This is not a private medical insurance and only gives cover for medical complications that require emergency treatment. In the event of any medical treatment becoming necessary which results in a claim under this insurance, You will be expected to allow insurers or their representatives unrestricted reasonable access to all Your medical records and information. The policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes but is not limited to delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover You should complications arise with Your pregnancy due to Accidental Bodily Injury or unexpected illness which occurs while on Your Trip.

Special notice

This insurance only valid provided it is issued no later than 30 June 2017 and a properly completed certificate is attached.

Period of insurance

If You have paid the appropriate annual multi-trip travel insurance premium and You are under 70 years old at the time of purchase of the policy, the overall period of insurance shall be for 12 months starting from the date shown. This insurance then covers an unlimited number of holiday/leisure Trips starting within that period, except that if You are undertaking a Trip that exceeds the maximum number of days shown in the benefits schedule You will not be covered for those days that exceed the maximum limit. Wintersports are covered up to the total number of days shown in the benefits schedule. If You have bought the double cover You are also insured when travelling on business.

Except as stated below, cover for each separate Trip under this insurance starts when You leave Your Home or place of business in Your Home country at the start of Your Trip, and finishes as soon as You return to Your Home or place of business in Your Home country. You are only covered for the period for which a premium has been paid and in any event the total period of any one Trip must not exceed the period shown in the benefits schedule.

For cancellation only (section 1), cover starts from the date shown on Your certificate or the date You book Your Trip, whichever is the later.

If You are going on a one-way trip all cover will finish 48 hours after Your arrival in the country of final destination.

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

Policy features table

Single Trip policy features

<table>
<thead>
<tr>
<th></th>
<th>Standard</th>
<th>Double</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum age at date of departure</td>
<td>79*</td>
<td>79*</td>
</tr>
<tr>
<td>Maximum period any one Trip if aged up to 64 years</td>
<td>184 days</td>
<td>184 days</td>
</tr>
<tr>
<td>Maximum period any one Trip if aged 65 to 79 years</td>
<td>45 days</td>
<td>45 days</td>
</tr>
<tr>
<td>For travel commencing prior to</td>
<td>30/06/2018</td>
<td>30/06/2018</td>
</tr>
<tr>
<td>Wintersports</td>
<td>Max age 74</td>
<td>Max age 74</td>
</tr>
</tbody>
</table>

Annual multi-Trip policy features

<table>
<thead>
<tr>
<th></th>
<th>Standard</th>
<th>Double</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum age at start/renewal of cover</td>
<td>69*</td>
<td>69*</td>
</tr>
<tr>
<td>Maximum period any one Trip if aged up to 64 years</td>
<td>31 days</td>
<td>45 days</td>
</tr>
<tr>
<td>Maximum period any one Trip if aged 65 to 69 years</td>
<td>31 days</td>
<td>35 days</td>
</tr>
<tr>
<td>Overall maximum period of all Trips</td>
<td>183 days</td>
<td>183 days</td>
</tr>
<tr>
<td>Business travel included</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Home country Trips (min 2 nights in pre-booked and pre-paid accommodation)</td>
<td>Included</td>
<td>Included</td>
</tr>
<tr>
<td>Family members can travel separately</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Wintersports - up to total maximum of</td>
<td>10 days</td>
<td>21 days</td>
</tr>
</tbody>
</table>

provided you have paid the appropriate premium as shown on your certificate, you are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person for each separate trip. The excesses apply for each person and each section of each claim.

Benefits schedule

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Limits</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cancellation or Curtailment/Loss of holiday</td>
<td>£1,500</td>
<td>£70* (£20)**</td>
</tr>
<tr>
<td>2. Emergency medical expenses</td>
<td>£5,000,000</td>
<td>£500 (£20)</td>
</tr>
<tr>
<td>3. Hospital stay benefit (amount per day)</td>
<td>£500 (£10)</td>
<td>Nil</td>
</tr>
<tr>
<td>4. Personal Accident - loss of sight, limb(s) or permanent total disablement</td>
<td>£15,000</td>
<td>Nil</td>
</tr>
<tr>
<td>5. Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) £ max abandonment (after 12 hours)</td>
<td>(a)£20 (b)£10 (c)£100</td>
<td>(a)£40 (b)£20 (c)£200</td>
</tr>
<tr>
<td>6. Missed departures</td>
<td>£750</td>
<td>£70* (£20)**</td>
</tr>
<tr>
<td>7. Baggage - overall limit (£500 for under 18's)</td>
<td>£1,500</td>
<td>£70* (£20)**</td>
</tr>
<tr>
<td>8. Personal money</td>
<td>£500</td>
<td>£70* (£20)**</td>
</tr>
<tr>
<td>9. Loss of passport</td>
<td>£250</td>
<td>Nil</td>
</tr>
<tr>
<td>10. Personal liability</td>
<td>£1,000,000</td>
<td>£100 (£20)</td>
</tr>
<tr>
<td>11. Legal expenses</td>
<td>£10,000</td>
<td>£100 (£20)</td>
</tr>
<tr>
<td>12. Catastrophe &amp; travel disruption cover</td>
<td>Not insured</td>
<td>Nil</td>
</tr>
<tr>
<td>13. Business personnel replacement</td>
<td>Not insured</td>
<td>Nil</td>
</tr>
<tr>
<td>14. Financial failure</td>
<td>£750</td>
<td>Nil</td>
</tr>
<tr>
<td>15. Ski equipment - overall limit maximum per item, pair or set owned or borrowed</td>
<td>£400</td>
<td>£300</td>
</tr>
<tr>
<td>16. Ski pack</td>
<td>£200</td>
<td>£70* (£20)**</td>
</tr>
<tr>
<td>17. Piste closure (amount per day)</td>
<td>£100 (£10)</td>
<td>Nil</td>
</tr>
</tbody>
</table>

* Adults 65-79 years £130 excess for cancellation or Curtailment (£40 loss of deposit) and medical claims only. Applicable to both standard and double cover.
** Loss of deposit claims only.
Important conditions relating to health and activities

There is certain information that We need to know as it may affect the terms of the insurance cover We can offer You. You must, to the best of Your knowledge, give accurate answers to the questions We ask when You buy Your travel insurance policy. If You do not answer the questions truthfully it could result in Your policy being invalid and could mean that all or part of a claim may not be paid. If You think You may have given Us any incorrect answers or if You want any help, please contact Able2Travel on 01892 839501 as soon as possible and We will be able to tell You if We can still offer You cover.

Please consider these questions very carefully in relation to Yourself and Your Travelling companions insured under this policy.

1. Have You or Your Travelling companions been given a terminal diagnosis?
   - Yes
   - No

2. Are You or Your Travelling companions planning to travel against the advice of a Medical practitioner or travelling specifically to seek, or know You will need, medical treatment while You are away?
   - Yes
   - No

3. Are You or Your Travelling companions on a waiting list for treatment, tests or investigation or awaiting the results of any tests or investigations?
   - Yes
   - No

4. Do You or Your Travelling companions have any medical condition for which the recommended treatment or prescribed medication as directed by a Medical practitioner is not being taken?
   - Yes
   - No

5. Do You or Your Travelling companions have any medical condition for which a diagnosis has not been given?
   - Yes
   - No

6. Have any of You ever suffered from, been investigated, treated for or diagnosed with;
   i. any cancer or malignant condition.
   ii. any lung related condition (other than stable, well controlled asthma that requires not more than 2 inhalers).
   iii. any heart related condition (including angina).
   iv. a stroke or mini-stroke (TIA)?
   - Yes
   - No

7. Do any of You suffer from any other Pre-existing medical conditions as defined?
   - Yes
   - No

8. Do You have any concerns relating to the health of any Non-travellers whose state of health is likely to cause You to cancel or amend Your travel plans?
   - Yes
   - No

Your medical conditions (if any) will be covered.

9. Are You planning to take part in any hazardous activities (see general exclusions 11 to 15)? If so, please contact Able2Travel on 01892 839501 to see what cover may be available.

Important

You must tell Us if, at any time during the period of insurance and each time You make arrangements to travel, there is a change in circumstances and You answer ‘yes’ to any of the important conditions relating to health and activities by contacting Us as soon as possible so that We may re-assess Your coverage relating to any Trips You have booked or may wish to book in the future. Please refer to general conditions 1, 2 & 3.

Changes in Your health

1. If Your health changes after You purchased Your policy or before booking Your Trip but before You travel, You must tell Us about these changes if because of these You:
   • Have seen a doctor and have been or referred to a consultant or specialist
   • Have been admitted to hospital for, or are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations
   We will then tell You if We can cover Your medical conditions free of charge or for an additional premium.

