This insurance is only valid provided it is issued no later than 30th June 2018 and a properly completed certificate is attached.

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 area</th>
<th>Standard</th>
<th>Double</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Cancellation or Curtailment/Loss of holiday</strong></td>
<td>£1,500</td>
<td>£3,000+</td>
<td>£70* (£20)**</td>
</tr>
<tr>
<td><strong>2. a. Emergency medical expenses</strong></td>
<td>£5,000,000</td>
<td>£10,000,000</td>
<td>£70* (£10)***</td>
</tr>
<tr>
<td><strong>2. b. Additional Cover on your return home following hospitalisation abroad</strong></td>
<td>£250</td>
<td>£500</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>2. c. Additional Cover for Home Help</strong></td>
<td>£400</td>
<td>£800</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>3. Hospital stay benefit (amount per day)</strong></td>
<td>£500 (£10)</td>
<td>£1,000 (£20)</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>4. Personal Accident - loss of sight, limb(s) or permanent total disablement</strong></td>
<td>£15,000</td>
<td>£30,000</td>
<td>£2,000</td>
</tr>
<tr>
<td><strong>5. Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) £ max abandonment (after 12 hours)</strong></td>
<td>(a)£20 (b)£10 (c)£100</td>
<td>(a)£40 (b)£20 (c)£200</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>6. Missed departure</strong></td>
<td>£750</td>
<td>£1,500</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>7. Baggage - overall limit (£500 for under 18’s)</strong></td>
<td>£1,500</td>
<td>£3,000</td>
<td>£70</td>
</tr>
<tr>
<td><strong>7. a. maximum per item, pair or set</strong></td>
<td>£150</td>
<td>£300</td>
<td>£70</td>
</tr>
<tr>
<td><strong>7. b. total limit for all valuables</strong></td>
<td>£200</td>
<td>£400</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>7. c. loss or damage to Medical aids</strong></td>
<td>£1,000</td>
<td>£2,000</td>
<td>£70</td>
</tr>
<tr>
<td><strong>7. d. loss or damage to prescribed medications</strong></td>
<td>£250</td>
<td>£500</td>
<td>£20</td>
</tr>
<tr>
<td><strong>8. Personal money (cash limit (£50 for under 18’s)</strong></td>
<td>£500</td>
<td>£1,000</td>
<td>£70</td>
</tr>
<tr>
<td><strong>9. Loss of passport</strong></td>
<td>£250</td>
<td>£500</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>10. Personal liability</strong></td>
<td>£1,000,000</td>
<td>£2,000,000</td>
<td>£100</td>
</tr>
<tr>
<td><strong>11. Legal expenses</strong></td>
<td>£10,000</td>
<td>£20,000</td>
<td>£100</td>
</tr>
<tr>
<td><strong>12. Catastrophe &amp; travel disruption cover</strong></td>
<td>Not insured</td>
<td>£3,000</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>12. a. extended cancellation or Curtailment/Loss of holiday</strong></td>
<td>Not insured</td>
<td>£3,000</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>12. b. extended travel delay and abandonment</strong></td>
<td>Not insured</td>
<td>£3,000</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>12. c. catastrophe &amp; travel disruption cover related to pre-booked accommodation</strong></td>
<td>Not insured</td>
<td>£3,000</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>12. d. extended missed departure</strong></td>
<td>Not insured</td>
<td>£1,500</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>13. Business personnel replacement</strong></td>
<td>Not insured</td>
<td>£2,500</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>14. Financial failure</strong></td>
<td>£750</td>
<td>£1,500</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>15. Ski equipment - overall limit</strong></td>
<td>£400</td>
<td>£800</td>
<td>£70</td>
</tr>
<tr>
<td><strong>15. a. maximum per item, pair or set owned or borrowed</strong></td>
<td>£250</td>
<td>£500</td>
<td>£70</td>
</tr>
<tr>
<td><strong>15. b. maximum per item, pair or set hired</strong></td>
<td>£150</td>
<td>£300</td>
<td>£70</td>
</tr>
<tr>
<td><strong>16. Ski pack</strong></td>
<td>£200</td>
<td>£400</td>
<td>£70</td>
</tr>
<tr>
<td><strong>17. Piste closure (amount per day)</strong></td>
<td>£100 (£10)</td>
<td>£200 (£20)</td>
<td>Nil</td>
</tr>
</tbody>
</table>

### Sections 15, 16 & 17 only apply if You have paid the additional Wintersports premium for single Trip. They are automatically included under annual multi-trip policies. Maximum age for Wintersports cover is 75.

| **15. Ski equipment - overall limit** | £400 | £800 | £70 | £35 |
| **16. Ski pack** | £200 | £400 | £70 | £35 |
| **17. Piste closure (amount per day)** | £100 (£10) | £200 (£20) | Nil | Nil |

### Section 18 only applies if You have paid the additional Cruise extension premium.

| **18. Cruise Cover** | £250 | £500 | £70 | £35 |
| **18. a. rejoin your cruise** | £500 | £1,000 | £70 | £35 |
| **18. b. missed port departure** | £500 (£50) | £1,000 (£100) | £70 | £35 |
| **18. c. cabin confinement (amount per day)** | £250 (£50) | £500 (£100) | £70 | £35 |
| **18. d. loss of shore excursions** | £500 | £1,000 | £70 | £35 |

