:

Northcott Global Solutions

Phone: +44 (0) 203 475 0269 Press 1

stating NGS Ref: NGSHDI005

Email: ops@northcottglobalsolutions.com

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

We will not be liable for any claims resulting from:

1. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. The Fraudulent dishonest or criminal acts of You, the Insured Person or any person authorised by You to have custody of the Ransom Monies.
3. Kidnapping of an Insured Person whilst in their Country of Domicile.
4. Kidnapping which occurs in an Excluded Territory.
5. Any amount that You or an Insured Person became legally liable to pay as the result of any legal action for damages including legal costs incurred in defence of such action, resulting from alleged negligence or incompetence in Hostage retrieval operations or negotiations following the Kidnap of an Insured Person or alleged negligence in not preventing the Kidnap of an Insured Person.
6. Any amount of Ransom Monies.
7. Any claim if You have had any Kidnap Insurance cancelled or declined in the past.
8. The Kidnapping of a child by its parent(s) or legal guardian.
9. Any claim for Kidnapping where an attempt to Kidnap an Insured Person or a threat to Kidnap an Insured Person had been made in the 12 months before taking out this Policy and such attempt or threat was not made known to Us and accepted by Us at such time.

B4. Political and Natural Disaster Evacuation

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

Definitions

The following definitions apply to this Section and shall keep the same meaning wherever they appear in the Section. Please also refer to the Policy definitions at the front of this Policy document.

Insured Event

1. The Insured's Appropriate Authority issues a travel advice for a particular country or region where the Insured Person is on an Insured Journey, recommending that certain categories of person which includes the Insured Person should leave that country or region.
- or -
2. The recognised Government in their Host Country:
 - a) Declares a state of emergency necessitating immediate evacuation; or
 - b) Formally recommends or instructs that the Insured Person should leave that country or region for safety; or
 - c) Seizes, confiscates or expropriates the Insured or Insured Person's property, plant or equipment; or
 - d) Expels the Insured Person or declares the Insured Person "persona non grata"; or
 - e) Withdraws all Scheduled international commercial flights for a Period in excess of 24 hours as a result of political or military action intervention which has a direct impact on the Insured Persons safety and prevents them leaving the country.
3. Natural Disaster within their Host Country which puts the Insured Person in a Life-threatening situation(s).
4. The Political or military events in the country the Insured Person is staying puts them in a Life-threatening situation(s).

Evacuation and Repatriation

The costs incurred by The Policyholder or Insured Person for the emergency evacuation of an Insured Person to the nearest place of safety or their Country of Domicile following an Insured Event.

Expenses

The cost of accommodation, transportation and food and any other reasonable and necessary expenses.

Host Country

The Country in which the Insured Person is staying.

Life-threatening situation(s)

Any situation occurring outside the Insured Person's Country of Domicile where Our Crisis Management Company have agreed that the Insured Person's life is in danger.

Natural Disaster

Any event caused by natural phenomenon including earthquake, flood, hurricane, landslide, tornado, tsunami or volcanic eruption.

Cover

We will Indemnify You, in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, if, during an Insured Journey outside the Insured Person's Country of Domicile, the Insured Person incurs Evacuation and Repatriation Costs and/or Expenses as a result of an Insured Event.

The maximum amount We will pay under this Section annually for all Insured Persons during the Policy year is:

1. £/\$/€50,000 for Evacuation and Repatriation Costs in the aggregate.
2. £/\$/€100 per Insured Person per day for a maximum of 30 days for Expenses.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. The Insured Person is not travelling to a country or region contrary to the advice of their Appropriate Authority.
2. The Crisis Management Call Centre must be advised immediately of any situation that may give rise to a claim or as soon as reasonably possible thereafter. If the Crisis Management Call Centre is not contacted immediately Our liability to pay any subsequent claim under this section will cease.
3. You must provide Us and the Crisis Management Company with all assistance and information requested in a timely manner.
4. The Insured Person must follow the advice of the Crisis Management Call Centre at all times.
5. Where You or an Insured Person is entitled to any refund on unused tickets or returnable deposits or advanced payments We will be entitled to deduct these from the value of any claim.

In the event of a situation or event that may give rise to a claim please immediately contact Our Crisis Management Company - Northcott Global Solutions:

Northcott Global Solutions

Phone : +44 (0) 203 475 0269 Press 1 **stating NGS Ref: NGSHDI005**
Email : ops@northcottglobalsolutions.com

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

We will not be liable for any claims resulting from or (if applicable) attributable to:

1. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. An alleged violation of the laws of the Host Country by You or the Insured Person.
3. Your failure or the Insured Person's failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation for the country where they are visiting on an Insured Journey.
4. Accommodation or Evacuation Expenses incurred more than 30 days before or 10 days after the Insured Event.
5. In whole or in part to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
6. You or the Insured Person failing to honour any contractual obligation, bond or specific performance condition in a licence.
7. The conditions leading to the Insured Person's departure being in existence prior to the Insured Person entering the country or where such conditions were reasonably foreseeable prior to the Insured Person entering the country on an Insured Journey.
8. More than one Insured Event in any one Period of Insurance.
9. The Insured Person being in their own Country of Domicile.

B5. Personal Security Specialist Expenses

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

Definitions

The following definitions apply to this Section and shall keep the same meaning wherever they appear in the Section. Please also refer to the Policy Definitions at the front of this Policy document.

Security Specialist

The security specialist appointed by Our Crisis Management Company.

Security Specialists Expenses

The reasonable and necessary costs of and expenses incurred by the security specialist appointed by Our Crisis Management Company.

Cover

We will Indemnify You, in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, if during an Insured Journey outside their Country of Domicile the Insured Person becomes involved in a life-threatening situation(s) in respect of the Security Specialists Expenses incurred in extracting the Insured Person from such situation.

The maximum amount We will pay under this Section in the aggregate annually for all Insured Persons during the Policy year is £/\$/€5,000 (Level 2 – Super cover) or £/\$/€10,000 (Level 3 – Enhanced cover).

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. You and the Insured Person shall take all reasonable and necessary steps to ensure that the existence of this Policy is not made common knowledge.
2. Any extraction of an Insured Person must be organised by Our Crisis Management Company.
3. The Crisis Management Company Call Centre must be advised immediately of any situation that may give rise to a claim. If the Crisis Management Company Call Centre is not contacted immediately Our liability to pay any subsequent claim under this Section will cease.
4. You must provide Us and the Crisis Management Company with all assistance and information requested in a timely manner.
5. You or the Insured Person must not attempt to or make any arrangements without the prior approval of Our Crisis Management Company.
6. The Insured Person must follow the advice of The Crisis Management Call Centre at all times any failure to follow such advice Our liability to pay any subsequent claim under this Section will cease.