2. If We cannot cover Your medical conditions, or You do not want to pay the additional premium quoted, We will give You the choice of either:
   • Making a cancellation claim for any pre-booked Trips; or
   • Continuing the policy but without cover for Your medical conditions.

Individuals with whom You are travelling or have arranged to travel, a person with whom You have arranged to reside with temporarily, a Relative or business colleague, who are not insured under the policy.

We will not provide cover for any claim if, at the time Your policy starts or booking a Trip, whichever was the later, any person on whom Your policy is relying, including the person with whom You are travelling or have arranged to travel, a person with whom You have arranged to reside with temporarily, a Relative, friend or Business colleague had a medical condition for which he or she:
• was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
• was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
• had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

We’re here to help

Need medical help abroad? Call Us first on + 44 (0) 208 763 3439

For emergencies: If You are taken by ambulance to hospital following an emergency call, You or a Travelling companion should call Us as soon as possible once You have been admitted to hospital.

For non-emergencies: If You need a GP, or need to go to A&E or a clinic, Call Us First, before You try to locate help, so We can guide You to the safest and most appropriate source of treatment.

If You are unfortunate enough to need medical help whilst abroad please Call Us First on + 44 (0) 208 763 3439

Our highly experienced multi-lingual team are available to talk 24 hours a day, to advise You or Your Travelling companion of what steps to take. Their aim will always be to establish the best treatment available to You in the country You are visiting.

Our first steps will always be to...
• Confirm that You’re in a place of safety.
• Establish the best local treatment available to You; and
• Confirm You have travel insurance.
• Consider You health and best interests;
• Make sure that the necessary medical fees are guaranteed.

Important note: it may affect Your claim if You, Your Travelling companion or a doctor/nurse does not contact Us on the number above. We do not cover any costs over £500 where prior agreement regarding treatment has not been obtained from Our nominated emergency service.

Our highly experienced multi-lingual team of in-house doctors, nurses and experienced case managers will advise You, Your Travelling companion, and/or Your treating doctor, of what steps to take.

We understand how important it is to have someone who...
• You can contact at any time of the day or night
• You can trust has the medical expertise to guide You to the right course of treatment
• Has an in-depth understanding of how and when to transfer sick and injured patients back Home
• Will speak to You in a language You can understand.

Our team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so We’ll keep Your key contacts updated on Your progress for You and if need be, We’ll fly a doctor or nurse out, with specialist repatriation equipment, to accompany You Home.

We actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether You need to be transferred to a different facility. Once We are satisfied that You are getting the appropriate treatment, We will agree a treatment plan with Your treating doctor and You. If You cannot be discharged in time to continue Your Trip as planned, We will make arrangements to bring You Home at the appropriate time.
Reciprocal health agreements
EU, EEA or Switzerland
If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are advised to obtain a European Health Insurance Card (EHIC). You can apply for an EHIC online at www.ehic.org.uk or by telephoning 0300 3301 350. This will entitle you to benefit from the healthcare arrangements which exist between countries within the EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Card we will not apply the deduction of excess under section 2—Emergency medical expenses.

Australia or New Zealand
If you require medical treatment in Australia you must enrol with a local MEDICARE office. You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. Inpatient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.humanservices.gov.au/medicare or by emailing: medicare@humanservices.gov.au.

If you require medical treatment in New Zealand, there are reciprocal agreements, but a person may not enrol with a Primary Health Organisation (PHO). They should get the same health subsidies as a New Zealander. However, they must use a general practitioner as a casual patient, if the Medical practitioner has decided the condition needs prompt attention. For more information, please go to www.health.govt.nz or email info@health.govt.nz Alternatively please call Our nominated emergency service for guidance.

If you are admitted to hospital contact must be made with Our nominated emergency service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE or a Primary Health Organisation (PHO).

In the event of liability being accepted for a medical expense which has been reduced by the use of either an EHIC, Medicare in Australia or private health insurance, We will not apply the deduction of a policy excess under section 2—Emergency medical expenses.

Territorial limits
You are covered for Trips to countries within the following areas provided that You have paid an appropriate premium, as shown in Your certificate;

Area 1
The United Kingdom (being England, Scotland, Wales and Northern Ireland), the Channel Islands and the Isle of Man.

Area 2
Europe (other than area 3 countries as listed below)—Albania, Armenia, Austria, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, Former Yugoslav Republic of Macedonia, France, Germany, Gibraltar, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Monaco, Moldova, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, SWeden, Ukraine and Vatican City.

Area 3
Andorra, Cyprus, Greece, Spain (including the Balearic Islands and Canary Islands), Switzerland and Turkey. Anywhere Worldwide other than Area 5 countries.

Area 4
Canada, Caribbean, China, Hong Kong, Mexico, Singapore and USA.

If you have bought the annual multi-Trip option, Trips wholly within Your Home Country are also insured but only if they include a minimum of 2 nights away from Home in pre-booked and pre-paid accommodation.

Stop-overs in a country within a higher area are insured provided they do not exceed 48 hours in each direction. For long stay holidays, ratings is determined by where You will spend more than 50% of Your time but includes cover for Your time spent in a higher rated area, if applicable.

Please note: this policy does not cover Your travel to a country or specific area or event to which the Travel Advice Unit or the Foreign and Commonwealth Office has advised again all, or all but essential travel.

How to make a claim
For all claims except Legal Expenses please request an appropriate claim form by telephoning the number below. Please quote POLICY/ACT/2016. Alternatively please call Able2Travel Travel Insurance Claims Cigna Insurance Services 1 Drake Circus Plymouth PL1 1QH Telephone: 0330 102 5968 Lines open: Mon-Fri 8am-8pm closed Bank Holidays Email: travel.claims@plymouth@cignainsurance.co.uk

For Legal Expenses claims:
Telephone: 0330 100 9516 Lines open: Mon-Fri 8am-8pm, closed Bank Holidays

Calls to 03 numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles. Calls may be recorded for training purposes.

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

Insurer
The insurance is administered by Cigna Insurance Services (Europe) Limited and is authorised and regulated by the Financial Conduct Authority and is registered in England & Wales No. 467110, Financial Services Register number 310671. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JH.

The insurance is underwritten by Cigna Europe Insurance Company S.A.-N.V., UK Branch, Chancery House, St Nicholas Way, Sutton, Surrey, SM1 1JH. Registered in Belgium with limited liability (Brussels trade register no.0474624562), Avenue de Cortenberg 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of Our regulation by the Financial Conduct Authority are available on request.

You can check this information on the Financial Services Register by visiting the Website register.fca.org.uk or by phoning 0800 111 6768 or 0300 500 8082.

Our regulator
Voyager Insurance Services Ltd and International Passenger Protection Limited are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting the FCA’s Website at www.fca.org.uk/register or by contacting them on 0800 111 6765.

Financial Services Compensation Scheme
Voyager Insurance Services Limited and Cigna Europe Insurance Company S.A.-N.V. are covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or become insolvent and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7GU or by calling 0800 678 1100 or 020 7741 4100.

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

Interest
No sum payable under this policy shall carry interest.

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

Cancellation rights
We hope you are happy with the cover this policy provides. However if, after reading this certificate, this insurance does not meet with Your requirements, please return it to Able2Travel, within 14 days of receipt and providing that travel has not commenced and a claim does not exist, We will refund Your premium. Able2Travel reserve the right to deduct from the rebate of premium the reasonable costs incurred in processing the original sale and cancellation. If You cancel after the cancellation period, You may be entitled to a pro rata refund of premium unless Your policy has a duration of less than one month. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance policy document by sending 14 days notice to You at Your last known address. Provided the premium has been paid the policy can be cancelled at any time to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

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

1. Denied boarding and cancelled flights
If you check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the airline operating the flight must offer You financial compensation.

2. Long delays
If You are delayed for two hours or more, the airline must offer You meals and refreshments, hotel accommodation and communication facilities. If You are away from home 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://ec.europa.eu/transport/passenger-rights/en/index.html.
Definitions

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

Accident/Accidental means a sudden, unexpected event caused by something external and visible, which results directly and solely in loss, damage or physical bodily injury.

Baggage means luggage, including Medical aids and Your prescribed medications, clothing and personal items which are owned or borrowed (but not hired) by You, that have been taken on the Trip. The following are not included: animal skins, antiques, bicycles, binoculars, bonds, computer games and consoles, computer or telecommunications equipment of any kind,构成了, cash, being bank notes and coins, taxis, cheques, travel tickets and accommodation vouchers carried by You for personal use.