### Section 19 only applies if You have paid the additional Golf extension premium.

| **19. Golf Cover** | £500 | £1,000 | £70 | £35 |
| **19. a. golf equipment (overall limit)** | £500 | £1,000 | £70 | £35 |
| **19. b. golf equipment hire (amount per day)** | £125 | £250 | Nil | Nil |
| **19. c. green fees (amount per day)** | £100 (£20) | £200 (£40) | Nil | Nil |

* Adults 65-85 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.
*+ Unless otherwise agreed
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 (Area 1 - 4)</td>
<td>85</td>
<td>85</td>
</tr>
<tr>
<td>Maximum age at date of departure (Area 5)</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>Maximum period any one Trip if aged 80 to 85 years</td>
<td>31 days</td>
<td>31 days</td>
</tr>
<tr>
<td>For travel commencing prior to</td>
<td>30/06/2019</td>
<td>30/06/2019</td>
</tr>
</tbody>
</table>

Annual multi-trip 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>74</td>
<td>74</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 74 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>

Special notice
This is not a private medical insurance and only gives cover in the event of an Accident or sudden Illness that requires emergency treatment. 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.

Period of insurance
If You have paid the appropriate annual multi-trip travel insurance premium and You are under 75 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. 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.

How to make a claim
For all claims please request an appropriate claim form by telephoning the number below. Please quote VOY/A2T/2017.

Claims Settlement Agencies Ltd
300 London Road, Hadleigh, Benfleet, Essex, SS7 2DD
Tel: 01702 745660
Email: info@csal.co.uk
To download a claim form please visit www.csal.co.uk

We are now able to offer You the facility to submit Your claim online which is the fastest and easiest way to make a claim at:

www.submitclaim.co.uk/a2t

The process should take approximately 10-15 minutes to complete (depending on the type of claim), but before continuing You should ensure You have Your policy certificate, trip dates, supporting documentation and details of the incident.

Please do not send in any documentation until You have completed a claim form to go with it. The claim form lists the additional documentation necessary to support Your claim. Always make sure that any loss or theft of Valuables or any items are reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report 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 obtain a Property Irregularity Report. These reports (if applicable to Your claim), together with all available receipts and any other requested documentation, must be submitted with Your claim form.

Our nominated emergency service is here to help
Need medical help abroad?
Call Our nominated emergency service first on +44 (0) 203 824 0742

For emergencies:
• If You are taken by ambulance to hospital following an emergency call, You or a travelling companion should call Our nominated emergency service 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 Our nominated emergency service first, before You try to locate help, so the nominated emergency service 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 the nominated emergency service first on +44 (0) 203 824 0742

The 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.

Their first steps will always be to…

• Confirm that You’re in a place of safety;
• Establish the best local treatment available to You; and
• Consider Your health and best interests;

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

The 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.

They understand how important it is to have someone who…

• Can contact at any time of the day or night
• 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.

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

They 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 They are satisfied that You are getting the appropriate treatment, They will agree a treatment plan with Your treating doctor and you. If You cannot be discharged in time to continue Your Trip as planned, They will make arrangements to bring You Home at the appropriate time.
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 You 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:
   - Yes
   - No
   - i. any cancer or malignant condition.
   - ii. any lung related condition (other than well controlled asthma that requires not more than 2 inhalers).
   - iii. any heart related condition (including angina).
   - iv. a stroke or mini-stroke (TIA)?

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

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 reassess Your coverage relating to any Trips You have booked or may wish to book in the future. Please refer to general conditions 1, 2 & 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 seen or been 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;
   - 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 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 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.
Reciprocal health agreements
EU, EEA or Switzerland
If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC). You can apply for an EHIC online at www.ehic.org.uk or by telephoning 0300 330 3535. This will entitle you to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced as a direct result of you presenting your European Health Insurance Card to the medical facility at the time of treatment 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 outpatient 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 Zealand citizen visiting 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 a 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 the 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, 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 2
Andorra, Cyprus, Greece, Spain (including the Balearic Islands and Canary Islands), Switzerland and Turkey.

Area 3
Anywhere Worldwide other than Area 5 countries.

Area 5
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 longstay policies, rating is determined by where you will spend more than 50% of your time but includes cover for your time spent in a higher rated area, if applicable.

Please 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.

Insurer
This insurance is administered by Voyager Insurance Services who are authorised and regulated by the Financial Conduct Authority, FRN 308514. Registered office: Buzzard's Hall, Friars Street, Sudbury, Suffolk, CO10 2AA. Registered no. 3251845.

The Insurance is underwritten by Chaucer Syndicates Limited. Chaucer Syndicates Limited are authorised and regulated by the Financial Conduct Authority and registered in England & Wales No. 184915, Financial Services Register number 204915. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AD.

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 https://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 6768.

Financial Services Compensation Scheme
Voyager Insurance Services Limited and Chaucer Syndicates Limited are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a insurer is unable to meet its obligations to you under this policy. 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 7QJ 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 document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full, you shall be entitled 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 more than five hours, the airline must also offer to refund meals and refreshments, hotel accommodation and communication facilities. If you are delayed for more than five hours, the airline must also offer to refund your ticket.

