

# Able2Travel travel insurance policy 2017

ref: VOY/A2T/2017

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



Benefits schedule		Limits		Excess	
		Standard	Double	Standard	Double
1.	Cancellation or Curtailment/Loss of holiday	£1,500	£3,000+	£70* (£20)**	£35* (£10)**
2.	a. Emergency medical expenses <i>including emergency repatriation including relative's additional expenses including emergency dental treatment</i> b. Additional Cover on your return home following hospitalisation abroad <i>including home help including physiotherapy treatment including convalescence</i>	£5,000,000  £350 £250 £400 £400	£10,000,000  £700 £500 £800 £800	£70*  Nil Nil Nil	£35*  Nil Nil Nil
3.	Hospital stay benefit (amount per day)	£500 (£10)	£1,000 (£20)	Nil	Nil
4.	Personal Accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death maximum payable in the event of death if under 16</i>	£15,000 £5,000 £2,000	£30,000 £10,000 £2,000	Nil	Nil
5.	Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) £ max abandonment (after 12 hours)	(a)£20 (b)£10 (c)£100 £1,500	(a)£40 (b)£20 (c)£200 £3,000	Nil £70	Nil £35
6.	Missed departure	£750	£1,500	Nil	Nil
7.	Baggage - overall limit (£500 for under 18's) <i>maximum per item, pair or set total limit for all valuables emergency purchases loss or damage to Medical aids loss or damage to prescribed medications</i>	£1,500 £150 £200 £100 £1,000 £250	£3,000 £300 £400 £200 £2,000 £500	£70  Nil £70 £20	£35  Nil £35 £20
8.	Personal money <i>cash limit (£50 for under 18's)</i>	£500 £150	£1,000 £300	£70	£35
9.	Loss of passport	£250	£500	Nil	Nil
10.	Personal liability	£1,000,000	£2,000,000	£100	£50
11.	Legal expenses	£10,000	£20,000	£100	£50
12.	Catastrophe & travel disruption cover <i>1. extended cancellation or Curtailment/Loss of holiday 2. extended travel delay and abandonment 3. catastrophe &amp; travel disruption cover related to pre-booked accommodation 4. extended missed departure</i>	Not insured	£3,000 £3,000 £3,000 £1,500	N/A	£35* (£10)** £35 £35 Nil
13.	Business personnel replacement	Not insured	£2,500	N/A	Nil
14.	Financial failure	£750	£1,500	Nil	Nil
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 79.					
15.	Ski equipment - overall limit <i>a. maximum per item, pair or set owned or borrowed b. maximum per item, pair or set hired c. necessary ski equipment hire</i>	£400 £250 £150 £75 (25)	£800 £500 £300 £150 (50)	£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 <i>rejoin your cruise missed port departure cabin confinement (amount per day) cruise itinerary changes (amount per port) loss of shore excursions cruise interruption</i>	£250 £500 £500 (£50) £250 (£50) £250 £500	£500 £1,000 £1,000 (£100) £500 (£100) £500 £1,000	£70 Nil Nil Nil £70 Nil	£35 Nil Nil Nil £35 Nil
Section 19 only applies if You have paid the additional Golf extension premium.					
19.	Golf Cover <i>golf equipment (overall limit) maximum per item golf equipment hire (amount per day) green fees (amount per day)</i>	£500 £125 £100 (£20) £200 (£50)	£1,000 £250 £200 (£40) £400 (£100)	£70  Nil Nil	£35  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		
	Standard	Double
Maximum age at date of departure (Area 1 - 4)	85	85
Maximum age at date of departure (Area 5)	79	79
Maximum period any one <b>Trip</b> if aged up to 64 years	184 days	184 days
Maximum period any one <b>Trip</b> if aged 65 to 79 years	45 days	45 days
Maximum period any one <b>Trip</b> if aged 80 to 85 years	31 days	31 days
For travel commencing prior to	30/06/2019	30/06/2019
Annual multi-trip features		
Maximum age at start/renewal of cover	74	74
Maximum period any one <b>Trip</b> if aged up to 64 years	31 days	45 days
Maximum period any one <b>Trip</b> if aged 65 to 74 years	31 days	35 days
Overall maximum period of all <b>Trips</b>	183 days	183 days
Business travel included	No	Yes
<b>Home country Trips</b> (min 2 nights in pre-booked and pre-paid accommodation)	Included	Included
Family members can travel separately	Yes	Yes
<b>Wintersports</b> - up to total maximum of	10 days	21 days

## 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** at the start of **Your Trip**, and finishes as soon as **You** return to **Your Home** or place of business in **Your Home country**.

**You** are only covered for the period for which a premium has been paid and in any event the total period of any one **Trip** must not exceed the period shown in the benefits schedule.