Pre-existing medical condition means any condition that has been diagnosed or treated by a Medical Practitioner (including routine check-ups), investigation, treatment or medication has been received within the 12 months prior to the date that this insurance was arranged or the date that You subsequently made arrangements for a Trip subject to an annual multi-Trip policy) or You extended the original period of Your insurance.

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

Redundancy/redundant means permanently employed (provided employment has been on a continuous basis with the same employer for at least 24 months; and You qualify for payment under UK redundancy payment legislation; and at the time of booking the Trip or purchasing this policy, whichever is the later, there was no reason to believe anyone would be made redundant) of You or any person who are travelling or have arranged to travel with.

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

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

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

Travelling companion means any named person on Your insurance certificate or booking invoice or with whom You are travelling with for the whole period of Your Trip.

Trip means any holiday, leisure or business Trip, which begins and ends in Your Home country during the period of insurance for which You have paid the appropriate premium.

Under some sections of this insurance, your claim under each applicable section.

Valuables means any condition

2. Conditions and exclusions - Specific conditions and exclusions apply to individual sections of Your insurance, whilst general exclusions and conditions will apply to the whole of Your insurance.

3. Health - This insurance contains restrictions regarding the health of the people travelling and of other people upon whose health the Trip depends. You are advised to read the document carefully.

4. Property claims - These claims are paid based on the value of the goods at the time You lose them and not on a ‘new for old’ or replacement cost basis. Deductions will be made in respect of wear, tear and depreciation.

5. Limits - This insurance has limits on the amount the Insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for Valuables in total.

6. Excesses - Under some sections of this insurance, claims will be subject to an excess. This means each person will be responsible for paying the first part of their claim under each applicable section.

7. Claims arising from alcohol - We do not expect You to avoid alcohol during Your Trip, but will not cover any claim arising from excessive alcohol consumption, by which We mean where You have drunk so much alcohol that You have notably impaired Your faculties and/or judgement to such an extent that You make a claim. Please refer to general exclusion B.

8. Reasonable care - You need to take all reasonable care to protect yourself and Your property, as You would if You were not insured and that includes not doing anything that could reasonably be expected to cause injury or death to yourself or others. Any amounts the insurers will pay for property left Unattended in a public place or Unattended vehicle is very limited, as specified.

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

10. Customer service - We always try to provide a high level of service. However, if You think We have not lived up to Your expectations, please refer to the complaints procedure.

11. Cancellation rights - This insurance contains a 14 day ‘cooling off’ period during which You can return it and get a full refund if You have not travelled and there are no claims. We reserve the right to deduct from the rebate the premium the necessary costs incurred in processing the original sale and cancellation.

12. Fraudulent claims - It is a criminal offence to make a fraudulent claim.

13. Residence - This policy is only available if You are permanently resident in the United Kingdom, or Isle of Man and registered with a Medical Practitioner in Your Home country.

Important features

We would like to draw Your attention to some important features of Your insurance including:

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

2. Conditions and exclusions - Specific conditions and exclusions apply to individual sections of Your insurance, whilst general exclusions and conditions will apply to the whole of Your insurance.

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12. Fraudulent claims - It is a criminal offence to make a fraudulent claim.

13. Residence - This policy is only available if You are permanently resident in the United Kingdom, or Isle of Man and registered with a Medical Practitioner in Your Home country.
Section 1
Cancellation or Curtailment/Loss of holiday

Cover under this section starts from the date shown on Your certificate or the date travel is booked, whichever is the later.

You are covered up to the amount shown in the benefits schedule for the pro-rata costs of the unused travel and accommodation costs (including unused pre-booked excursions up to a value of £100) that have been paid or which You have arranged to pay that cannot be recovered from anywhere else if it is necessary to cancel or Curtail the planned trip because of any of the following events involving You or a Travelling companion that first occur during the period of insurance:

a. the Accidental Bodily Injury, unexpected Illness or death of You, Your Travelling companion, Your Business Colleague or person with whom You intended to stay.

b. the Accidental Bodily Injury, unexpected Illness or death of You or a Travelling companion, a Business colleague or person with whom You intended to stay.

c. receipt of a summons for jury service, being subpoenaed as a court witness (except as an expert witness) or being placed in compulsory quarantine.

d. unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing or coastguard service resulting in cancellation of previously agreed leave.

e. Redundancy, provided that You are entitled to payment under the current redundancy payments legislation and that at the time of booking Your Trip or buying the insurance You had no reason to believe that You would be made Redundant. You must have had 2 years continuous employment with that employer.

f. Your presence being required to make Your property safe and secure following fire, flood or burglary that caused Your insurance or the services of nominated emergency service to take 48 hours prior to Your departure, or whilst You are away.

g. Your car becoming unusable as a result of theft, fire or Accident within 7 days prior to Your departure. This only applies if You are planning to go on a self-drive Trip in the car.

Under a. above this cover extends to include the Loss of holiday, where applicable, for a period in excess of 24 hours.

You are not covered for:

a. the amount of the excess shown in the benefits schedule.

b. anything not included in You are covered above.

c. any directly or indirectly related claims if at the time this insurance was arranged and each time You make arrangements for a Trip:

i. You or Your Travelling companions have been given a terminal diagnosis or

ii. You or Your Travelling companions are planning to travel to another country or to travel to a country of which You will not need, medical treatment while You are away, or

iii. You or Your Travelling companions are on a waiting list for treatment, tests or investigations or awaiting the results of any tests or investigations, or

iv. You or Your Travelling companions have any medical condition for which the recommended treatment or prescribed medication as directed by a Medical practitioner is not being taken, or

v. You or Your Travelling companions have any medical condition for which a diagnosis has not been made.

d. any directly or indirectly related claims if You or Your Travelling companions have:

i. ever suffered from, been investigated, treated for or diagnosed with:

- any cancer or malignant condition.

- any lung related condition (other than stable, well controlled asthma that requires not more than 2 inhalers).

- any heart related condition (including angina).

- a stroke or mini-stroke (TIA).

ii. any Pre-existing medical condition (as defined).

We may agree not to apply (d) above or to accept this insurance at special terms but only if You supply Us with details of Your condition. Please contact Able2Travel on 01892 639501.

e. any claim if at the time Your policy starts or booking a Trip, whichever was the later, any person on whom the Trip depends including the person with whom You are travelling or have arranged to travel, a person with whom You have arranged to reside with temporarily, a Relative, friend or Business Colleague had a medical condition for which he or she:

- was receiving treatment at a hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);

- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);

- had been given a terminal diagnosis, or been told that their condition is likely to get worse in the next 12 months.

If You are in any doubt, please call Able2Travel on 01892 639501.

f. any costs incurred in respect of visas obtained in connection with the Trip.

g. disqualification.

h. failure to obtain the necessary passport, visa or permit in time for Your Trip.

i. claims arising from Your anxiety, stress, depression or any other mental or nervous disorder unless You provide a medical certificate from a registered mental health professional stating that this necessarily prevented You from travelling.

j. the cost of Your unused original tickets where Our nominated emergency service or We have arranged and paid for You to come home following Curtailment of the Trip. If however You have not purchased a return ticket, We reserve the right to deduct the cost of an economy flight from any additional costs We have incurred which are medically necessary to repatriate You to Your Home.

k. You being on a hospital waiting list where the claim relates to You accepting an appointment that causes You to cancel or Curtail Your Trip.

l. You being on a hospital waiting list where the claim relates to You accepting an appointment that causes You to cancel or Curtail Your Trip.

m. any claim for promotional vouchers or reward points, without monetary value such as Air Miles or Avios Points.

n. any claim for accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.

o. Any claim for loss of holiday not supported by a medical certificate from Your treating Medical Practitioner confirming the number of days that You were confined to a hospital, hotel room or cabin.

Conditions

It is a requirement of this insurance that:

a. (for cancellation) If You become aware of any circumstances which make it necessary for You to cancel Your Trip, You must advise Your tour operator or travel agent in writing within 48 hours. The maximum amount We will pay will be limited to the applicable cancellation charges at that time.

b. (for Curtailment) You must obtain a medical certificate from Your treating Medical Practitioner and the prior approval of Our nominated emergency service to confirm the necessity to either:

i. return Home prior to Curtailment of the Trip due to death, Bodily Injury, Illness, or complications of pregnancy or childbirth; or

ii. remain in hospital for the rest of the Trip due to Bodily Injury or Illness.

c. (for Loss of holiday) You must obtain a medical certificate from the Medical practitioner in attendance confirming their order for You to remain confined to a hospital, hotel room or cabin, as applicable.

d. (for Curtailment) You must contact Our nominated emergency service for assistance if You need to Curtail Your Trip.

e. (for Curtailment) If You are Curtailing Your Trip (which includes Loss of holiday) payments will be calculated on a pro-rata basis taking into consideration the available travel, accommodation and excursion expenses. If You are unable to revalidate Your return ticket We will pay for Your repatriation costs up to the same class of travel as on Your outward journey.