In the event of a situation or event that may give rise to a claim please immediately contact Our Crisis Management Company - Northcott Global Solutions:

Northcott Global Solutions

Phone: +44 (0) 203 475 0269 Press 1

stating NGS Ref: NGSHDI005

Email: ops@northcottglobalsolutions.com

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

We will not be liable for any claims resulting from:

1. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. Any unpaid debt or fraudulent, dishonest or criminal acts of You or the Insured Person.
3. Any Life-threatening Situation arising in the Insured Person Country of Domicile or in Columbia, Iraq, Mexico, Nigeria, Pakistan, Philippines, Somalia, Venezuela or Yemen.
4. Any amount that You or an Insured Person became legally liable to pay as the result of any legal action for damages, including but not limited to legal costs incurred in defence of such action, resulting from alleged negligence or incompetence in extraction from the Life-threatening Situation or alleged negligence in not preventing the involvement of the Insured in such a situation.
5. Any amount in excess of the Annual Aggregate Limit.
6. Any claim arising from an Insured Event in a destination, region or country where prior to the commencement of the Insured Journey warnings had been issued by the Appropriate Authorities or Foreign and Commonwealth Office against all travel to such destination, region or country.
7. Any claims in a destination, region or country where after the commencement of the Insured Journey the local authorities or the Foreign and Commonwealth Office had issued instructions to leave or evacuate the destination, region or country and the Insured Person had not done so in a timely manner.
8. The Insured Person deliberately exposing themselves to danger.
9. Any claim in relation to Hijack, Kidnapping or Political and Natural Disaster Evacuation.

B6. Personal Belongings

Cover

We will Indemnify You or an Insured Person, in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, in the event of the Insured Person suffering loss of or damage to their Personal Belongings or Valuables during an Insured Journey in respect of such loss or damage subject to the applicable sub-limits and up to the sum insured shown in the Schedule of Benefits.

Extensions

The following Extensions apply if stated as being Covered in The Schedule of Benefits for the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium.

Temporary Loss

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

In the event of an Insured Person being temporarily deprived of their Personal Belongings for at least 4 hours from the time of arrival at their destination during an Insured Journey, We will reimburse You or the Insured Person in respect of emergency and necessary purchases subject to a maximum of £/\$/€1,000 for any one claim.

Note: An Excess amount is not payable under this section.

Business Samples

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

In the event of Business Samples in the care, custody or control of the Insured Person being lost or destroyed during an Insured Journey We will indemnify You in respect of such loss or damage up to £/\$/€1,000.

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Business Equipment

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

In the event of loss of or damage to Business Equipment in the care, custody and control of the Insured Person during an Insured Journey We will indemnify You in respect of such loss up to £/\$/€2,000.

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Electronic Business Equipment

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

In the event of loss of or damage to Electronic Business Equipment in the care, custody and control of the Insured Person during an Insured Journey We will indemnify You in respect of such loss up to £/\$/€2,000.

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Loss of Keys

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

In the event of the Insured Person losing their keys to their main permanent residence whilst on an Insured journey We will indemnify the Insured Person for the costs (parts and labour) of replacing the relevant locks up to a maximum of £/\$/€1,000. We will not arrange for the work to be carried out and will not be liable for any damage caused in the process of replacing the locks.

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. The Insured Person shall take all reasonable care in avoiding any loss or damage to Personal Belongings, Valuables, Business Equipment, Electronic Business Equipment and Business Samples.
2. We shall be entitled in the event of a loss and at Our sole option to replace any article lost (whether wholly or in part) or to reimburse You or the Insured Person not exceeding in any event the insured value thereof. The maximum amount payable in respect of any one item will be up to the Single Item, Article Pair or Set limit shown in the Schedule of Benefits applicable to Your Level of Cover shown in Your Certificate of Insurance.
3. In the event of the total loss or destruction of any item of Personal Belongings or Valuables the basis of settlement shall be on a full replacement value of the item provided that the replacement item is substantially the same but not better than the original item when new and proof of purchase /ownership must be provided for items valued in excess of £/\$/€700.
4. Total Loss or destruction of Valuables, Business Equipment, Electronic Business Equipment and Business Samples shall be dealt with on a full replacement value of the item at the date of loss subject to taking into account wear and tear and depreciation.
5. Any amount paid for Temporary Loss will be deducted from any subsequent payment for total loss or subsequent damage where the Temporary Loss becomes Permanent
6. The Insured Person must retain any damaged articles for Our inspection. We shall be entitled to take up and keep possession of any damaged property and to deal with it as salvage following such damage.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document. We will not be liable for any claim resulting from:

1. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. Breakage of articles of a brittle or fragile nature unless caused by fire or an accident to the conveyance in which the article is being carried.
3. Loss or damage caused by:
 - a) moth or vermin or gradual deterioration, atmospheric or climatic conditions, wear and tear (this does not apply to the loss of or damage to any item resulting from wear and tear to a clasp setting or other fastening to a carrier or container).
 - b) Mechanical or electrical failure or breakdown.
 - c) Any process of cleaning, dying, restoring, repairing or alteration.
4. Loss of Money, except as specifically included.
5. Loss or damage caused by delay, detention or confiscation by customs or order of any Government or Public Authority.
6. Loss which is not reported to the local Police or appropriate authorities within 24 hours of its discovery and a written report obtained (in the case of an airline the Insured Person will need to obtain a Property Irregularity Report).
7. Loss or damage from the effect of pressure in an aircraft cargo hold.
8. Theft or attempted theft of Personal Belongings, Valuables, Business Samples, Business Equipment or Electronic Business Equipment from any unattended vehicle unless kept out of sight in a locked boot or compartment or in the case of a hatchback or estate car under a purpose-built luggage cover. There must be evidence that the vehicle has been broken into.
9. Loss or damage to vehicles, their parts or accessories.
10. Loss or damage to Personal Belongings or Valuables sent as freight or under a bill of lading.
11. Loss or damage to sports equipment (including Winter Sports equipment) while in use.
12. Loss of Business Equipment, Electronic Business Equipment or Business Samples not involving theft by violent and forcible means.
13. Loss of Business Equipment, Electronic Business Equipment or Business Samples insured under any other Insurance.
14. Any Valuables stolen from an Unattended vehicle.
15. Any Valuables left unattended by You in your accommodation if the accommodation is left unlocked or the Valuables were not left in a suitable sized safe or safety deposit box. However, this exclusion will not apply if a suitable sized safe or safety deposit box was not available and there is evidence that entry into the accommodation was effected by violent and forcible means.
16. Loss of or damage to Valuables contained in baggage whilst such baggage is in the custody of an airline or other carrier outside of your control.
17. Loss or corruption of or damage to software, information or data contained in any computer, tapes, recording equipment or data storage device, or any consequential loss arising therefrom.
18. Any loss in excess of the single item limit stated in the Schedule of Benefits.
19. Any additional value an item may have because it forms part of a pair or set.
20. Any article more specifically insured or recoverable under any other insurance.