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

4. Death or injury
   If you are injured in an accident on a flight by an EU airline, you may claim damages from the airline. If you die as a result of these injuries your family may claim damages from the airline. Full details are available at http://ec.europa.eu/transport/passenger-rights/en/index.html
Definitions
Listed below are certain words that appear throughout the policy. They are 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 and have been purchased 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, furs, furskins, machine embroidery, documents of any kind, fireworks, miniatures, musical instruments, radios, professional photographic equipment, video recorders, video tapes, watches, cameras, video equipment or DVD equipment of any kind.

**Bodily Injury** means: a) injury caused by internal, violent and visible cause, including accidental injury as a direct result of being exposed to an external, violent and visible cause, including accidental death; or b) injury as a direct result of an injury as a direct result of a) or b) above. Injury caused by internal, violent and visible cause does not include a) or b) above.

**Business colleague** means a person in the same employment or purchasing this policy, whichever is applicable, whose absence from work or place of employment for one or more complete days at the same time as You prevents the effective continuation of that business.

**Complications of pregnancy and childbirth** means: a) pregnancy, or any pregnancy-related medical condition, which begins and ends in the period of insurance for which You have paid the appropriate premium; b) any sequel, or any condition attributable to each complete day which is related to pregnancy or childbirth. In this context, planned and unintended pregnancy includes a) following a medical termination of pregnancy, b) the diagnosis of any pregnancy-related medical condition which begins and ends in the period of insurance for which You have paid the appropriate premium; c) any sequel, or any condition attributable to each complete day which is related to pregnancy or childbirth. Pregnancy means that the vehicle in which You are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

**End supplier** means the use of any explosive, whether nuclear, chemical or biological weapons, or for which You are travelling and have arranged to travel with.

**Relative** means a) spouse, or any person who are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, aunt, uncle, nieces and nephews, but excludes grandchildren.

**Sport** means: a) an activity which is booked directly with them and paid for before the start of accommodation and ground arrangements that are booked to travel. Your accommodation. The following are not included: animal skins, antiques, bicycles, binoculars, bonds, computer games and consoles, computer or telecommunications equipment of any kind, furs, furskins, machine embroidery, documents of any kind, fireworks, miniatures, musical instruments, radios, professional photographic equipment, video recorders, video tapes, watches, cameras, video equipment or DVD equipment of any kind.

**Trip** means any aerial, train, ship or coach on which You are booked to travel. Itineraries are considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each.

**Wintersports** means cross country skiing (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono skis, off piste skiing or snowboarding (providing local safety guidelines and warnings are observed), slalom skiing or snowboarding and slaloming.

**You and Your** means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits schedule. You must be resident in the United Kingdom, Channel Islands or Isle of Man and registered with a Medical Practitioner in Your Home country. Each person is separately insured.

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

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

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

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

4. **Property claims** - These claims are 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 for 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 You have drunk so much alcohol that You have notably impaired Your faculties and/or judgement and You need to make a claim. Please refer to general 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.

9. **Unattended** - in a public place or public transport 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.

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

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

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

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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 wherever there is a risk that you 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 a Travelling companion, a Business colleague or person with whom You intended to stay.
c. receipt of a summons for jury service, being summoned to give evidence at a court in respect of (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, naval service or coastguard services resulting in cancellation of previously agreed leave.

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.

ey. Your presence being required to make Your property safe and secure following fire, flood or burglary that causes direct or indirect damage or cost to You or Your Travelling companion.
f. Your car becoming unusable as a result of fire, theft 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 the advice of a Medical practitioner or treating consultant.

You would need medical treatment while You are away, or
   iii. You or Your Travelling companions are on a waiting list for treatment, tests or investigation 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 is, 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.
      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).

   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 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.
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 to travel.

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 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 the 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 a Registered 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, 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, if applicable.

d. (for Curtailment) You must contact Our nominated emergency service for assistance if You need to return Home following Curtailment of 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 any reasonable 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 Home country travel.

Please also refer to the general exclusions and conditions.

Section 2
Emergency medical expenses
A. Emergency Medical and Other Expenses
You are covered up to the amount shown in the benefits schedule for the reasonable costs necessarily incurred as a result of You sustaining an Accidental Bodily Injury, unexpected Illness or death during Your Trip in respect of;

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

b. additional travel and accommodation expenses (on a bed & breakfast basis) to enable You to return Home if You are unable to travel as originally planned.

c. additional travel and accommodation expenses (on a bed & breakfast basis) for 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 subject to You obtaining approval from Our nominated emergency service to incur any cost. This is extended for up to two people if You are under 18 years of age.

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

e. with the prior agreement of Our nominated emergency service for You to travel against advice due to the death of a Travelling companion insured by Us or of (Your or (Your Travelling companion(s)) Relative or Business colleague in Your Country.

f. Additional cover on your return home following hospitalisation abroad

Aftercare You are covered up to the amount shown in the benefits schedule for the cost of treatment given, prescribed or authorised by a Medical Practitioner in Your Home Country and agreed by Us following bodily injury or illness that required inpatient treatment during a Trip outside Your Home Country.

You are covered up to the amount shown in the benefits schedule for the cost of further physiotherapy treatment.