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

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

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

## 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**  
308 London Road, Hadleigh, Benfleet,  
Essex,  
SS7 2DD  
Tel: 01702 746560  
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.submittclaim.co.uk/a2t](http://www.submittclaim.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 a completed claim form to go with it. The claim form lists the additional documentation necessary to support **Your** claim. Always make sure that any loss or theft of **Valuables** or any items are reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report 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 do 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...

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

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 <b>You</b> or <b>Your Travelling companions</b> been given a terminal diagnosis?	Yes	There is <b>no</b> cover for claims related directly or indirectly to these conditions.
No		
2. Are <b>You</b> or <b>Your Travelling companions</b> planning to travel against the advice of a <b>Medical practitioner</b> or travelling specifically to seek, or <b>You</b> know <b>You</b> will need, medical treatment while <b>You</b> are away?	Yes	
No		
3. Are <b>You</b> or <b>Your Travelling companions</b> on a waiting list for treatment, tests or investigation or awaiting the results of any tests or investigations?	Yes	
No		There is <b>no</b> cover for claims related directly or indirectly to these conditions unless declared to <b>Us</b> and confirmed in writing. <b>Please contact Us on 01892 839501</b> In most cases, cover can be provided. If special terms are necessary <b>We</b> will explain them to <b>You</b> and confirm them in writing. <b>Please note calls may be recorded.</b>
4. Do <b>You</b> or <b>Your Travelling companions</b> have any medical condition for which the recommended treatment or prescribed medication as directed by a <b>Medical practitioner</b> is not being taken?	Yes	
No		
5. Do <b>You</b> or <b>Your Travelling companions</b> have any medical condition for which a diagnosis has not been given?	Yes	
No		
6. Have any of <b>You</b> ever suffered from, been investigated, treated for or diagnosed with; i. any cancer or malignant condition. ii. any lung related condition (other than stable, well controlled asthma that requires not more than 2 inhalers). iii. any heart related condition (including angina). iv. a stroke or mini-stroke (TIA)?	Yes	
No		
7. Do any of <b>You</b> suffer from any other <b>Pre-existing medical conditions</b> as defined?	Yes	
No		
8. Do <b>You</b> have any concerns relating to the health of any <b>Non-travellers</b> whose state of health is likely to cause <b>You</b> to cancel or amend <b>Your</b> travel plans?	Yes	
No		
<b>Your medical conditions (if any) will be covered.</b>		
9. Are <b>You</b> planning to take part in any hazardous activities (see general exclusions 11 to 15)? If so, please contact <b>Able2Travel</b> on <b>01892 839501</b> 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**; or
- Continuing the policy but without cover for **Your** medical conditions.
- Cancelling **Your** policy and receiving a proportionate/partial refund (provided that **You** have not made a claim or are about to).

**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](http://www.ehic.org.uk) or by telephoning 0300 3301 350. 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 out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE Website on [www.humanservices.gov.au/medicare](http://www.humanservices.gov.au/medicare) or by emailing: [medicare@humanservices.gov.au](mailto: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](http://www.health.govt.nz) or email [info@health.govt.nz](mailto: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;

- |               |   |
|---------------|---|
| <b>Area 1</b> | The United Kingdom (being England, Scotland, Wales and Northern Ireland), the Channel Islands and the Isle of Man.  |
| <b>Area 2</b> | 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. |
| <b>Area 3</b> | Andorra, Cyprus, Greece, Spain (including the Balearic Islands and Canary Islands), Switzerland and Turkey.   |
| <b>Area 4</b> | Anywhere Worldwide other than Area 5 countries.   |
| <b>Area 5</b> | 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 against 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 305814. Registered office: Buzzards 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](http://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](http://www.fscs.org.uk)) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU 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 two hours or more, the airline must offer **You** meals and refreshments, hotel accommodation and communication facilities. If **You** are delayed for more than five hours, the airline must also offer to refund **Your** ticket.

### 3. Luggage

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

### 4. Death or injury

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

Full details are available at <http://ec.europa.eu/transport/passenger-rights/en/index.html>

## Definitions

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

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

**Baggage** means luggage, including **Medical aids** and **Your** prescribed medications, clothing and personal items which are owned or borrowed (but not hired) by **You** and have been either taken or 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, coupons, diving equipment, documents of any kind, furs, iPods, marine and craft equipment, mobile phones, money, motor vehicles, MP3 players, musical instruments, radios, sailboards or related equipment or fittings of any kind, securities, stamps, surfboards, tape recorders, television sets, travellers cheques, video equipment or DVD equipment of any kind.

### **Bodily Injury**

A **Bodily Injury** which is the direct result of an **Accidental**, external, violent and visible cause, including **Accidental** injury as a direct result of being exposed to the elements. This does not include an injury caused by sickness, disease or any naturally occurring condition.