Please also refer to the general exclusions and conditions.

Section 2
Emergency medical expenses

You are covered up to the amount shown in the benefits schedule for either the necessary costs incurred as a result of You sustaining a Bodily Injury or unexpected Illness or death during Your Trip in respect of:

a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of Our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary for You to receive the offer of repatriation to Your Home country, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the sum shown in the benefits schedule provided that it is for the immediate relief of pain only.

b. additional travel and accommodation expenses (on a bed & breakfast basis) for a Travelling companion to stay with You if You are unable to travel as originally planned.

c. additional travel and accommodation expenses (on a bed & breakfast basis) for a Travelling companion to stay with You and accompany You Home, or a Relative or friend to travel from Your Home country to stay with You and accompany You Home subject to You obtaining approval from Our nominated emergency service prior to incurring any cost. This is extended for up to two people if You are under 18 years of age.

d. returning You to Your Home or of a funeral in the country where You died, up to the equivalent cost of returning You to Your Home country.

e. in the prior agreement of Our nominated emergency service. Your necessary additional travel expenses to return Home following the death, injury or Illness of a Travelling companion insured by Us or of (or Your Travelling companion’s) Relative or Business colleague in Your Home country.

You are not covered for:

a. the amount of the excess shown in the benefits schedule in respect of each claim unless a recovery can be made under any terms of the EHIC or any other reciprocal agreement.

b. any directly or indirectly related claims if at the time this insurance was arranged and each time You make arrangements for a Trip:

i. You or Your Travelling companions have been given a terminal diagnosis or

ii. You or Your Travelling companions are planning to travel to another country or to travel to a country of which You will not need, medical treatment while You are away, or

iii. You or Your Travelling companions are on a waiting list for treatment, tests or investigations or awaiting the results of any tests or investigations, or

iv. You or Your Travelling companions have any medical condition for which the recommended treatment or prescribed medication as directed by a Medical practitioner is not being taken, or

v. You or Your Travelling companions have any medical condition for which a diagnosis has not been given.

c. any directly or indirectly related claims if You or Your Travelling companions have:

i. ever suffered from, been investigated, treated for or diagnosed with:

- any cancer or malignant condition.

- any lung related condition (other than stable, well controlled asthma that requires not more than 2 inhalers).

- any heart related condition (including angina).

- a stroke or mini-stroke (TIA).

ii. any Pre-existing medical condition (as defined).

We may agree not to apply (c) above or to accept this insurance at special terms but only if You supply Us with details of Your condition. Please contact Able2Travel on 01892 639501.

d. any claim related to the health of a Non-traveller if You made arrangements for a Trip in the knowledge that their state of health is likely to cause You to cancel or Curtail the trip, unless agreed by Us and confirmed in writing. If You are in any doubt, please call Able2Travel on 01892 639501.

e. any claim arising from medical treatment of any kind occurring after Your Trip, unless due to the offer of repatriation when, in the opinion of Our nominated emergency service, You are fit to travel.

f. any claim which is not supported by medical reports.

g. any treatment or surgery:

i. which is not immediately necessary and can wait until You return Home. We reserve the right to repatriate You when You are fit to travel in the opinion
Section 3 Hospital stay benefit
You are covered for the amount shown in the benefits schedule for each night spent receiving in-patient hospital treatment outside of Your Home country that is covered under section 2 - emergency medical expenses. Please also refer to the exclusions and conditions relating to section 2 - emergency medical expenses and the general exclusions and conditions.

Section 4 Personal Accident
You are covered for the amount shown in the benefits schedule if You have an Accident whilst You are on Your Trip which is the sole and independent cause of Your death, permanent total disablement, loss of sight or loss of limb(s) whilst You are on Your Trip. If You are aged under 16 at the date of the Accident, the amount You are covered for in the event of Your death is shown in the benefits schedule.
Payment under this section in respect of all the consequences of an Accident shall be limited in total to the amount shown in the benefits schedule. In the event of Your death within 12 months of the Accident, the total payment will be limited to the amount shown for death.

Permanent total disablement means that for the twelve months following Your Accident You are totally unable to work in any occupation and at the end of that time there is no prospect of improvement.

Loss of sight means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

Loss of limb(s) means physical loss of a limb(s).

Section 5 Travel delay and abandonment
The benefit provided under Travel delay below is intended to provide compensation in the event of: 
(a) for the first complete 12 hour period of delay and (b) for each subsequent complete 12 hour period, up to the maximum payable (c).

Travel delay
You are covered up to the amounts (a), (b) and (c) shown in the benefits schedule if the departure of the Public transport on which You are booked to travel is delayed by more than 12 hours.

Abandonment
However, if Your departure from Your Home country is delayed for more than 12 hours and You choose to abandon Your Trip, instead of a payment for delay, You are covered for the cost of the Trip, up to the maximum claimable under section 1 - cancellation or Curtailment/Loss of holiday.

Special Conditions
a. If You are a UK resident visiting in Northern Ireland and Your travel itinerary requires You to use Republic of Ireland departure/arrival points, Your cover will be as if You are still travelling from Northern Ireland with respect to claims coverage.

You are not covered
a. for a claim caused by a strike if it had started or been announced before You arranged this insurance or booked Your Trip, whichever is the later.
b. If You fail to check-in on time.
c. If transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
d. for the amount of the excess shown in the benefits schedule in respect of each claim for abandonment.
e. To claim under this section if You have claimed under section 6 - missed departure or section 12 - catastrophe & travel disruption cover from the same cause.
f. for any loss as a result of closure of air space directly attributable to volcanic eruption unless You have purchased the double cover policy and this is shown on Your certificate.

Please also refer to the general exclusions and conditions.

Section 6 Missed departure
You are covered up to the amount shown in the benefits schedule for necessary additional travel and accommodation expenses (on a bed & breakfast basis) that You incur in reaching Your destination if You arrive at least 24 hours after Your booked itinerary too late to board the Public transport on which You are booked to travel as a result of:
a. the failure of Public transport, or
b. a delay involving Your own vehicle because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association Web site, Highways Agency Website, on television, news bulletins or in the press, or
c. the closure of a road directly attributable to volcanic eruption. Please note this cover only applies if You have purchased the double cover policy and this is shown on Your certificate.

Special Conditions
a. if You are a UK resident visiting in Northern Ireland and Your travel itinerary requires You to use Republic of Ireland departure/arrival points, Your cover will be as if You are still travelling from Northern Ireland with respect to claims coverage.

You are not covered
a. for a claim caused by a strike if it had started or been announced before You arranged this insurance or booked Your Trip, whichever is the later.
b. to claim under this section if You have claimed under section 5 - travel delay or section 12 - catastrophe & travel disruption cover from the same cause.
c. for a claim for more than the cost of the original booked Trip.
d. for any loss as a result of closure of air space directly attributable to volcanic eruption unless You have purchased the double cover policy and this is shown on Your certificate.

Conditions
a. You must have planned to arrive at Your departure point in advance of Your earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.
b. in the event of a claim arising from any delay occurring following an Accident or Breakdown of the vehicle in which You are travelling You must obtain written confirmation from the carrier, police or relevant transport authority confirming the delay and stating its cause.
c. in the event of the vehicle in which You are travelling is delayed by heavy traffic or road closures You must obtain confirmation that the delays were sufficiently severe to warrant reporting on a recognised motoring association Website, Highways Agency Website on television, news bulletins or in the press.

Please also refer to the general exclusions and conditions.

Please note that it is essential under the terms of this insurance that:
a. Our nominated emergency service is contacted immediately and their priority authority obtained if it appears that admission to a hospital or You require medical treatment which will cost more than £500 (or the equivalent in local currency). If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb Our nominated emergency service must be notified as soon as possible. Failure to do so will affect the assessment of Your claim.
b. whichever possible You must use medical facilities that entitle You to the benefits of any reciprocal health agreements, such as the EHC within Europe and reciprocal health agreements, including those in Australia and New Zealand.
c. if You are injured or become ill during Your Trip, the Assistance Helpline may:
  - move You from one hospital to another; and/or
  - arrange for You to return to the United Kingdom at any time.
They will do this if they and the treating doctor think that it is safe for You to be moved or returned to the United Kingdom. If You choose not to, Our liability will end on the date it was deemed safe for You to be moved or returned.
For travel to the United States of America emergency medical and other expenses means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.
Please also refer to the general exclusions and conditions.
Section 7 Baggage
You are covered up to the amounts shown in the benefits schedule, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to;

a. Your Baggage.

b. Your Valuables.