B7. Money Cover

1. Loss or theft of Money.

In the event of the Insured Person suffering the loss or theft of Money:

(a) During the course of an Insured Journey or

(b) During the 120 hours immediately prior to such Insured Journey or the 120 hours immediately following such Insured Journey if obtained for the purposes of undertaking the Insured Journey and in the custody and control of the Insured Person

We will indemnify You or the Insured Person in respect of such loss up to the sum insured shown in the Schedule of Benefits in respect of Your Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium.

2. Fraudulent Use of Credit Cards.

If You or the Insured Person sustains financial loss as a direct result of a credit, charge, debit or bankers card being lost or stolen during an Insured Journey and it being fraudulently used by someone other than the Insured Person, We will indemnify You or the Insured Person for such loss up to a maximum of £/\$/€5,000 for any one Insured Journey provided that You or the Insured Person has fully complied with all terms, conditions and reporting requirements under which such card has been issued.

Extensions

The following Extensions apply as stated in The Schedule of Benefits.

Lost or damaged passport and/or visa

If the Insured Person sustains loss or damage resulting in any visa and/or passport required for an Insured Journey becoming lost or void during the course of the Insured Journey We will indemnify You on behalf of the Insured Person in respect of fees charged by the appropriate consular visa and/or passport office for any additional travel or accommodation expenses in obtaining any official or temporary travel documents or replacement visa and/or passport up to a maximum of £/\$/€2,000 for any Insured Journey.

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Theft of passport and visa

If an Insured Person sustains theft of any visa and/or passport within 7 days prior to the proposed departure date of an Insured Person We will indemnify You on behalf of the Insured Person for any additional accommodation and/or travel expenses necessarily incurred prior to the proposed departure date by the Insured Person or nominated representative in travelling to and obtaining replacement documents at the nearest issuing office from which a replacement can be obtained subject to a maximum of £/\$/€1,000 for any claim.

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

1. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. We will not be liable for any claim resulting from:
 - a) Delay, confiscation, errors or omissions in receipts or payment or accountancy or depreciation in value.
 - b) Loss which is not reported to the local Police or appropriate authorities within 24 hours of its discovery and a written report obtained (in the case of an airline the Insured Person will need to obtain a property irregularity report).
3. We will not pay for any loss or theft of a credit, charge, cash, debit or bankers card which results in fraudulent use unless the Insured Person has complied with all the terms, conditions and reporting requirements under which the card was issued.
4. We will not pay for any single loss of coins; bank or currency notes in excess of £/\$/€2,000 unless You bear the first 25% of any amount in excess of the £/\$/€2,000 up to the total sum insured stated in the Schedule of Benefits.
5. We will not pay for theft or attempted theft of Money from any unattended vehicle unless kept out of sight in a locked boot which is separate from the passenger compartment or locked glove compartment. There must be evidence that the vehicle has been broken into.

B8. Cancellation, Curtailment, Replacement or Change of Itinerary

Cover

Cancellation

If You or the Insured Person is forced to cancel an Insured Journey as a direct and necessary result of any cause outside Your or the Insured Person's control We will reimburse You or the Insured Person for all non returnable deposits, advance payments and other charges paid or due to be paid by You or the Insured Person for travel and accommodation in respect of the Insured Journey up to the sum insured shown in the Schedule of Benefits in respect of Your Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium.

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Curtailment

If You or the Insured Person is forced to cut short an Insured Journey and return to the Country of Domicile as a direct and necessary result of any cause outside Your or the Insured Person's control We will reimburse You or the Insured Person up to the sum insured shown in the Schedule of Benefits in respect of Your Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium for:

1. All non-returnable deposits, advance payments and other charges paid or due to be paid by You or the Insured Person for travel and accommodation in respect of the Insured Journey.
2. The reasonable additional cost of travel and accommodation necessarily incurred to return the Insured Person to their Country of Domicile.

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Replacement Personnel

When an Insured Journey has been cut short following departure as a direct and necessary result of any cause outside Your or the Insured Person's control We will reimburse You for the additional cost of travel and accommodation necessarily incurred up to the limits shown in the Schedule of Benefits in respect of Your Level of Cover, as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, as a direct result of:

1. Returning the Insured Person to their normal Country of Domicile.
2. Sending a replacement to assume the duties of the original Insured Person.

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Change of Itinerary

If following departure You or the Insured Person is forced to alter pre-booked travel arrangements in connection with an Insured Journey as a direct and necessary result of any cause outside Your or the Insured Person's control We will reimburse You or the Insured Person for the additional costs of travel and accommodation necessarily incurred to enable the Insured Person to continue that Insured Journey up to the sum insured shown in the Schedule of Benefits in respect of Your Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium .

Note: The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance is payable per claim.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. The maximum We will pay in respect of all Benefits under this Policy in the aggregate in respect of all Insured Persons per Insured Journey shall not exceed the maximum Aggregate Limit stated in the Schedule of Benefits in respect of Your Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium. If the aggregate amount of Benefits exceed this limit the Benefit amount payable shall reduce proportionately until the total of all Benefits does not exceed the Aggregate Limit.
2. You must immediately tell Your carrier, holiday, travel or accommodation provider or travel agent immediately You know that Your trip is to be cancelled or cut short.
3. You must provide a cancellation invoice provided by Your travel agent, Tour Operator and/or accommodation or transport provider in support of any claim for cancellation.
4. Where reasonable You must obtain prior approval from Our Crisis Management Company before incurring additional travel and accommodation costs when Curtailing Your Insured Journey.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document. We will not be liable for any claim resulting from:

1. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. The Insured Person travelling against or planning to travel against the medical advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.
3. Disinclination to travel, loss of enjoyment, or if on an Insured Journey, deciding not to continue.
4. You or the Insured Person's financial circumstances.
5. Redundancy or resignation of an Insured Person or the termination of an Insured Person's contract of employment within 30 days of a pre-booked Insured Journey or once an Insured Journey has started.
6. Any expenses incurred where an Insured Journey is subject to Curtailment, altered, rearranged or an Insured Person must be replaced as a result of redundancy or resignation of the Insured Person or the termination of their contract of employment once the Insured Journey has commenced.
7. The financial failure, error, omission, default or neglect of any provider or their agent of transport or accommodation.
8. Withdrawal from service temporarily or permanently of any means of transport on the orders or recommendation of the manufacturer, the Civil Aviation Authority, any port authority or similar body in any country except where on the day the Insured Person is due to depart from their Country of Domicile such Insured Person is prevented from making their Insured Journey due to:
 - a) Aerospace being closed for 24 hours from the date and time of their Scheduled departure as shown on their ticket/itinerary; or
 - b) A port or airport they are Scheduled to travel from or through being closed for 24 hours from the date and time of their Scheduled departure as shown on their ticket/itinerary.All claims must be supported by documentary evidence that the Insured Person has been able to obtain a refund from their travel and or accommodation provider.
9. Strike, labour dispute or failure of the means of transport other than where the departure of any means of transport on which the Insured Person is booked to travel is delayed by at least 24 hours unless the delay is due to a strike or industrial action which existed or the possibility of which existed and for which advance warning had been given prior to the date on which the Insured Journey was booked.
10. Any Insured Journey cancelled or subject to Curtailment where the Appropriate Authority's advice at the time the trip was booked is 'against all travel to' the chosen destination, region or country.
11. An Insured Person failing to check-in according to the itinerary provided unless the failure was due to strike or industrial action.
12. Any amount in excess of the Aggregate Limit stated in the Schedule of Benefits for all Insured Persons per Insured Journey.
13. If you fail to notify Your travel agent, Tour Operator and/or accommodation or transport provider immediately upon finding it necessary to cancel the trip, Our liability shall be restricted to the cancellation charges that would have applied had the failure not occurred.
14. Any claim for cancellation which is not supported by a cancellation invoice provided by Your travel agent, Tour Operator and/or accommodation or transport provider.
15. Pregnancy other than Complications of Pregnancy more than 10 weeks before the estimated delivery date.
16. Any amounts where You are legally entitled to be indemnified from any other source.
17. Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked, or reasons which are unnecessary and avoidable.
18. Any costs incurred in respect of visas obtained in connection with the Insured Journey.
19. Failure to obtain necessary passport, visa or permit for your trip.
20. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
21. The cost of this Policy.
22. Claims arising from Your anxiety, stress or any other Mental Health Disorder unless You provide a medical certificate from a Qualified Medical Practitioner stating that this necessarily prevented You from travelling.
23. The cost of your unused original tickets where Our Crisis Management Company 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.