**Breakdown** means that the vehicle in which **You** are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

**Business colleague** means a person in the same employment as **You** in **Your** country of residence, 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 toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole, (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency caesarean section, medical necessary termination and premature births. This definition is only applicable if the complication occurs more than 8 Weeks (or 16 Weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

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

**Curtailment/Curtail/Loss of Holiday** means cutting **Your** planned **Trip** short by early return to **Your Home country** or **Your** admission to hospital as an inpatient so that **You** lose the benefit of accommodation **You** have paid for, or **You** are confined to **Your** accommodation.

**Curtailment costs** means travel costs necessary to return **You Home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. The following are not included: all costs attributable to the outward and return travel tickets, whether used or unused.

**End supplier** means any service providers of major elements of **Your** booked itinerary, including transport, accommodation and ground arrangements that are booked directly with them and paid for before the start of **Your Trip** and not part of a **Package holiday**.

**Golf equipment** means **Your** golf clubs, golf bag, trolley, golf balls and golf shoes.

**Home** means **Your** usual place of residence in the **United Kingdom**, or Isle of Man.

**Home country** means whichever one of the **United Kingdom**, Channel Islands or Isle of Man is **Your** usual place of residence.

**Illness** means any disease, infection, bodily disorder which is unexpectedly contracted by **You** prior to **Your Trip** or unexpectedly manifests itself for the first time during **Your Trip**.

**Insurer** means Chaucer Syndicates Limited.

**Loss of holiday** means the number of days **You** are confined to a hospital, hotel room or cabin on **Your** treating doctor's orders and are unable to participate in **Your** planned **Trip**, due to death, serious injury or **Illness**.

**Medical aids** means wheelchairs, walking frames and sticks, supplies and equipment designed to provide the mobility and care for the disabled and any other articles of such equipment belonging to **You** or for which **You** are legally responsible.

**Medical practitioner** means a registered practising member of the medical profession registered in the country where **You** are treated who is not related to **You** or any person with whom **You** are travelling.

**Non-traveller** means **Your Relatives** or **Business colleagues** who are not travelling with **You** and people with whom **You** have arranged to stay.

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

**Personal money** means cash, being bank notes and coins, travellers' cheques, travel tickets and accommodation vouchers carried by **You** for **Your** personal use.

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

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

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

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

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

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

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

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

Each **Trip** under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each **Trip**.

**Unattended** means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property. Each **Trip** under annual multi Trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each **Trip**.

**United Kingdom** means England, Scotland, Wales and Northern Ireland.

**Utilisation of nuclear, chemical or biological weapons of mass destruction** means the use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

**Valuables** means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges, headphones, electronic readers, laptops, tablets, smartphones and mobile phones), computer games and associated equipment, telescopes, binoculars and satellite navigation equipment.

**We, Us** and **Our** means Voyager Insurance Services Limited who administer the insurance on behalf of Chaucer Syndicates Limited.

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

**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 paid based on the value of the goods at the time **You** lose them and not on a 'new for old' or replacement cost basis. Deductions will be made in respect of wear, tear and depreciation.
- 5. Limits** - This insurance has limits on the amount the **Insurer** will pay under each section. Some sections also include other specific limits, for example, for any one item or for **Valuables** in total.
- 6. Excesses** - Under some sections of this insurance, claims will be subject to an excess. This means each person will be responsible for paying the first part of their claim under each applicable section.
- 7. Claims arising from alcohol** - **We** do not expect **You** to avoid alcohol during **Your Trip**, but will not cover any claim arising from excessive alcohol consumption, by which **We** mean where **You** have drunk so much alcohol that **You** have notably impaired **Your** faculties and/or judgement and **You** need to make a claim. Please refer to general exclusion 8.
- 8. Reasonable care** - **You** need to take all reasonable care to protect yourself and **Your** property, as **You** would if **You** were not insured and that includes not doing anything that could reasonably be expected to cause injury or death to yourself or others. Any amounts the insurers will pay for property left **Unattended** in a public place or **Unattended** vehicle is very limited, as specified.
- 9. Sports & activities** - **You** may not be insured if **You** are going to take part in sports & activities where there is a generally recognised risk of injury. Please check that this insurance covers **You**, or ask **Us**.
- 10. Customer service** - **We** always try to provide a high level of service. However, if **You** think **We** have not lived up to **Your** expectations, please refer to the complaints procedure.
- 11. Cancellation rights** - This insurance contains a 14 day 'cooling off' period during which **You** can return it and get a full refund, 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**.