We may, if we choose, replace, reinstate or repair the lost or damaged Baggage.

You are also covered up to the amount shown in the benefits schedule in respect of emergency purchases for the cost of buying necessary items (for example, clothing, medication, Medical aids and toiletries) if you are deprived of Your Baggage for more than 12 hours after arrival at Your outbound destination. You must provide receipts for the items that You buy. If Your Baggage is permanently lost, any amount that We pay for emergency purchases will be deducted from the total claim.

You are not covered for:

a. the amount of the excess shown in the benefits schedule in respect of each claim, except for emergency purchases.
b. more than the amount shown in the benefits schedule for any one item, pair or set in respect of Baggage and Valuables.
c. any additional value an item may have because it forms part of a pair or set.
d. more than £100 in total for Baggage stolen from an Unattended motor vehicle between the hours of 8pm and 8am or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
e. loss or theft of damage to Valuables whilst they are Unattended unless locked in a hotel safe (or equivalent facility) or locked in Your private accommodation.
f. breaching legal articles unless caused by fire or by an Accident to the aeroplane, ship or vehicle in which they are being carried.
g. loss or theft of damage to:
   i. household goods, bicycles, waterborne craft and their fittings of any kind.
   ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
   iii. to watersports and Ski equipment.
   iv. to Baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
v. to Baggage sent by post, freight or any other form of unaccompanied transit.
vi. to sports clothes and equipment whilst in use.
vii. caused by moth or vermin or by gradual wear and tear in normal use.
viii. caused by any process of cleaning, repairing or restoring.
ix. caused by leakage of powder or fluid from containers carried in Your Baggage.
h. mechanical or electrical Breakdown.

Please note the insurer’s liability for articles owned by the insured shall be further limited to take into account Wear and tear, or the reasonable value of replacement.

<table>
<thead>
<tr>
<th>Age of equipment</th>
<th>Proportion of original purchase price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 1 year</td>
<td>85%</td>
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<tr>
<td>Up to 2 years</td>
<td>70%</td>
</tr>
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<td>25%</td>
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<tr>
<td>Up to 5 years</td>
<td>10%</td>
</tr>
<tr>
<td>Over 5 years</td>
<td>NIL</td>
</tr>
</tbody>
</table>

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Section 8 Personal money
You are covered up to the amount shown in the benefits schedule for loss or theft of Personal money which is the property of You and carried on Your person or placed in a safety deposit box or similar locked, fixed receptacle.

You are not covered for:

a. the amount of the excess shown in the benefits schedule in respect of each claim.
b. more than the amount shown in the benefits schedule in respect of all cash carried by You belonging to You or a Travelling companion.
c. any loss resulting from shortages due to error, omission or depreciation in value.
d. claims for loss which has not been reported to the police within 24 hours of discovering the loss, or as soon as possible after the theft, in a written report or reference obtained in the country where the incident occurred.
e. claims arising from delay, detention, seizure or confiscation by customers or other officials.
f. claims arising for loss or theft of Personal money which at the time of such loss or theft was located in checked-in luggage or an Unattended motor vehicle at any time.
g. claims arising for Personal money left Unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property including loss or theft occurring on a beach or in or around a swimming pool.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Section 9 Loss of passport
You are covered up to the amount shown in the benefits schedule following loss or theft of Your passport for any necessary additional travel and accommodation costs, including the cost of any emergency passports, visas or permits incurred to enable You to continue Your Trip or return to Your Home country.

You are not covered for:

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

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Special exclusions applicable to sections 7, 8 & 9
You are not covered for:

a. more than £100 in total under these sections in respect of loss or theft of anything left Unattended in a public place, including on a beach.
b. any loss or theft unless reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained in the country where the incident occurred.
c. loss of bonds or securities of any kind.
d. delay, detention, seizure or confiscation by Customs or other officials.

Special conditions applicable to sections 7, 8 & 9
It is a requirement of this insurance that You must:

1. provide receipts or other documentation to prove ownership of, or value, especially in respect of Valuables and any items for which You are claiming more than £100 and,
2. retain any damaged items for inspection.

Failure to exercise all reasonable care may result in Your claim being reduced or declined.
3. take care of Your property at all times and take all practical steps to recover any item lost or stolen.

Please also refer to the general exclusions and conditions.

Section 10 Personal liability
You are covered up to the amount shown in the benefits schedule for loss of or damage to material property including loss or theft occurring on a beach and not on public roads, firearms (other than sporting guns), vehicles other than gullies used on golf courses and not on public roads, firearms (other than sporting guns).

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Section 11 Legal expenses
You are covered up to the amount shown in the benefits schedule for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes Your Bodily Injury or Illness during Your Trip.

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

Definitions applicable to this section
Legal expenses means fees, expenses and other disbursements reasonably incurred (as determined by Our legal counsel) by a legal representative in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused Your Bodily Injury, death or Illness.

b. fees, expenses and other disbursements reasonably incurred (as determined by Our legal counsel) by a legal representative in appealing in connection with an appeal against the judgment of a court tribunal or arbitrator.
c. costs that You are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal representative means a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by Us to act on Your behalf.

You are not covered for:

a. the amount of the excess shown in the benefits schedule in respect of each claim.
b. any liability for;
   a. Bodily Injury, Illness or disease of any person who is Your Relative, a Travelling companion, or under a contract of employment, service or apprenticeship with You when the Bodily Injury, Illness or disease arises out of and in the course of their employment to You.
   b. loss or damage to property belonging to or held in trust by or in the custody of Customer or Control of You other than temporary accommodation occupied by You in the course of the journey;
   c. Bodily Injury caused directly or indirectly in connection with the ownership, possession or use by You or on behalf of You of aircraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads, firearms other than sporting guns).
   d. Bodily Injury caused directly or indirectly in connection with the ownership, possession or occupation of transportable property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity.
   e. fraudulent, dishonest or criminal acts of You or any person authorised by You.
   f. vi. any claim assumed by You under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
   g. punitive or exemplary damages.

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

Please also refer to the general exclusions and conditions.
2. Extended travel delay & abandonment
The cover detailed under section 5 - travel delay & abandonment is extended to include:

a. any irrecoverable unused travel and accommodation costs if the operator abandon Your Trip as a result of You being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.

b. suitable additional travel and accommodation expenses (room only up to the equivalent standard to that originally booked) incurred in reaching Your overseas destination and/or in returning to Your Home country as a result of:
   i. the Public transport on which You were booked to travel being canceled, delayed for more than 24 hours, diverted or re-directed after take-off;
   ii. You being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.
   iii. closure of air space directly attributable to volcanic eruption.

If the same expenses are also covered under section 6 – missed departure You can only claim for these under one section for the same event. The amount payable will be calculated after deduction of the amount of the refund on Your ticket(s) together with any compensation from the Public transport operator.

3. Catastrophe &travel disruption cover related to pre-booked accommodation; either
   a. Your proportionate share of irrecoverable unused accommodation costs (including unused pre-booked excursion costs up to a total of £1,000 that have been paid or where there is a contract to pay that cannot be recovered from anywhere else, or
   b. necessary additional travel and accommodation expenses incurred to an equivalent value and standard in the event that You are forced to move from pre-booked accommodation to continue Your Trip, or if the Trip cannot be continued, to return Home as a result of:
      i. an infectious disease affecting Your stay in Your accommodation or resort.
      ii. local medical epidemic or directive from the responsible government or local authority directly affecting the area where the pre-booked accommodation is.
      iii. fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, volcanic eruption, storm or other natural disaster that threatens Your safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable.
   You can only claim under one of subsections a or b above, not both. If the same costs and charges are also covered under section 1 - cancellation or Curtailment/ Loss of holiday You can only claim for these under one section for the same event.

4. Extended missed departure
   Section 6 - missed departure is extended to provide cover in the event;
   i. that You are denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.
   ii. of the closure of air space directly attributable to volcanic eruption

Special condition relating to volcanic eruption claims
If You arrive at Your departure point and You booked Public transport is canceled because of a volcanic eruption, then cover is available to You for necessary additional travel and accommodation expenses (room only up to the equivalent standard to that originally booked) necessarily incurred to reach Your overseas destination or to return to Your Home.