B9. Travel Delay

Cover

If the outward or homeward departure of an aircraft, train or sea vessel in which the Insured Person has booked to travel is delayed due to strike, industrial action, adverse weather conditions, mechanical breakdown or structural defect affecting that aircraft, train or sea vessel, or if the Insured Person has to travel on a later departure due to the transport provider overbooking, which results in delay for at least:

- i) 12 hours if Your Level of Cover shown on Your Certificate of Insurance is Essentials, or 4 hours if Your Level of Cover is Super or Enhanced; from the departure time indicated by the carrier.

We will pay the Insured Person:

£/\$/€50 for the first complete 12 hours if Your Level of Cover shown on Your Certificate of Insurance is Essentials, or 4 hours if Your Level of Cover is Super or Enhanced, delay and

- ii) £/\$/€50 for each subsequent 12 hours if Your Level of Cover shown on Your Certificate of Insurance is Essentials or Super, or each subsequent 4 hours if Your Level of Cover is Enhanced, delay thereafter:

but not exceeding the amount paid in respect of the fares or £/\$/€2,000 whichever is the greater. Note: An Excess amount is not payable under this section.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document. We will not be liable for any claim resulting from:

1. The failure of the Insured Person to check in not later than the time indicated by the carriers.
2. The failure of the Insured Person to obtain written confirmation from the carriers or their handling agents of the number of hours delay and the reason for such delay.
3. Withdrawal from service temporarily or otherwise of any aircraft or sea vessel on the orders or recommendation of the manufacturer, the civil aviation authority, any port authority or any similar body in any country except where on the day the Insured Person is due to depart from their Country of Domicile such Insured Person is prevented from making their Insured Journey due to
 - a) Aerospace being closed for 24 hours from the date and time of their Scheduled departure as shown on their ticket/itinerary.
 - b) A port or airport they are Scheduled to travel from or through being closed for 24 hours from the date and time of their Scheduled departure as shown on their ticket/itineraryAll claims must be supported by documentary evidence that the Insured Person has been able to obtain a refund from their travel and or accommodation provider.
4. The failure of the Insured Person to accept alternative equivalent means of transport within the Period of delay where this is offered on reasonable terms in lieu of the original mode of conveyance.
5. Strike, labour dispute or industrial action which existed or the possibility of which existed and for which advance warning had been given prior to the date on which the Insured Journey was booked.
6. Delay where compensation is recoverable from the airline or other carrier.
7. Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time an Insured Journey was booked.

B10. Missed Departure

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

Cover

We will indemnify You, in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, for additional accommodation and transport expenses incurred for the Insured Person to reach their final destination caused by their late arrival at any departure point shown on their itinerary to start the Insured Journey caused by:

1. The public transport used by the Insured Person being delayed.
2. The car the Insured Person is travelling in being involved in an accident.
3. The car the Insured Person is travelling in breaking down.

Up to a limit of £/\$/€1,000 per Insured Journey.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

We will not pay any claim:

1. In relation to the Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. Unless a police report or Insurer's accident report form has been obtained showing the time and place of the accident.
3. Unless a written repairer's report has been obtained if claiming because the vehicle the Insured Person was travelling in has broken down.
4. If the Insured Person does not do everything possible to get to the International Departure Point from or to their Country of Domicile for the time specified on the travel tickets.
5. Any circumstance that could have been reasonably foreseen as giving rise to a claim for at the time an Insured Journey was booked.

B11. Hijack and Kidnap

(applicable for Level 2 – Super cover and Level 3 – Enhanced cover only)

Cover

Hijack

In the event of the conveyance in which the Insured Person is travelling being subject to Hijack during an Insured Journey and the Insured Person being detained as a result for a period in excess of 24 hours - or -

Kidnap

If during an Insured Journey the Insured Person is detained as a result of Kidnap.

We will, where shown in the Schedule of Benefits in relation to the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium, pay an amount of £/\$/€300 to You on behalf of the Insured Person for each complete 24-hour Period of detention up to a maximum of £/\$/€20,000 in total for any one occurrence.

Note: An Excess amount is not payable under this section.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

We will not be liable for any claim resulting from:

1. Any claim for an Insured Person within their Country of Domicile if different.
2. Any criminal or fraudulent act by You or the Insured Person.

B12. Personal Liability

Cover

We will indemnify the Insured Person in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium for sums which the Insured Person shall become legally liable to pay as damages and the Insured Person's costs and expenses in respect of Accidental Death or Accidental Bodily Injury to any other person or accidental loss of or damage to material property of any other person.

Conditions

The following conditions apply to this Section.