Convalescence You are covered up to the amount shown in the benefits schedule towards the cost of a convalescence Trip to Your Home Country in the event that You are hospitalised for more than 5 days outside Your Home Country and We have accepted Your claim under section 2, Emergency medical and other expenses. Your policy we extend Your convalescence Trip up to a maximum of 31 days.

You are not covered for:
a. the amount of the excess shown in the benefits schedule in respect of each claim unless a recovery can be made under the terms of the EHIC or any other reciprocal agreement.
b. any directly or indirectly related claims if at the time this insurance was arranged and each time You make arrangements for a Trip;
   i. You or Your Travelling companions have been given a terminal diagnosis or
   ii. You or Your Travelling companions are planning to travel to the advice of a Medical practitioner or treating consultant.

You would need medical treatment while You are away, or
   iii. You or Your Travelling companions are on a waiting list for treatment, tests or investigation 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 is, 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.
   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),
      - a stroke or mini-stroke (TIA).

   i. any Pre-existing medical condition (as defined). We may agree not to apply (d) above or to accept insurance at special terms but only if You supply Us with details of Your condition. Please contact Able2Travel on 01892 639501.
   ii. 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:

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- 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).
- 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 839501.

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 Your travel plans, unless agreed by Us and confirmed in writing. If You are in any doubt, please call Able2Travel on 01892 839501.

e. any claim arising from medical treatment of any kind occurring after You have refused 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. death or treatment or surgery.

- which is not immediately necessary and can wait until You return Home. We reserve the right to repatriate You (in a hospital) when, in the opinion of Our nominated emergency service, You are fit to travel.

- which in the opinion of Our nominated emergency service is considered to be cosmetic, experimental or elective.

- incurred in Your Home country or more than 12 months after the expiry of this insurance.

- not given within the terms of any reciprocal health agreements, whatever agreements exist.

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

- claims related to manual labour unless declared to and accepted by Us.

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

- the costs of medication or treatment that You knew at the time of Your departure would need to be continued during Your Trip.

- the costs of medication or treatment for clarifying false teeth or of dental work involving the use of precious metals.

- any claim for pregnancy which falls outside the definition of Complications of pregnancy and childbirth.

- 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 incurred which are medically necessary to repatriate You to Your Home.

- Any in-patient, hospital, clinic or repatriation expenses in excess of £500 which have not been reported to and authorised by Us and are not attributable to volcanic eruption unless You have purchased the double cover policy which is shown on Your certificate.

Section 3 Hospital stay benefit

You are covered for the amount shown in the benefits schedule for necessary additional travel and 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 Your trip is cancelled or delayed by an event which in the opinion of Us is not a volcanic eruption.

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.

- 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 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 results in the loss or permanent partial disablement, or loss of limb(s) within 12 months of the Accident.

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 to the amount shown in the benefits schedule.

- in the event of 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 Your occupation and at the end of that time there is no prospect of improvement.

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

- Loss of sight means total and permanent loss of sight which shall be considered as having occurred:

  - in both eyes if Your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

  - in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

You are not covered for:

- claims relating to motocycling.

- claims arising out of manual labour.

- a ‘permanent total disablement’ claim if at the date of the Accident You are over the age of 65 years or are not in full-time employment.

- any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.

Please also refer to the general exclusions and conditions.

Section 5 Travel delay and abandonment

The benefit provided under Travel delay below is intended to provide compensation if You are delayed at Your point of departure and is only applicable if You have booked a flight as part of Your Trip. If You have not travelled to Your departure point You will not be covered even if You have checked in online.

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 at least 12 hours.

(a) for the first complete 12 hour period of delay and (b) for each subsequent complete 12 hour period, up to the maximum tabled (c).

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 in the event of the Trip, up to the maximum claimable under section 1 - cancellation or Curtailment/ Loss of holiday.

Special Conditions

If You are a UK resident living 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

- 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.

- for any claim for more than the cost of the original trip if

  - a road traffic Accident (including a breakdown) delaying the vehicle in which You are travelling, or

  - 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.

- the closure of air space 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.

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 any departure point following a non-cancelled and pre-booked itinerary too late to board the Public transport on which You are booked to travel as a result of;

- the failure of Public transport, or

- a road traffic Accident (including breakdown) delaying the vehicle in which You are travelling, or

- 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.

- the closure of air space 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

- if You are a UK resident living 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

- 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.

- 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.

- 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 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, at our option, 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 Valuables whilst they are Unattended unless locked in a hotel safe (or equivalent facility) or locked in Your private accommodation.

f. breaches or fragile 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:
   i. to household goods, bicycles, waterborne craft and their fittings of any kind.
   ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
   iii. to watersports and Ski equipment.
   iv. to 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.
   x. 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, age of equipment etc.

Age of equipment Proportion of original purchase price
Up to 1 year 85%
Up to 2 years 70%
Up to 3 years 50%
Up to 4 years 25%
Up to 5 years 10%
Over 5 years NIL

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 in transit or 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, or 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:

a. in the event of a claim:
   i. provide receipts or other documentation to prove ownership of the property, especially in respect of Valuables and any items for which You are claiming more than £100 and,
   ii. retain any damaged items for Our inspection.

b. under Your personal liability, failure to exercise all reasonable care may result in Your claim being reduced or declined.

c. 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 losses and damage arising from the liability of You or any other covered person.