If the same expenses are also covered under section 6 – missed departure You can only claim for these under one section for the same event.

You are not covered for
   a. Your own decision not to stay in Your pre-booked accommodation when official directives from local or national authorities state that it is safe and acceptable to do so, unless the Foreign & Common Wealth Office (FCO) deem otherwise.
   b. any costs, expenses or any loss payable by or recoverable from a carrier, travel agent, tour operator, tour organiser, airline, hotel, credit card company or other service provider.
   c. any claim under section 12 - catastrophe &travel disruption cover which is also covered under section 8.

Section 13
Business personnel replacement
The following section only applies if You have paid the appropriate additional premium for Doublecover as shown on Your certificate.

You are covered up to the amount shown in the benefits schedule for necessary additional travel and accommodation expenses (on a bed & breakfast basis) for You or a Business colleague to complete essential business commitments that were left unfinished by Your death, injury or Illness occurring during Your Trip.

You are not covered for anything that You are not covered for under section 2 - emergency medical expenses.

Please also refer to the general exclusions and conditions.

The beginning of the incident which led to the claim.

ii. Legal Expenses incurred in the defence against any civil claim or legal proceedings made or brought against You.

iii. Legal Expenses incurred before receiving Our prior written approval, unless such costs would have been incurred subsequently to Our approval.

iv. incurred in connection with any criminal or wilful act committed by You.

v. Legal Expenses incurred for any claim or legal proceedings brought against the Insurer, Us, Our agents or Voyager Insurance Services Limited.

vi. fines, compensation or other penalties imposed by a court or other authority.

vii. Legal Expenses incurred after You have not accepted an offer from a third party to settle a claim or legal proceedings where the offer is considered by all parties to be reasonable or You not accepting an offer from Us to settle a claim.

viii. Legal Expenses which We consider to be unreasonable or excessive or unreasonably incurred (as determined by Our legal counsel).

x. actions between individuals named on the schedule.

xi. Legal Expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medicine or medication.

Conditions

a. written consent must be obtained from Us prior to incurring Legal Expenses. This consent will be given if You can satisfy Us that;
   i. there are reasonable (as determined by Our legal counsel) grounds for pursuing or defending the claim or legal proceedings, and
   ii. it is reasonable (as determined by Our legal counsel) for Legal Expenses to be provided in a particular case.

b. We request, at Our own expense, an opinion of Our own advisers. We may request, at Your own expense, an opinion of counsel as to the reasonableness of the claim or legal proceedings. If the claim is admitted, Your costs in obtaining this opinion will be covered by this policy.

c. all claims or legal proceedings including any appeal against or judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.

d. if Your claim is successful in any action, any Legal Expenses provided by Us will be reimbursed to Us.

e. We may at Our discretion assume control at any time of any claim or legal proceedings in Your name for damages and or compensation from a third party.

f. We may at Our discretion offer to settle a claim with You instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party.

g. We may at Our discretion offer to settle a counter-claim against You instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

h. If the same expenses are also covered under section 1 - cancellation or Curtailment/Loss of holiday of the planned Trip due to the closure of air space directly attributable to volcanic eruption or as a result of the Travel Advice Unit or the Common Wealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which You are travelling issuing a directive;
   i. prohibiting all travel but essential travel to, or
   ii. recommending evacuation from, the country or specific area or event to which You were travelling, providing the directive came into force after You purchased this insurance or, booked the Trip (whichever is the later) and, in the case of Curtailment, after You had left Your Home country to commence the Trip.

Section 12
Catastrophe & travel disruption cover

The following section only applies if You have paid the appropriate additional premium for Doublecover as shown on Your certificate.

You are covered up to the amounts shown in the benefits schedule in respect of the following:

1. Extended cancellation or Curtailment/Loss of Holiday
   The coverage detailed under section 1 - cancellation or Curtailment/Loss of holiday is extended to include necessary cancellation of or Curtailment/Loss of holiday of the planned Trip due to the closure of air space directly attributable to volcanic eruption or as a result of the Travel Advice Unit or the Common Wealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which You are travelling issuing a directive;
   i. prohibiting all travel but essential travel to, or
   ii. recommending evacuation from, the country or specific area or event to which You were travelling, providing the directive came into force after You purchased this insurance or, booked the Trip (whichever is the later) and, in the case of Curtailment, after You had left Your Home country to commence the Trip.
Section 14
Financial failure
You are covered up to the amount shown in the benefits schedule for;

a. irrecoverable sums paid in advance in the event of insolvency of the scheduled airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car hire company, caravan sites, campsites, mobile Home, camper rental, safaris; excursions; Eurotunnel; theme parks such as Disney Land Paris all known as the End supplier of the travel arrangements not forming part of an inclusive Trip prior to departure, or
b. in the event of insolvency after departure;
   i. additional pro rata costs incurred by You in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements, or
   ii. if Curtailment of the Trip is unavoidable - the cost of return transportation to the United Kingdom or the Isle of Man to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements.

PROVIDED THAT in the case of b (i) and (ii) above where practicable You have obtained the approval of the insurer prior to incurring the relevant costs.

You are not covered for

a. travel or accommodation not booked within the United Kingdom or the Isle of Man prior to departure.

b. the financial failure of;
   i. any travel or accommodation provider in Chapter 11 or any threat of insolvency being known as at Your date of application for this policy.
   ii. any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
   iii. any travel agent, tour organiser, booking agent or consolidator with whom You have booked travel or accommodation.

c. any loss for which a third party is liable or which can be recovered by other legal means.

d. any losses which are not directly associated with the incident that caused You to claim. For example, loss due to being unable to reach Your pre-booked hotel following the financial failure of an airline.

Please also refer to the general exclusions and conditions.

Wintersports sections 15, 16 & 17
Cover only applies if You have purchased the annual multi-trip policy or paid the appropriate premium for Wintersports under single trip.

Section 15
Ski equipment
You are covered up to the amounts shown in the benefits schedule, after making reasonable allowance for Wear, tear and depreciation and subject to the special condition shown below for;

a. loss or theft of, or damage to Ski equipment owned or borrowed by You.

b. loss or theft of, or damage to Ski equipment hired by You.

c. the cost of necessary hire of Ski equipment following;
   i. the delayed arrival of Your Ski equipment, subject to You being deprived of their use for not less than 12 hours.
   ii. the cost of necessary hire of Ski equipment whilst in use for race training or racing.

You are not covered for

a. the amount of the excess shown in the benefits schedule for each claim other than claims for hire costs.

b. Ski equipment stolen from an Unattended vehicle between the hours of 8pm and 8am or, if stolen at any other time, unless they were forcibly removed whilst locked and whilst out of sight wherever possible either inside the vehicle or to a purpose designed ski rack.

c. damage to Ski equipment whilst in use for race training or racing.

d. Your damaged Ski equipment unless returned to the United Kingdom or the Isle of Man for Our inspection.

e. loss or theft of Ski equipment not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained in the country where the incident occurred.

f. loss or theft of, or damage to, Ski equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.

You are covered up to the amounts shown in the benefits schedule for；

g. loss or theft of, or damage to, Ski equipment over 5 years old.

h. loss or theft of Ski equipment left Unattended in a public place.

Special conditions applicable to section 15
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.

<table>
<thead>
<tr>
<th>Age of equipment</th>
<th>Proportion of original purchase price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 1 year</td>
<td>85%</td>
</tr>
<tr>
<td>Up to 2 years</td>
<td>70%</td>
</tr>
<tr>
<td>Up to 3 years</td>
<td>50%</td>
</tr>
<tr>
<td>Up to 4 years</td>
<td>25%</td>
</tr>
<tr>
<td>Up to 5 years</td>
<td>10%</td>
</tr>
<tr>
<td>Over 5 years</td>
<td>NIL</td>
</tr>
</tbody>
</table>

It is a requirement of this insurance that You must, in the event of a claim, provide receipts or other documentation to prove ownership and value, especially in respect of Valuables and any items for which You are claiming more than £100.

Please also refer to the general exclusions and conditions.

Section 16
Ski pack
You are covered up to the amounts shown in the benefits schedule for the proportionate value of any ski pass, ski hire or ski school fee that You are unable to use following;

a. Accidental injury or sickness that prevents You from skiing, as medically certified, or

b. loss or theft of Your ski pass.

You are not covered for

a. the amount of the excess shown in the benefits schedule for each claim.

b. any claim not substantiated by a police and/or a medical report.