Please also refer to the Policy Conditions at the front of this Policy document

1. The Insured Person shall give immediate notice to Us of any occurrence for which there may be liability under this Policy and shall provide Us with such particulars and information We may require and shall forward to Us immediately on receipt of every letter, writ or summons, and shall advise Us in writing immediately if the Insured Person has knowledge of any impending prosecution, inquest or fatal inquiry in connection with the said occurrence.
2. The Insured Person must not admit any liability or pay, offer to pay or negotiate any claim without Our written consent.
3. We shall be entitled at Our discretion to take over and conduct in the name of the Insured Person the defence or settlement of any claim and to prosecute at Our own expense and for Our own Benefit any claim for indemnity or damages against any other persons and the Insured Person shall give all information and assistance required.
4. We may at any time at Our sole discretion pay to the Insured Person the limit of liability stated for Personal Liability in respect of any occurrence or any lesser sums for which the claim or claims arising from such occurrence can be settled and We shall not be under any further liability in respect of that occurrence except for the payment of costs and expenses of litigation incurred prior to such payment.
5. In the event of a claim or series of claims resulting in a liability of the Insured Person to pay a sum in excess of the limit of liability stated in the Schedule of Benefits Our liability for such costs and expenses shall not exceed an amount being in the same proportion as Our payments to the Insured Person bears to the total payment made by or on behalf of the Insured Person in settlement of the claim or claims.
6. Our liability under this Policy for all damages payable by the Insured Person to any claimant or number of claimants in respect of any one occurrence or all occurrences of a series arising out of one original cause shall not exceed the limit of liability shown in the Schedule of Benefits.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

We will not indemnify the Insured Person in respect of:

1. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. Any liability in respect of accidental death or bodily injury sustained by any member of the Insured Person's family or any person who is under a contract of service with You and which arises out of and in the course of their employment by You or liability arising in connection with any business profession or occupation.
3. Liability for loss of or damage to property belonging to or in the custody or control of the Insured Person, their family or of any servant or agent of the Insured Person or liability arising out of the ownership possession or use by the Insured Person of any land or buildings (except temporarily for the purposes of the Insured Journey).
4. Liability arising from the Insured Person or any of their family owning, possessing or using of any aircraft, hovercraft, horse-drawn vehicle, motorised or mechanically propelled or assisted or towed vehicle or watercraft (other than hand propelled watercraft), jet skis, jet bikes or wet bikes or animals (other than horses, domestic dogs or cats) or firearms (other than sporting guns).
5. Liability assumed by the Insured Person by agreement unless such liability would have attached to the Insured Person in the absence of such agreement.
6. Liability which is the result of any claim resulting from the transmission of any communicable disease or virus.
7. Liability which is the result of any wilful malicious or unlawful act.
8. Liability which is the result of any deliberate act or omission.
9. Participating in any of the activities listed under Hazardous Activities & Sports.
10. Any punitive or exemplary damages.

B13. Legal Expenses

Definitions

The following definitions only apply to this Section. Please also refer to the Policy Definitions at the front of this Policy document.

Appointed Representative

The lawyer or other suitably qualified person appointed by Us to act on the Insured Person's behalf.

Costs and Expenses

1. All reasonable and necessary legal costs incurred by the Appointed Representative in pursuing a claim or Legal Proceeding against a third party who has caused the Accidental Bodily Injury or illness of the Insured Person including other amounts reasonably incurred by the Appointed Representative in appealing or resisting an appeal against the judgment of a court or tribunal or arbitrator.
2. Legal costs which an Insured Person is legally liable to pay following an award of court or tribunal or any legal costs payable following an out of court settlement made in connection with any claim or legal proceedings.

Legal Proceedings

The pursuit of a claim for damages.

Prospect of Success

The probability that an Insured Person will:

1. Recover damages or obtain any other legal remedy which we have agreed to.
2. Make a successful appeal.
3. Make a successful appeal or defence of an appeal.

Prospects of Success will be assessed by Us or an Appointed Representative on Our behalf.

Cover

We will indemnify You on behalf of the Insured Person or their legal representative in accordance with the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium for Legal Expenses incurred in pursuit of a claim for damages or compensation against a third party who caused the Accident Bodily Injury or illness of the Insured Person during an Insured Journey providing that:

1. The insured incident occurs during the Period of Insurance.
2. Prospects of Success exist for the duration of the claim.
3. In respect of any appeal or defence of an appeal, it has been reported to Us at least 10 working days prior to the deadline for any appeal.
4. The maximum amount We will pay for Costs and Expenses for any one Insured Person in respect of any or all claims arising from one cause is as stated in the Schedule of Benefits in relation to the Level of Cover as shown in Your Certificate of Insurance and for which You have paid the appropriate premium.
5. An Insured Person or their legal representative reports an insured incident as soon as possible and in any event no later than 180 days after the date the Insured Person knew or should have known about the insured incident.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

Claims – an Insured Person's duty

You must report an insured incident to Us as soon as possible and in any event no later than 180 days after the date the Insured Person knew or should have known about the insured incident.

Claims – legal representation

On acceptance of a claim, if appropriate, We will appoint an Appointed Representative:

1. If it is necessary to start court proceedings or there is a conflict of interest, the Insured Person is free to nominate an Appointed Representative by sending to Us the name and address of the suitably qualified person.
2. If We do not agree to the Insured Person's choice of Appointed Representative, they may choose another suitably qualified person.
3. If there is still a disagreement with regard to the Appointed Representative, We will ask the President of a relevant national law society to choose a suitably qualified person to represent You. We and You must accept such choice.
4. In all other circumstances We will be free to choose an Appointed Representative.
5. An Appointed Representative will be appointed by Us and represent the Insured Person according to Our standard terms of appointment.

Claims – Our rights and Your obligations

We will have direct access to the Appointed Representative who will, upon request, provide Us with any information or opinion on the claim.

The Insured Person must co-operate fully with Us and the Appointed Representative and must keep Us up-to-date with the progress of the claim.

At Our request the Insured Person must give the Appointed Representative any instructions that We require. The Insured Person must notify Us immediately if anyone offers to settle a claim or makes a payment into court.

If the Insured Person does not accept the recommendation of the Appointed Representative to accept a reasonable offer or payment into court to settle a claim, We may refuse to pay further costs and expenses.

No agreement to settle on the basis of both parties paying their own costs is to be made without Our prior approval.

Discontinuance of a claim

If the Insured Person settles a claim or withdraws a claim without Our prior agreement or does not give suitable instructions to the Appointed Representative or dismisses an Appointed Representative without Our prior consent the cover We provide will end immediately and We will be entitled to re-claim any Costs and Expenses We have incurred from the Insured Person.

Recoveries

The Insured Person must take every available step to recover Costs and Expenses that We have to pay and must pay Us any Costs and Expenses that are recovered.

Disputes

If any difference arises between Us and the Insured Person in respect of the acceptance, refusal, control or handling of any claim under this section, You can take the steps outlined in Our complaints procedure stated under Our Promise of Service.

Arbitration

You have the right to refer any difference that arises between Us and You in respect of the acceptance, refusal, control or handling of any claim under this section to arbitration which will be decided by counsel chosen jointly by Us and You. If there is a disagreement with regard to the choice of counsel, We will ask the President of a relevant national law society to choose a suitably qualified person. The arbitrator's decision shall be final and binding on both parties. All costs for resolving the difference will be met by the party whom the decision is made against.