You are not covered for:

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

b. any liability for:
   i. Bodily Injury, Illness or disease of any person who is Your Relative, a Travelling companion, or under a contract of employment, service or apprenticeship with You when the Bodily Injury, Illness or disease arises out of and in the course of their employment with You.

ii. losses or damage to property belonging to or held in trust by or in the custody or control of You other than temporary accommodation occupied by You in the course of the journey;

iii. Bodily Injury, Illness or damage caused directly or indirectly in connection with the ownership, possession or use by You or on behalf of You of aircraft, windfarms (other than non-mechanically powered windfarms less than 30 feet in length used inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns).

iv. Bodily Injury caused directly or indirectly in connection with the ownership, possession or occupation of dangerous property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity.

v. fraudulent, dishonest or criminal acts of You or any person authorised by You.

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.

vii. 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. in 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 proceedings in Your name for Our own benefit any claim for indemnity or damages against all other parties or persons.

e. We may at any time pay You in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made We shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Please also refer to the general exclusions and conditions.

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 death or Bodily Injury or Illness during Your Trip.

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

Definitions applicable to this section
Legal expenses mean:

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

b. fees, expenses and other disbursements reasonably incurred (as determined by Our legal counsel) by a legal representative in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.

c. costs that You are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal representative 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:
   i. any claim reported to Us more than 12 months after
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 trip is cancelled because 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 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, or

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 up to a value of £1000 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 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 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;

1. 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.

2. 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 Your 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 (where applicable) fees and other administrative expenses which are not recoverable from the provider of transport or accommodation as soon as You consider to be reasonable or otherwise unreasonably incurred (as determined by Your legal counsel).

c. actions between individuals named on the schedule.

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

Conditions

a. written consent must be obtained from Us prior to incurring Legal Expenses. This consent will be given if You can satisfy Us that;

i. there are reasonable (as determined by Our legal counsel) grounds for pursuing or defending the claim or legal proceedings, and

ii. it is reasonable (as determined by Our legal counsel) for Legal Expenses to be provided in a particular case to a solicitor or other person to whom consent will take into account the opinion of Your Legal Representative as well as that of Our own advisers.

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

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

c. if Your Legal Expenses are successful in any action, any Legal Expenses provided by Us will be reimbursed to Us.

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

e. We may at Our discretion offer to settle a claim with You instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

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

Please also refer to the general exclusions and conditions.

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 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.

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.
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, motorhome rentals, 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 transfer to your scheduled destination;  
iii. any travel agent, tour organiser, booking agent or consolidator with whom You have booked travel or accommodation;  
iv. any loss for which a third party is liable or which can be recovered by other legal means;  
v. 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. loss or theft of, or damage to, Your Ski equipment insured by Us. or  
ii. the delayed arrival of Your Ski equipment, subject to You being deprived of their use for not less than 12 hours.  
You are not covered for  
a. the amount of the excess shown in the benefits schedule for cancellations other than claims for hire costs.  
b. Ski equipment stolen from an Unattended motor 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, Channel Islands 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.  
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.  

Age of equipment Proportion of original purchase price  
Up to 1 year 85%  
Up to 2 years 70%  
Up to 3 years 50%  
Up to 4 years 25%  
Up to 5 years 10%  
Over 5 years Nil  
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 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 Practitioner.  
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 for  
a. if You arranged this insurance or booked Your Trip within 14 days of departure and at that time conditions in Your planned resort were such that it was likely to be not possible to ski.  
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.

Section 18  
Cruise Cover  
The following option only applies if you have paid the appropriate additional premium as shown on your certificate.  
Rejoin your cruise cover  
You are covered up to the amount shown in the policy options benefits schedule for necessary additional travel expenses by the most direct route and additional accommodation (room only) that is agreed by Us at the port is less than 3 hours in advance of the sail planned arrival time.  
If, at the time of requesting our assistance to rejoin Your cruise, satisfactory medical or other evidence required by Us, is not supplied in order to substantiate the claim, We will make all necessary arrangements at Your cost and arrange appropriate reimbursement as soon as the claim has been validated.  
You are not covered for  
a. the amount of the excess shown in the benefits schedule in respect of each claim unless the excess waiver option has been selected and this is shown on Your certificate.  
b. any costs where transportation or accommodation costs are payable or refundable by the cruise operator.  
c. any claim arising directly or indirectly from any Pre-existing medical condition unless You have declared these to Us and We have written to You accepting them for insurance.  
d. any claim as a result of an insured person being a hospital in-patient where the condition was not covered by You in section 2 – emergency medical expenses, or where We have not been contacted and/or a recommended hospital has not been appointed by Us and where You have not obtained a medical certificate from the Medical Practitioner in attendance confirming it was medically necessary for You to accompany and assist an insured person admitted as an in-patient for an insured condition.  
e. any travel costs where You failed to contact Us for approval prior to arranging travel and so We could provide assistance with any travel arrangements.  
Failure to do so can result in the claim being declined.  
Please also refer to the general exclusions and conditions.