Please also refer to the general exclusions and conditions.

Section 17
Piste closure
Valid for the period 1st December to 31st March only.

You are covered for the daily amount shown in the benefits schedule for each day that it is not possible to ski because all lifts are closed due to a complete lack of snow, adverse conditions or avalanche danger in Your pre-booked Trip resort, up to the total amount shown either;

a. for the costs You have paid for travel to an alternative resort including the necessary additional cost of a ski pass, or

b. a compensation payment to You after You return where no alternative is available.

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

Conditions

a. You must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.

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

Please also refer to the general exclusions and conditions.
General exclusions

You are not covered for claims arising out of:

1. any loss or damage directly or indirectly occasioned by, happening through or in consequence of war, Terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However cover is provided in respect of claims under section 2 - emergency medical expenses, section 3 - Hospital stay benefit or section 4 - Personal Accident of the policy arising through Terrorism unless You have advised Us that You wished to have the same specifically covered under section 14 - financial failure.  
2. You travelling to an area that the Foreign and Common Wealth Office (or equivalent in other EU Countries) have advised against all, or all but essential travel.  
3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to radioactive contamination of any nature.  
4. You being exposed to the Utilisation of nuclear, chemical or biological weapons of mass destruction.  
5. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects.  
6. You travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying plane.  
7. Your suicide or attempted suicide or You deliberate exposure to unnecessary danger (except in an attempt to save human life).  
8. any form of alcohol abuse including alcohol withdrawal or You drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of Your faculties and/or judgement resulting in a claim. We do not expect You to avoid alcohol on Your Trip but We will not cover any claim arising because You have drunk so much alcohol that Your judgement is seriously affected and You need to make a claim as a result.  
9. Your wilful, self-inflicted injury or Illness, suicide or attempted suicide, solvent abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Medical practitioner but not for the treatment of drug addiction) or self-exposure to needless peril (except in an attempt to save human life).  
10. Your failure to obtain any necessary vaccines, inoculations or medications prior to Your Trip departure and take the complete course of recommended medications.  
11. Your participation in activities of a hazardous nature except as listed on page 11, unless declared to and accepted by Us. We reserve the right to apply special terms and conditions (which may include additional premiums) and cover may be subject to Your compliance with them.  
12. Winter sporting activities, except Wintersports as defined and the appropriate premium paid. In the event, however, is cover granted for Wintersports if You are aged over 74.  
13. Scuba diving if You are;  
   i. not qualified for the dive undertaken unless You are accompanied by a properly qualified instructor or,  
   ii. diving alone.  
   Cover applies to depths according to Your qualifications but in any event no greater than 30 metres.  
14. Racing or race training of any kind (other than on foot poling).  
15. Your participation or engagement in manual work, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.  
16. You taking part in civil commotions or riots of any kind.  
17. You breaking or failing to comply with any law whatsoever.  
18. any financial incapacity, whether directly or indirectly related to the claim.  
19. the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or failing to pay their obligations, unless specifically covered under section 14 - financial failure.  
20. a tour operator failing to supply advertised facilities.  
21. any government regulation or act.  
22. You travelling against any health requirements stipulated by the carrier, their handling agents or any other Public transport provider.  
23. You travelling against the advice of a Medical practitioner.  
24. any losses that are not directly associated with the incident that caused You to claim for example, loss of earnings due to being unable to return to work following injury or Illness happening while on a Trip or the cost of solicitors' fees in the event that keys are lost while on a Trip.  
25. Loss, damage, expense or indemnity which has not been proven and the amount thereof substantiated.  
26. any search or seizure costs.  
27. claims where there is another insurance policy covering the same risk.  
28. costs recoverable elsewhere.  
29. claims arising from the unauthorised use of a swimming pool outside the specified times of opening.  
30. You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless Your life is in danger or You are attempting to save human life.  
31. any claim where You are not wearing a helmet whilst on a motorcycle, motor scooter or moped.  
32. any claim where You are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.  

General conditions

You must comply with the following conditions to have full protection of Your policy. If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.  
1. You must answer the important conditions relating to health shown on the front page truthfully and to the best of Your knowledge and contact Us if required. If You do not do so then any related claim may be reduced or rejected or Your policy may become invalid.  
2. You must tell Able2Travel as soon as possible about any change in circumstances which affects Your policy, including, You a Travelling companion, a Business colleague or Relation receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities You intend to participate in during Your Trip or any additional person(s) to be insured under this policy by calling 01892 839501. We have the right to rescind Your coverage, policy terms and/or premium after You have advised Us of any change in circumstance. If You do not advise Us of any change then any related claim may be reduced to rejected or Your policy may become invalid.  
3. You must tell Able2Travel if Your plans for Your Trip include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1 by calling 01892 839501. We reserve the right not to cover such Trips or, if We will cover them, to apply special terms or conditions and/or charge an additional premium as We think appropriate. No cover for such Trips shall attach unless You accept such terms, including any additional premium, before You depart.  
4. You must advise the claims handlers of any possible claim within 31 days of Your return Home. You must supply them with full details of all the circumstances and any other information and documents We may require.  
5. You must keep any damaged articles that You wish to claim for and, if requested, send them to the claims handlers at Your own expense. If We pay a claim for the full value of an article, it will become Our property.  
6. You must agree to have medical examination(s) if required. In the event of Your death, We are entitled to have a post mortem examination. All such examinations will be at Our expense.  
7. You must agree to claim or pursue a recovery or contribution from any third party or other insurers (including the Department of Work & Pensions) by providing all necessary details and by completing any forms.  
8. all certificates, information and evidence required by the insurer shall be furnished at the expense of the insured or his legal personal representatives and shall be in such form and of such nature as the insurer may prescribe.  
9. You must pay Us back within 1 month of demand any amounts that We have paid on Your behalf that are not covered by this insurance.  
10. You must take all reasonable steps to avoid or minimise any loss that might result in You making a claim under this insurance.  
11. You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.  
12. except for claims under section 3 - hospital stay benefit, section 4 - personal accident & section 5 - travel delay, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.  
13. We may take action in Your name but at Our own expense to recover for Our benefit the amount of any payment made under this insurance.  
14. We may at Our option discharging any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing You with a credit voucher.  
15. no refund of premium will be allowed after the 14 day money back guarantee period following the date of purchase of this insurance nor after any travel has begun.  
16. this insurance is non-transferable. If a Trip is cancelled for any reason other than that described in section 1 - cancellation or curtailment/loss of holiday then the cover for that Trip terminates immediately and no refund of premium in whole or part will be made.  
17. If You or anyone acting on Your behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non refundable and all claims shall be forfeited.  
18. it is a condition of this policy that when booking Your Trip or purchasing this policy whichever is later that You are fit to travel and participate in any activities and excursions that You have planned during Your Trip.  
19. We shall not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.
Activities - Cover options

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

Please note that whilst participating in any of the activities marked with an asterisk the following will apply:

a. no cover will be provided under section 4 - personal accident.
b. no cover will be provided under section 10 - personal liability.

Please note the policy terms and conditions will still apply in all other respects. Please also refer to the general exclusions and conditions.