The most We will pay

The most We will pay for each Insured Person in respect of any or all claims arising from one cause is £/\$/€50,000.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document. We will not pay any claim:

1. In relation to the Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. If an Insured Person does not keep to the terms, conditions and Exclusions under this Section.
3. Where You or the Insured Person are more specifically insured for any amount and You or the Insured Person cannot recover because the insurer of that Insurance refuses the claim.
4. Relating to the Insured Person driving a motor vehicle without a valid license and/or Insurance.
5. Relating to any illness, death or bodily injury which develops gradually or is not caused by a specific sudden event.
6. Arising from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.
7. In respect of libel or slander.
8. For Costs and Expenses incurred prior to Our written acceptance of a claim.
9. For Costs and Expenses which have been incurred by the Appointed Representative on a contingency fee basis.
10. For any legal action an Insured Person takes which We have not agreed to or where an Insured Person does anything to hinder Us or the Appointed Representative.
11. For any claim deliberately or intentionally caused by the Insured Person or as a result of the Insured Person's criminal act.
12. For any fines, penalties, compensation or damages which the Insured Person is ordered to pay by a court or other authority.
13. For an application for judicial review.
14. In respect of a dispute with Us.
15. For any claims against You or another Insured Person, a member of the Insured Person's family, a tour operator, travel agent, insurer or their agent, the Policy Administrator, or Us.

Sports Activities – Leisure List

We will pay, subject to the terms of this Policy and the section under which You are claiming (provided You are under 75 years of age at the date of departure), for expenses necessarily incurred as a result of Your accident or injury arising as a result of Your participation in the activities and sports listed below during Your Insured Journey and within Your Period of Insurance:

Please note:

- i. Any involvement in the following sports and/or activities is subject to compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads).
- ii. The Policy Terms and conditions will still apply in all other respects.

Please also refer to the Policy Exclusions and Conditions.

Leisure Activities List - Activities and Adventure Sports

This policy automatically covers You to undertake the activities listed below on an amateur basis and non-professional basis only.

Abseiling	Fell Running	Motorcycling as a pillion passenger** (on road, provided the driver holds an appropriate full licence and You are wearing a helmet)	Shooting (not hunting or Big Game)
Aerobics	Fell Walking	Mountain Biking (not off-road, competition or downhill)	Sleigh Riding (pulled by reindeer, horses or dogs)
Angling	Fencing	Netball	Snooker
Archery	Fishing (angling)	Orienteering	Snorkelling
Assault course	Flying (in light aircraft as a passenger, not piloting)	Overland Expedition	Softball
Athletics	European Football/Soccer (excluding competitions)	Paintballing*	Squash
Badminton	Frisbee	Parascending (towed by boat over water)	Surfing
Ballooning (Organised Excursion)	Gliding (as a passenger, not piloting)	Rambling	Swimming
Banana Boating	Go Karting below 250cc*	Rifle Range Shooting	Swimming with dolphins
Baseball (Excluding Competitions)	Golf	River Boarding	Table Tennis
Basketball	Gymnastics	Roller Blading	Tai Chi (non-contact)
Beach Games	Handball	Roller Skating (including blading)	Ten Pin Bowling
Biathlon	Hiking/walking below 6000m	Rowing*	Tennis
Black Water Rafting (up to grade 3 only)	High Diving (Platform only)	Running (non competitive)	Trampoline (recreational)
Boating (any craft less than 10 metres long, inside 12 mile limit)	Hill Walking	Safari (organised trips only)	Trekking (not requiring the use of ropes, guides or supplementary oxygen or under 6000 metres)
Boardsailing	Hockey (field only)	Sail boarding (inside 12 mile limit)	Triathlon
Boccer	Horse Riding (casual NOT competitions, racing, jumping & hunting)	Sailing Yachts (longer than 10 metres, within 60 miles of a safe haven)	Tug of War
Boogie Boarding	Hot Air Ballooning (as a passenger only)	Scuba diving (maximum depth 30m)	Volleyball
Bowls	Hovercraft*	Scrambling	Wake Boarding
Bowling	Ice Skating (on rink, recreational only)	Skateboarding (recreational)	Water Polo
Bungee Jumping (maximum 2 jumps in all Your trip)	Indoor Climbing (on climbing wall only)	Sea Canoeing (inside 12 mile limit)	Water Skiing (not jumping)
Camel riding	Jet Boating*	Segway Riding (organised tours only)	Water Tubing
Canoeing (grades 1-3)	Jet Skiing*		Weight Lifting
Clay pigeon Shooting	Karting*		Whale Watching
Climbing (indoor only)	Kayaking (grades 1-3 rivers/sea)		White Water
Cricket	Kite Buggy (Single Seat)		Canoeing/Rafting (up to grade 3 rivers only)
Croquet	Kite Flying (traction)		Windsurfing (inside 12 mile limit)
Curling	Kite Surfing* (over water)		Yachting (within Territorial waters)
Cycling (recreational, not BMX, competition or stunting)	Lacrosse		Yachting (longer than 10 metres, within 60 miles of a safe haven)
Dance	Marathon Running/ Triathlon		Zip Wiring/Climbing
Deep Sea Fishing (recreational inside 12 mile limit)	Martial Arts Training (no contact)		Zorbing
Dinghy Sailing (inside 12 mile limit)	Motorcycling** up to 125cc (where claims and conviction free for previous 3 years and where wearing a helmet, on road, provided You hold an appropriate full license)		
Diving (recreational not involving the use of artificial breathing apparatus)			
Dog Sledging			
Dry Slope Skiing			
Elephant Trekking			

Cover under the Personal Liability Section for those activities and sports marked with an * is excluded

No cover is provided under Personal Accident in respect of Motorcycling either as a rider or passenger.

Definitions

The following definitions only apply to this Section. Please also refer to the Policy Definitions at the front of this Policy document.

Athletics/Amateur Athletics: A sport or other athletic activity that is organised and/or sanctioned, involving regular or scheduled practices and/or regular or scheduled games. This definition does not include either athletic activities that are engaged in by You solely for recreational, entertainment or fitness purposes and not for wage, reward or profit.

Contact Sports: A sport or other athletic activity that necessarily involves physical contact with opposing players as part of normal play.

Hazardous Activities and Sports*: Bamboo Boat Rafting, Black Water Rafting, Bouldering, Bungee Jumping* (more than 2 jumps in all during Your Trip), Canoeing (grades 4 and over), Canyoning, Cave Tubing, Caving, Cycle Touring & Event Training, Dog Sleighing, European Football/Soccer (amateur competition/tour), Gliding, Hang Gliding, Horse Trekking, Ice Climbing, Jet Boating/Shotover Jet, Kayaking (grades 4 and over), Micro Lighting, Mountaineering (with ropes), Off-Road Mountain Biking, Potholing/Caving (as part of a group), Parachuting, Paragliding, Parapenting, Parasailing (behind a boat), Parapenting (behind a motorised vehicle), Polo, Rafting (grades 4 and over), River Kayaking, Rock Climbing (with ropes), Sea Kayaking, Shark Cage Diving, Skateboarding (demonstration or competitive), Skydiving, Show-jumping, Spelunking or White Water Rafting (grade 4-5).

Note: Cover for Hazardous Activities and Sports (listed above*) is available under Option 3: Adventure Sports & Activities if this is shown on Your Certificate of Insurance and the appropriate premium has been paid by The Policyholder.