Missed port departure  
You are covered up to the amount shown in the policy options benefits schedule for necessary additional travel expenses by the most direct route and additional accommodation (room only) that is agreed by Us to join Your cruise ship journey at the next docking port if You fail to arrive at the international departure point in time to board the ship on which You are booked to travel on the initial international journey of your trip as a result of;  
a. the failure of scheduled public transport, or  
b. an accident or breakdown of the vehicle in which You are travelling, or  
c. an Accident or Breakdown occurring ahead of you on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which You are travelling, or  
d. strike or industrial action or adverse weather conditions.  
If, at the time of requesting our assistance in a missed port departure claim, satisfactory evidence required by Us, is not supplied in order to substantiate the claim, We will make all necessary arrangements at Your cost and arrange appropriate reimbursement as soon as the claim has been validated.  
You are not covered for  
a. the amount of the excess shown in the benefits schedule in respect of each claim unless the excess waiver option has been selected and this is shown on your certificate.  
b. claims arising directly or indirectly from;  
i. strike or Industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by You or the date Your trip was booked whichever is the later.  
ii. an Accident or to Breakdown of the vehicle in which You are travelling.  
iii. breakdown of any vehicle in which You are travelling if the vehicle is owned by You and has not been serviced properly and maintained in accordance with manufacturer's instructions.  
iv. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a port authority or any such regulatory body in a country to/from which You are travelling.  
c. additional expenses where the scheduled public transport operator has offered suitable alternative travel arrangements.  
d. additional expenses where Your planned arrival time at the port is less than 3 hours in advance of the sail departure time if You are travelling independently and not part of an integrated cruise package.
Special conditions relating to Missed port departure
a. in the event of a claim arising from any delay arising from traffic congestion You must obtain written confirmation from the police or emergency breakdown services of the location, reason for and duration of the delay.
b. You must allow sufficient time for the scheduled Public Transport or other transport to arrive on schedule and to deliver You to the departure point.
Please also refer to the general exclusions and conditions.

Cabin confinement
You are covered up to the amount shown in the policy options benefit schedule for each 24 hour period that You are confined by the ship’s medical officer, due to Your or cabin or stateroom due to Your compulsory quarantine, or for medical reasons during the period of the Trip.
You are not covered for
a. any claim arising directly or indirectly from any Pre-existing medical condition unless You have declared all Pre-existing medical conditions to Us and We have written to You accepting them for insurance.
b. any confinement to Your cabin where You are unable to provide written confirmation from Your ship’s medical officer confirming You were confined to Your cabin, the reason for and the length of Your confinement.
c. any additional period of confinement or compulsory quarantine;
i. relating to treatment or surgery, including exploratory tests, which are not directly related to the injury or illness which made Your confinement necessary.
ii. following Your decision not to be repatriated after the date when in Our opinion, it is safe to do so.
d. confinement or necessary quarantine;
i. relating to treatment or surgery which in Our opinion (based on information received from the ship’s doctor or any other Medical Practitioner) cannot be delayed until Your return to Your Home Country.
ii. as a result of a tropical disease where You had not had the recommended inoculations and/or taken the recommended medication.
Please also refer to the general exclusions and conditions.

Cruise itinerary change
You are covered up to the amount shown in the policy options benefit schedule for each missed port in the event Your scheduled port visit is cancelled due to adverse weather or timetable restrictions.
You must get written confirmation from Your cruise operator, carrier or tour operator confirming Your scheduled port visit was cancelled and the reason for the change to Your policy.
You are not covered for
a. claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
b. any claim arising from Your ship’s failure to put people ashore due to the mechanical or operational failure of the ship’s tender (or any other boat used to transport passengers to shore).
c. any claim arising directly or indirectly from any Pre-existing medical condition unless You have declared all Pre-existing medical conditions to Us and We have written to You accepting them for insurance.
d. any claim as a result of cabin confinement where written confirmation is not provided by Your ship’s medical officer that You were confined to Your cabin and confirming the length of Your confinement.
Please also refer to the general exclusions and conditions.

Cruise interruption
You are covered up to the amount shown in the policy options benefit schedule for necessary additional travel expenses by the most direct route and additional accommodation (room only), that is agreed by us and confirmed by You to a. to reach the next docking port in order to re-join the cruise, or
b. to reach the final destination of Your cruise, following Your cruise being necessarily and unavoidably interrupted as a result of:
i. Your passport being lost after Your international departure but before embarkation of Your planned cruise or during more on one of the scheduled stops as a result of loss or theft, or
ii. it being deemed medically necessary by a Medical Practitioner to accompany and assist an insured person who is admitted as an in-patient that is covered under section 2 – emergency medical expenses of the policy, or
iii. You being given police as a result of being a witness or being required to give evidence as a result of Your participation in a road traffic accident, or criminal investigation where You are not the accused.
If, at the time of requesting Our assistance in the event of a cruise interruption claim, satisfactory medical or other evidence required by Us is not supplied in order to substantiate the claim, We will make all necessary arrangements at Your cost and arrange appropriate reimbursement as soon as the claim has been validated.
You are not covered for
a. any claim for loss of passport not reported to the police or other authority within 48 hours of discovery and which You do not get a written report.
b. any travel costs where You failed to contact Us for approval prior to arranging travel and so We could provide assistance with any travel arrangements.
Failure to do so can result in the claim being declined.
c. any claim as a result of an insured person being a hospital in-patient where the condition was not covered under section 2 – emergency medical expenses of the policy, or where We have not been informed to a recommended hospital has not been appointed by Us and where You have not obtained a medical certificate from the Medical Practitioner in attendance confirming it was medically necessary for to accompany and assist an insured person admitted as an in-patient for an insured condition.
d. any claim arising directly or indirectly from any Pre-existing medical condition unless the insured person has declared all Pre-existing medical conditions to Us and We have written to them accepting them for insurance.
e. any claim where You have been detained by local police that is not evidenced by a written report from the local police confirming the reason and period of your detention, which in period in which You were required to give evidence, that necessitated You missing the scheduled departure of your cruise.
Please also refer to the general exclusions and conditions.