Leisure

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

- Abseiling
- Aerobics
- Angling
- Archery
- Badminton
- Ballooning
- Banana boating
- Baseball
- Basketball
- Biathlon
- Big foot skiing (W/S premium must be paid)
- Black water rafting
- Boating (any craft less than 10 metres long, inside 12 mile limit)
- Boardailing*
- Bowls
- Bowling
- Bungee jumping (incidental 1-3 jumps)
- Camel riding
- Canoeing (grades 1-3)
- Clay pigeon shooting*
- Climbing (indoor only)
- Cricket
- Croquet
- Cross country skiing (W/S premium must be paid)
- Curling
- Cycling (recreational only, not BMX or competition or stunting)
- Dance
- Deep sea fishing (recreational inside 12 mile limit)
- Dinghy sailing (inside 12 mile limit)*
- Diving (recreational)
- Dog sledging
- Dry slope skiing
- Elephant trekking
- Fell running
- Fell walking
- Fencing
- Fishing (angling)
- Flying (in light aircraft as a passenger, not piloting)*
- Football (recreational or incidental soccer)
- Glacier walking (under 2000m, W/S premium must be paid)
- Gliding (as a passenger, not piloting)
- Go karting below 2500cc*
- Golf
- Handball
- Hiking/trekking/walking below 3000m
- Hill walking
- Hockey
- Horse riding (NOT competitions, racing, jumping & hunting)
- Hot air ballooning (as a passenger only)
- Ice skating (on rink, recreational only)
- Indoor climbing (on climbing wall only)
- Jet skiing*
- Kayaking (grades 1-3 rivers/sea)
- Kite buggyng (single seat)*
- Kite flying (fraction)*
- Kite surfing (over water)*
- Lacrosse
- Mono-skiing (W/S premium must be paid)
- Motorcycling (on road, provided You hold an appropriate full licence and are wearing a helmet, max 14 days any one Trip)*
- Mountain biking (not competition or downhill)
- Netball
- Off-piste skiing (providing local safety guidelines and warnings are observed, W/S premium must be paid)
- Orienteering
- Paragliding*
- Parascending (towed by boat)
- Pistol shooting*
- Pony trekking
- Raquet ball
- Rafting (grades 1-3)
- Rambling
- Rifle range shooting*
- Roller blading
- Roller skating
- Rounders
- Rowing
- Safari (organised Trips only)
- Sail boarding (inside 12 mile limit)*
- Sailing yachts (longer than 10 metres, within 60 miles of a safe haven)
- Scuba diving (maximum depth 30m)
- Skateboarding (recreational)
- Skiing (W/S premium must be paid)
- Sledging
- Sleigh riding (pulled by reindeer, horses or dogs)
- Snooker
- Snorkelling
- Snowboarding (W/S premium must be paid)
- Snowmobiling (W/S premium must be paid)*
- Softball
- Squash
- Surfing
- Table tennis
- Tai chi (non-contact)
- Ten pin bowling
- Tennis
- Tobogganing
- Trampolining (recreational)
- Volleyball
- Water polo
- Water skiing
- Water tubing
- White water canoeing/rafting (up to grade 3 rivers only)
- Windsurfing (inside 12 mile limit)
- Yachting (longer than 10 metres, within 60 miles of a safe haven)*
- Zip wiring

We can arrange cover for a wide range of sports and activities. If the activity in which You are participating is not listed, please contact Able2Travel on 01892 839501.

 Complaints procedure

We aim to provide the highest standard of service to every customer. If Our service does not meet Your expectations, We want to hear about it so We can try to put things right. All complaints We receive are taken seriously. The following will help Us understand Your concerns and give You a fair response.

Making Your complaint

If Your complaint relates to Your policy, please contact:

Voyager Insurance Services Ltd
13-21 High Street, Guildford, Surrey, GU1 3DG.
Tel: 01483 562862
Fax: 01483 566976
Email: enquiries@voyagerins.com

If Your complaint relates to a claim, please contact:

Customer Relations Department
Cigna Insurance Services
1 Drake Circus
Plymouth PL1 1QH
Telephone: 0330 100 7701.

For Your protection calls may be recorded and may be monitored.

Email: customerrelations.plymouth@cignainsurance.co.uk

When You make contact please provide the following information:

- Your name, address and postcode, telephone number and e-mail address (if You have one).
- Your policy and/or claim number, and the type of policy You hold.
- the reason for Your complaint.

Any written correspondence should be headed complaint and You may include copies of supporting material.

Beyond Your insurer

Should You remain dissatisfied following the final written response, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of Our final response to refer Your complaint to the FOS. This does not affect Your right to take legal action. If We cannot resolve Your complaint You may refer it to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service,
Exchange Tower, Harbour Exchange Square,
London, E14 9SR.
Tel: 0800 023 4567 - UK landline
Tel: 0300 123 9123 - UK mobile
Email: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Our promise to You

We will:
- acknowledge all complaints promptly.
- investigate quickly and thoroughly.
- keep You informed of progress.
- do everything possible to resolve Your complaint.
- use the information from complaints to continuously improve Our service.

Alternatively online sales only

Although contacting Us directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries an register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs Your enquiry to Our Customer Relations Team who will handle it in the usual way. It will also let You know that the Financial Ombudsman Service (FOS) is the UK’s dispute resolution body for insurance. Should You need to escalate Your complaint further ODR will transmit Your complaint to FOS after 30 days.

Please note that this new EU service facilitates contact only. It doesn’t provide any other complaints service. You can find this platform at:
http://ec.europa.eu/odr. Please quote Our email address: enquiries@voyagerins.com
Data Protection Notice

Introduction
Please make sure that You read and understand this Data Protection notice as it explains to You what We will do with the information that You give Us in respect of this travel insurance policy. If You apply for Our products and/or services it is highly likely that We will need both personal and sensitive data about Yourself and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise.

You should show this notice to any other person covered under Your insurance policy. If Your application includes other individuals You should obtain their consent to Us using their personal information as described in this notice before You give their information to Us.

When We Use the terms ‘We’, ‘Our’ or ‘Us’ in this Data Protection notice, We mean both Voyager Insurance Services Limited and Cigna Insurance Services (Europe) Limited.

The ways in which We use the personal information You give to Us are described below. Your insurance policy is made available to You by Voyager Insurance Services Limited and Cigna Insurance Services (Europe) Limited.

We will sometimes use the personal information You give to Us for different purposes than Voyager Insurance Services Limited.

The Data Controllers
Voyager Insurance Services Limited and Cigna Insurance Services (Europe) Limited are the Data Controllers of all information collected and processed in the context of the insurance policy.

Protection And Uses Of Your Personal Data
The security of Your personal information is very important to Us. All personal information that You supply to Us either in respect of Yourself or other individuals in connection with Our products and/or services will be treated in confidence by Us and will be used by Us for the purpose of providing and administering Our products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if You complete an application form for Our products and/or services You will be giving Your consent to such information being processed by Us (which may include other companies within the Voyager Insurance Services Limited and Cigna corporate groups) or Our agents. We may collect Your personal information from third parties where this is necessary in order to provide insurance services to You.

We may analyse the personal information You provide in combination with any other information that We lawfully hold or receive for the purposes of reviewing, tailoring and improving Our products and services. We may also engage the services of third parties to perform any such analysis on Our behalf, however in doing so We will ensure that all such activities are carried out in compliance with the applicable data protection legislation.

In order to protect Your privacy, We will anonymise any information We analyse as far as possible. Your personal and sensitive data may also be shared with the underwriters of Our insurance products. It may be necessary to pass Your personal and sensitive data to other companies for processing on Our behalf, or to organisations with which We work to provide the benefits under Your policy (for example, to a hospital which is responsible for any treatment You receive through Your policy). Some of these companies or organisations may be based outside Europe in countries which may not have the laws to protect Your personal data, but in all cases We will ensure that it is kept securely and only used for the purposes described in this notice.

Telephone Calls
Please note that for Your and Our mutual protection telephone calls to Us may be monitored and/or recorded for the purposes of:
- establishing facts relevant to Our business;
- checking that We comply with laws, regulations and self-regulatory procedures;
- checking and/or demonstrating the standards that We should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of Our systems, to secure Our system and to ensure the effective operation of Our systems.

Fraud Prevention, Detection and Claims History
In order to prevent and detect fraud We may at any time:
- Share information about You with other organisations and public bodies including the Police, loss adjusters and other third parties that We engage to investigate claims;
- Check and/or file Your details with fraud prevention agencies and databases, and if You give Us false or inaccurate information and We suspect fraud, We will record this. We, and the organisations involved in the administration of Your policy, may also search these agencies and databases to:
  - Help make decisions about the provision and administration of insurance, credit and related services for You and members of Your household;
  - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage Your accounts or insurance policies;
  - Check Your identity to prevent money laundering, unless You furnish Us with other satisfactory proof of identity;
  - Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases We access or contribute to. (When We investigate claims, We may conduct searches of publicly accessible information about You available on the internet, including using sources such as search engines and social media).

Customer Satisfaction Surveys
We aim to continuously improve the services We offer to Our customers. Occasionally We carry out customer satisfaction surveys which may be for Our own benefit or for more general interest, and We may need to collect further information about You in connection with them. Surveys will usually be carried out by Us but in some circumstances We will use an external firm. Your participation in such a survey is entirely optional but Your help and feedback would be appreciated.

Contact Us
If You have any questions about the way in which We use Your personal information, please contact the Customer Helpline or Our Data Protection Officer by calling Us on 01892 833338 .

Have a safe Trip
We are working with the Foreign and Commonwealth Office to do all that We can to help British Travellers stay safe overseas. Before You go overseas, check out the FCO Website at www.fco.gov.uk/ knowbeforeyougo. It is packed with essential travel advice and tips, and up-to-date country specific information.

Inaccurate Data
If You believe that We are holding inaccurate information about You in relation to Your insurance policy, please contact Us and We will be happy to correct any errors.