Exclusions

We will not pay any claim arising:

- a. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
- b. From any participation in any sport, activity or Athletics on a professional or semi-professional basis.
- c. From any participation in Hazardous Activities and Sports or Winter Sports as defined herein unless this has been accepted by Us, shown on Your Certificate of Insurance and the appropriate additional premium has been paid by You.
- d. Because You dive underwater using an artificial breathing apparatus, unless You are PADI or NAUI certified or hold an open water diving license issued in the USA or You were diving under licensed instruction.
- e. Flying within less than 24 hours preflight surface interval after participating in scuba diving.
- f. From Your participation in any team sport (other than for non-competitive leisure or recreational purposes) Amateur Athletics (but this exclusion does not apply to You solely participating for recreational, entertainment or fitness purposes and not for wage, reward or profit), american football, contact sports, martial arts (other than training), rugby, hunting and racing other than racing on foot.
- g. From any other sporting activity not listed above that is generally recognised as involving an increased risk of accident or injury.
- h. From Extreme Sports such as Base Jumping, BMX Stunt Riding, Boxing, Coastering, Parascending over land, Bobsleighing, Gliding/Soaring, Skeleton or Luge, Water Ski Jumping or Wrestling, or from Flying (piloting of an aircraft as a PPL holder) or Flying in a Helicopter (as a passenger only).
- i. From participation in any type of motorsport, motorsport race or motorsport contest, or track days involving motor vehicles including motorcycles. This list is not exhaustive.

If You are on a trip and intend to participate in any activity not noted as covered above please provide details to Your Insurance intermediary who will approach Us to request cover.

Cover under the Personal Liability Section for those activities and sports marked with an * is excluded
No cover is provided under Personal Accident in respect of Motorcycling either as a rider or passenger.

NGS 'One Touch' Emergency App

With this Insurance Policy You have access to the NGS One Touch App.



The NGS 'One Touch' Emergency Assistance App, at a touch of a button, sends all information from the insured's smartphone to the NGS 24/7/365 Operations Room, along with the GPS location of the GPS enabled smartphone device at that time.

The 'One Touch' Emergency Assistance App is free and can be downloaded and be accessed where 3G/4G or wifi signal permits to any compatible smartphone mobile device in seconds.

- Free to download for all Northcott Global Solutions Clients
- No Annual renewal costs to access (within Your Period of Insurance)
- No Personal Data Issues - data stored on individual devices and only communicated on activation of Emergency call
- Free Travel Advice
- 24/7 Access to Global Emergency Response
- Panic Alert button notifies the Northcott Global Solutions Operations Room of exact location and personal information (subject to 3G/4G/GPS accessibility and shareable and active location services).

The App is designed to speed up transfer of information to NGS Ops, whilst providing generic advice for the following; security, medical, localised incidents and large-scale incidents.

We recommend that You install and set-up the App before You travel.

To download the 'One Touch' Emergency app

- I. Please type **Northcott Global Solutions** into the search bar of the App Store or Google Play.
- II. Follow the instructions to download the app onto Your device.
- III. On an Android press accept to allow NGS to access to the information displayed on Your screen.
- IV. When filling out the details please make sure Your email address and policy number is correct.
- V. Once You have completed the details stage press 'Activate App' You will have to wait for NGS to manually approve You.
- VI. Once approved by NGS, You will be emailed an activation code to enter into the device.

You will be granted once You hit '*Activate APP*'.

Please ask for a step-by-step guide for more information.

Any queries contact InsExec@northcottglobalsolutions.com.

Note:

- I. If the App is pressed without an accompanying phone call to NGS Ops, NGS is not required to contact the holder of the App. It is for the insured to officially inform NGS of a request for assistance by a phone call or email.
- II. A request for NGS assistance using the App is to be communicated verbally in line with their policy instruction through the initial phone call that automatically opens up when the App is triggered.
- III. For the avoidance of doubt, the purpose of the app is for information transfer only and not for triggering any kind of emergency response. This information consists of the information that the app holder entered into the device on setup.
- IV. For the call to go through successfully, the device will need signal. The email specifying the GPS coordinate requires data coverage in Your area and to be from a GPS enabled device. Data and GPS location services on Your device will also need to be switched on. There is an option to manually switch to SMS should You not have data coverage or Your device is not data enabled; You will need GSM coverage for this.
- V. One Touch Emergency App is not an alternative solution to live GPS or Satellite Personal Tracking or Distress Beacons or Devices. These are available from Northcott Global Solutions for an additional charge.

OPTIONAL ADDITIONAL COVERS

Cover in respect of each of the following Optional Sections applies only where the Option has been selected, the appropriate additional premium paid and is shown as included on Your Certificate of Insurance.

Option 1 – Winter Sports Activities

If Winter Sports Activities option is shown as included on Your Certificate of Insurance, then cover is extended to include the following sections for a maximum of 21 days in total for each annual Period of Insurance.

Important Note:

- i) Winter Sports Cover is not applicable for persons aged 75 years and over at the date of departure
- ii) Winter Sports is covered up to a maximum of 21 days in total for each annual Period of Insurance.

Cover

Ski Equipment & Hire

We will indemnify You up to the sum insured shown in the Schedule of Benefits applicable to Your Level of Cover shown on Your Certificate of Insurance, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below for;

i) Ski Equipment

- a. Loss or theft of, or damage to ski equipment owned or borrowed by You.
- b. Loss or theft of, or damage to ski equipment hired by You.

ii) Necessary Ski Equipment Hire

- c. The cost of necessary hire of ski equipment following;
 - i. Loss or theft of, or damage to, Your ski equipment insured by Us, or
 - ii. The delayed arrival of Your ski equipment, subject to You being deprived of their use for not less than 12 hours from planned time of first use.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

We will not pay any claim in relation to:

1. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance, other than for hire costs.
2. Ski equipment stolen from an unattended motor vehicle between the hours of 8p.m. and 8a.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.
3. Damage to ski equipment whilst in use for race training or racing.
4. Your damaged ski equipment unless returned to Our Claims Administrator for our inspection.
5. 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.
6. Loss or theft of, or damage to, ski equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
7. Loss or theft of, or damage to, ski equipment over 5 years old.
8. Loss or theft of ski equipment left unattended in a public place.

Special conditions applicable to Ski Equipment

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.

<u>Age of Equipment</u>	<u>Proportion of Purchase Price</u>
Up to 1 year	75%
Up to 2 years	50%
Up to 3 years	30%
Up to 4 years	10%
Over 4 years	NIL

Please also refer to the Policy Exclusions and Conditions.

Cover

Ski Pack

We will reimburse You up to the sum insured shown in the Schedule of Benefits applicable to Your Level of Cover shown on Your Certificate of Insurance, for the proportionate value of any ski pass, ski hire or ski school fee that You are unable to use following;

- a. Accidental bodily injury or illness that prevents You from participating in Winter Sports, as medically certified, or
- b. Loss or theft of Your ski pass.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy document.

1. The Excess amount shown in the Schedule of Benefits or as shown on Your Certificate of Insurance.
2. Any claim not substantiated by a police and/or a medical report.