Golf equipment hire
You are covered up to the amount shown in the policy options benefit schedule, for accidental loss, theft or damage to Golf equipment which You own. Within this amount the following sub-limits apply:
a. the maximum We will pay You for any one club or one piece of Golf equipment is shown in the policy options benefit schedule. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one pair or set of articles, will be limited to a maximum of $250. Evidence of replacement value is not sufficient.
b. the maximum We will pay in total for all items lost, damaged or stolen in any one incident is limited to $250 if You cannot provide satisfactory proof of ownership and value.
You are not covered for
a. the amount of the excess shown in the benefits schedule in respect of each claim unless the excess waiver option has been selected and this is shown on Your certificate.
b. more than the amount shown in the benefits schedule per single club or single item of Golf equipment.
c. wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
d. loss or theft of Your Golf equipment not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred.
e. any Golf equipment or documents You lose or that are stolen or damaged during Your Trip, unless reported to the information office within 24 hours and a written Property Irregularity Report (PIR) is obtained. If the loss, theft or damage to Your Golf equipment is only noticed after You have left the airport, You must contact the airline in writing with full details of the incident within 7 days of leaving the airport and get a written report from them.
f. claims arising from death, detention, seizure or confiscation by customs or other officials.
g. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading.
h. damage to, loss or theft of Golf equipment, which is being carried on a vehicle roof rack.
i. damage to, loss or theft of Golf equipment, if it has been left;
ii. unattended in a place to which the public have access, or
iii. left in an unattended motor vehicle unless in a locked boot and out of sight, or
iv. in the custody of a person who does not have an official responsibility for the safekeeping of the property.
j. any claim for damage to Golf equipment whilst in storage.
k. claims arising from weather conditions resulting from the failure to protect items.
l. any claim if you have claimed under another policy section or policy option.
Please note our liability is solely based upon the value of the Golf equipment which has been lost, stolen or damaged and would not extend to the replacement of Your whole set of woods, or irons in the event of a claim being made for one item.
Please also refer to the general exclusions and conditions.

Golf equipment hire
You are covered for the necessary cost of hiring replacement Golf equipment as a result of the accidental loss, theft or damage of your Golf equipment during the period of Your insurance. If Your Golf equipment is certified by the carrier to have been lost or misplaced on the outward journey of a Trip for a period more than 24 hours, then We will, at Your request, pay You the amount shown in the options benefits schedule to hire replacement Golf equipment.
Please note you must provide receipts and a report from the carrier confirming the length of the delay, otherwise no payment will be made.
You are not covered for any claim arising in connection with a Trip solely within Your Home Country. Please also refer to the general exclusions and conditions.

Green fees
You are covered up to the amount shown in the policy options benefits schedule for the proportionate value of any pre-purchased golfing equipment hire fees or tuition hire fees which are confirmed as non-refundable and not used due to:
- a. You being involved in an accident or Your sickness or injury, as certified by a Medical Practitioner, which prevents You participating in the pre-paid golfing activity, or
- b. loss or theft of documentation which prevents You participating in the pre-paid golfing activity, or adverse weather conditions which cause the closing of the golf course, confirmed in writing by the golf club.

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

Please also refer to the general exclusions and conditions.

Special conditions relating to Golf Cover
a. We have the option to write off the loss, or replace, recondition or repair the items concerned.

b. claims are paid based on the value of the goods at the time that they are lost and not on a ‘new for old’ basis, or replacement goods are purchased or are made available. The reduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

c. You must take suitable precautions to secure the safety of Your golf equipment and You must not leave it unsecured or unattended or beyond your reach at any time in a place to which the public have access.

d. if claiming for Your goods that were stolen or lost You should produce proof of ownership and proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim. The maximum We will pay for all pieces of Golf equipment lost, damaged or stolen in any one incident is limited to £200 in total if You are unable to provide the original receipt, proof of purchase or insurance valuation which was obtained prior to the loss.

e. You must report loss of Golf equipment to the local police, the carrier, the hotel or accommodation management or to the tour operator representative as appropriate, within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained, which includes the crime reference number, in the country where the incident occurred. Damage to Golf equipment in transit must be reported to the carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained.

f. You should make any claims about losing Your Golf equipment or it being damaged or delayed while being held by an airline, to the airline first. Any money You receive under this policy will be reduced by the amount of compensation from a receive from the airline for the same event.