Please also refer to the Policy Exclusions and conditions.

Cover

Piste Closure

Provided you are skiing north of the earth's equator between 1st January and 30th April, or south of the earth's equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.

We will pay You up to the sum insured shown in the Schedule of Benefits applicable to Your Level of Cover shown on Your Certificate of Insurance, 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 winter sports resort, up to the total amount shown either;

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

You are not covered if You were first covered under this Policy or booked Your trip within 14 days of departure and at that time conditions in Your planned resort were such that it was likely to be not possible to ski.

Special conditions applicable to Piste Closure

It is a requirement of this policy that:

1. 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.
2. You must submit receipts for the travel and ski pass costs that You wish to claim.

An Excess does not apply to claims for Piste Closure.

Please also refer to the Policy Exclusions and Conditions.

Option 2 – Terrorism Disruption Protection

Only applicable if shown as included on Your Certificate of Insurance

Cover

Pre-Trip Cancellation due to Security Reasons

We will reimburse You or the Insured Person for all non-returnable deposits, advance payments and other charges paid or due to be paid by You or the Insured Person for travel and accommodation in respect of the Insured Journey up to the sum insured shown in the Schedule of Benefits applicable to Your Level of Cover as shown in Your Certificate of Insurance if You or the Insured Person are forced to cancel Your arrangements as the direct and necessary result of:

1. Your Appropriate Authority issues travel advices for the Host Country You are intending staying in, recommending that certain categories of person (which includes You) should not travel to that country or region.
- or -
2. The recognised Government in Your intended Host Country:
 - a) Declares a state of emergency or
 - b) Formally recommends or instructs that foreign nationals should leave that country or region for safety or should stay away
 - c) Expels You or declares you “persona non grata”.
3. The Host Country You intend visiting takes part in or is subject to any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military, civil war or unrest or Acts of Terrorism which would put Your life in physical danger.
4. A natural disaster within Your intended Host Country renders Your travel plans impossible or would put Your life in physical danger if You continued with Your travel plans.

Exclusions

The following Exclusions apply to this Section. Please also refer to the Policy Exclusions at the front of this Policy wording.

We will not be liable for any claim:

1. Relating to the Excess amount shown in the Schedule of Benefits applicable to Your Level of Cover or as shown on Your Certificate of Insurance.
2. Where at the time of booking your Journey the appropriate authorities advice is ‘against all travel to’ the chosen destination.
3. In respect of any amounts where You are legally entitled to be indemnified from any other source or can be re-booked for a later date.
4. Where the conditions leading to Your journey being cancelled were in existence prior to You booking Your journey or where such conditions were reasonably foreseeable prior to You booking Your journey.
5. Where You are not able to provide reasonable proof with either physical or documented evidence that Your Life would be in Physical Danger.

Cover

Trip Interruption Following an Act of Terrorism

If the Insured Person is forced to cut short an Insured Journey and return to the Country of Domicile as a direct and necessary result of a Terrorist Act at the location where the Insured Person is staying We will reimburse You or the Insured Person up to the sum insured shown in the Schedule of Benefits for:

Travel Costs

The cost of removing the Insured Person from their location following a Terrorist Act at their location by whatever method of transport is most appropriate to a place of safety or to return the Insured Person to their Country of Domicile by economy one-way air or ground transportation ticket.

Accommodation Costs

All reasonable costs incurred for accommodation and food following their removal from their location following a Terrorist Act up to a maximum of £/\$/€ 200 per day for 7 days prior to their return to their original location or return to their Country of Domicile.

Return Costs

The reasonable costs of returning them to their original location following their removal from that location. All costs will be for economy one-way air or ground transportation as appropriate.

Where the Insured Person holds a valid return ticket to their home country We will be entitled to indemnify You for only the additional costs incurred in returning them to their Country of Domicile.

Where You or the Insured Person are entitled to a refund from any un-used ticket or accommodation costs such refunds will be deducted from the costs of Your claim.

The Crisis Management Company must be advised immediately of any situation that may give rise to a claim or as soon as reasonably possible thereafter. If the Crisis Management Company is not contacted immediately our liability to pay any subsequent claim under this section will cease.

Exclusions

We will not be liable for any claim resulting from:

1. Relating to the Excess amount shown in the Schedule of Benefits applicable to Your Level of Cover or as shown on Your Certificate of Insurance.
2. Where at the time of booking the Insured Journey the appropriate authorities advice is 'against all travel to' the chosen destination.
3. Any amounts where You are legally entitled to be indemnified from any other source or can be re-booked for a later date.
4. The conditions leading to the Insured Journey being interrupted were in existence prior to You booking the Insured Journey or where such conditions were reasonably foreseeable prior to You booking Your Insured Journey.
5. All Travel, Accommodation and Return Costs that have not had the prior approval or been arranged by our Crisis Management Company.
6. Travel, Accommodation or Return Costs incurred more than 7 days after the Insured Person's removal from their original location.

Option 3 – Hazardous Activities & Sports

Only applicable if shown as included on Your Certificate of Insurance.

In addition to the activities listed in the Sports Activities – Leisure List above, the following Hazardous Activities and Sports listed below* will also be covered on an amateur basis under the terms, conditions and Exclusions of the Sports Activities – Leisure List section above.

Hazardous Activities and Sports*:

Bamboo Boat Rafting,
Black Water Rafting,
Bouldering,
Bungee Jumping* (more than 2 jumps in all during Your Trip),
Canoeing (grades 4 and over),
Canyoning,
Cave Tubing,
Caving,
Cycle Touring & Event Training,
Dog Sleighing,
European Football/Soccer (amateur competition/tour),
Gliding,
Hang Gliding,
Horse Trekking,
Ice Climbing,
Jet Boating/Shotover Jet,
Kayaking (grades 4 and over),
Micro Lighting,
Mountaineering (with ropes),
Off-Road Mountain Biking,
Potholing/Caving (as part of a group),
Parachuting,
Paragliding,
Parapenting,
Parasailing (behind a boat),
Parapenting (behind a motorised vehicle),
Polo,
Rafting (grades 4 and over),
River Kayaking,
Rock Climbing (with ropes),
Sea Kayaking,
Shark Cage Diving,
Skateboarding (demonstration or competitive),
Skydiving,
Show-jumping,
Spelunking or
White Water Rafting (grade 4-5).

Special conditions and Exclusions applicable to Hazardous Activities and Sports:

Please note that whilst participating in any of the activities listed under Hazardous Activities & Sports, the following will apply:

- a. No cover will be provided under Section A Personal Accident.
- b. No cover will be provided under Section B12 Personal Liability.
- c. The policy Excess under Medical and Emergency Travel Expenses will increase to £/\$/€250 per Insured Person per claim
- d. Any involvement in these sports and/or activities is subject to Your compliance with local laws and regulations and the use of recommended safety equipment (such as helmet harness, knee and/or elbow pads).

Please note all other Policy terms, conditions, Exclusions apply.