General exclusions
You are not covered for claims arising out of:
- 1. loss damages or delays 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, mutiny, or warlike operations, or special Risks 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, the payment 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 claimed that the cause was publicly known to be affected or threatened by such risks (please see general condition 3).
- 2. You travelling to an area that the Foreign and Commonwealth Office (or equivalent in other EU Countries) have advised against all, or but all essential travel.
- 3. loss, damage, expense or indirectly or directly resulting from or attributable to radioactive contamination of any nature.
- 4. You being exposed to the Utilisation of nuclear, chemical or biological weapons of mass destruction.
- 5. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at supersonic speeds.
- 6. If travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
- 7. Your suicide or attempted suicide or Your deliberate exposure to unnecessary danger (except in an attempt to save human life).
- 8. any formal or alcoholic 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.
- 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 prescriptions or recommended medications) 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.
- 12. winter sporting activities, except Wintersports as defined and the premium paid. In no 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 or on skis).
- 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 corrormations or riots of any kind.
- 17. You breaking or failing to comply with any law whatsoever.
- 18. any financial insolvency, bankruptcy, or other direct or indirect related to the claim.
- 19. the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfill 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 and any claim arising because You are not qualified for the dive undertaken unless You have written to Us confirming in writing that You are entitled to do so.
- 23. any claim arising directly or indirectly from or attributable to 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.
- 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 replacing locks 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 and seizure.
- 27. claims where there is another insurance policy covering the same risk.
- 28. costs or expenses or medical judgement.
- 29. any claim where You are not wearing a helmet whilst on a motorcycle, motor scooter or moped.
- 30. any claim where You are not wearing a seawest 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 Your policy and or reduce or reject Your policy or the amount of any claim payment.
1. You must answer the important conditions relating to health shown on page 11, and/or answer any questions that are relevant 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 and/or You or Us having knowledge of a change in circumstances. We will not cover any claim arising because You have made a false statement or have not disclosed to Us any material fact which would have advised Us of any change in circumstance. If You do not advise Us of any change then any related claim may be reduced or rejected or Your policy may become invalid.
3. You must tell Able2Travel if You plans for Your Trip include travel to areas affected by war or similar risks as set out in general exclusion 1 by calling 01982 935901. We reserve the right not to cover such trips or, if We will cover them, to apply special terms and conditions or and charge an additional premium as We think appropriate. No cover for such trips will attach to any other insurance You may have.
4. You must advise the claims handlers of any possible claim within 31 days of Your return Home. You must supply Us with 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. If You are a sufferer of a medical condition which is covered by Your policy, then You must tell Us if any claim under this insurance is likely to be or is affected or threatened by such risks.
7. 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.
8. You must pay Us back within 1 month of demand any amounts We have paid on Your behalf that are not covered by this travel insurance.
9. You must take all reasonable steps to avoid or minimise any loss that might result in You making a claim under this insurance.
10. You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
11. except for claims under section 3 - hospital stay
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 and the following 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;
Athletics;
Badminton;
Ballooning;
Banana boating;
Baseball;
Basketball;
Billiards;
Big foot skiing (W/S premium must be paid);
Black water rafting;
Boating (any craft less than 10 metres long, inside 12 mile limit)*;
Boardsailing*;
Bowls;
Bowling;
Bungee jumping (incidental 1-3 jumps);
Camel riding;
Canoing (grades 1-3);
Clay pigeon shooting*;
Climbing (indoor only);
Crickets;
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 kartsing below 250cc*;
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 buggying (single seat)*;
Kite flying (traction)*
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;
Paintballing*;
Parasailing (towed by boat);
Pistol shooting*;
Pony trekking;
Racquet ball;
Rafting (grades 1-3);
Rambling;
Rifle range shooting*;
Roller blading;
Roller skating;
Rowing;
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;
Sleigning (pulled by reindeer, horses or dogs);
Snooker;
Snoke; ;
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;
Tobogganring;
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 835001.
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 Limited
13-21 High Street, Guildford, Surrey, GU1 3DG.
Tel: 01483 562662
Fax: 01483 569076
Email: enquiries@voyagerins.com

If your complaint relates to a claim, please contact:

Claims Settlement Agencies Ltd
308 London Road, Headleigh, Benfleet, Essex, SS7 2DD
Tel: 01702 746560
Email: info@csal.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 number and 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.

Unable to resolve your complaint?
In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to either Chaucer Syndicates Limited.

The address of the complaints team at Chaucer is:

Chaucer Complaints,
Plantation Place, 30 Fenchurch Street,
London, EC3M 3AD
Tel: 020 7105 8161 Fax: 020 7105 8010
E-mail: complaintenquiries@chaucerplc.com

or the Complaints Team at Lloyd’s. The address of the Complaints Team at Lloyd’s is:

Complaints, Lloyd’s,
One Lime Street, London EC3M 7HA
Tel: 020 7327 5693 Fax: 020 7327 5225
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd’s complaints procedures are set out in a leaflet “Your Complaint - How We Can Help” available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd’s has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are:

The Financial Ombudsman Service,
Exchange Tower,
London, E14 9SR.
Telephone 0800 023 4567

(calls to this number are free from “fixed lines” in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

Making a complaint does not affect your right to take legal action.

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 your 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 Chaucer Syndicates 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 Chaucer Syndicates 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 Chaucer Syndicates 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 Chaucer Syndicates Limited, or 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 underwriter 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.

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.