## 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 where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or **Curtail** the planned **Trip** because of any of the following events involving **You** or a **Travelling companion** that first occur during the period of insurance;

- a. the **Accidental Bodily Injury**, unexpected **Illness** or death of **You**, **Your Travelling companion**, **Your Business Colleague** or person with whom **You** intended to stay.
- b. the **Accidental Bodily Injury**, unexpected **Illness** or death of **Your Relative** or that of a **Travelling companion**, a **Business colleague** or person with whom **You** intended to stay.
- c. receipt of a summons for jury service, being subpoenaed as a court witness (except as an expert witness) or being placed in compulsory quarantine.
- d. unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e. **Redundancy**, provided that **You** are entitled to payment under the current redundancy payments legislation and that at the time of booking **Your Trip** or buying the insurance **You** had no reason to believe that **You** would be made **Redundant**. **You** must have had 2 years continuous employment with that employer.
- f. **Your** presence being required to make **Your** property safe and secure following fire, flood or burglary that causes serious damage at **Your Home** within 48 hours prior to **Your** departure, or whilst **You** are away.
- g. **Your** car becoming unusable as a result of theft, fire or **Accident** within 7 days prior to **Your** departure. This only applies if **You** are planning to go on a self-drive **Trip** in the car.

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 against the advice of a **Medical practitioner** or travelling specifically to seek, or **You** know **You** will need, medical treatment while **You** are away, or
  - iii. **You** or **Your Travelling companions** are 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 as directed by a **Medical practitioner** is not being taken, or
  - v. **You** or **Your Travelling companions** have any medical condition for which a diagnosis has not been given.
- d. any directly or indirectly related claims if **You** or **Your Travelling companions** have;
  - i. ever suffered from, been investigated, treated for or diagnosed with;
    - any cancer or malignant condition.
    - any lung related condition (other than stable, well controlled asthma that requires not more than 2 inhalers).
    - any heart related condition (including angina).
    - a stroke or mini-stroke (TIA).
  - ii. any **Pre-existing medical condition** (as defined).

**We** may agree not to apply (d) above or to accept this insurance at special terms but only if **You** supply **Us** with details of **Your** condition. Please contact **Able2Travel** on **01892 839501**.

- 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 839501**.

- f. any costs incurred in respect of visas obtained in connection with the **Trip**.
- g. disinclination 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 mental health professional stating that this necessarily prevented **You** from travelling.
- j. the cost of **Your** unused original tickets where **Our** nominated emergency service or **We** have arranged and paid for **You** to come **Home** following **Curtailment** of the **Trip**. If however **You** have not purchased a return ticket, **We** reserve the right to deduct the cost of an economy flight from any additional costs **We** have incurred which are medically necessary to repatriate **You** to **Your Home**.
- k. **You** being on a hospital waiting list where the claim relates to you accepting an appointment that causes **You** to cancel or **Curtail Your Trip**.
- l. **You** being on a hospital waiting list where the claim relates to you accepting an appointment that causes **You** to cancel or **Curtail Your Trip**.
- m. any claim for promotional vouchers or reward points, without monetary value such as Air Miles or Avios Points.
- n. any claim for accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
- o. Any claim for loss of holiday not supported by a medical certificate from **Your** treating **Medical Practitioner** confirming the number of days that **You** were confined to a hospital, hotel room or cabin.

#### **Conditions**

It is a requirement of this insurance that;

- a. (for cancellation) if **You** become aware of any circumstances which make it necessary for **You** to cancel **Your Trip**, **You** must advise **Your** tour operator or travel agent in writing within 48 hours. The maximum amount **We** will pay will be limited to the applicable cancellation charges at that time.
- b. (for **Curtailment**) **You** must obtain a medical certificate from a **Medical practitioner** and the prior approval of **Our** nominated emergency service to confirm the necessity to either:
  - i) return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury** or **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 **Curtail Your Trip** for an insured reason.
- 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 all irrecoverable travel, accommodation and excursion expenses. If **You** are unable to revalidate **Your** return ticket **We** will pay for **Your** repatriation costs up to the same class of travel as on **Your** outward journey.

Please also refer to the general exclusions and conditions.

## Section 2

### Emergency medical expenses

#### **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 **Accidental Bodily Injury**, unexpected **Illness** or death during **Your Trip** in respect of;

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of **Our** nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to **Your Home country**, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the benefits schedule provided that it is for the immediate relief of pain only.
- b. additional travel and accommodation expenses (on a bed & breakfast basis) to enable **You** to return **Home** if **You** are unable to travel as originally planned.
- c. additional travel and accommodation expenses (on a bed & breakfast basis) for a **Travelling companion** to stay with **You** and accompany **You Home**, or a **Relative** or friend to travel from **Your Home country** to stay with **You** and accompany **You Home** subject to **You** obtaining approval from **Our** nominated emergency service prior to incurring any cost. This is extended for up to two people if **You** are under 18 years of age.
- d. returning **You** remains to **Your Home** or of a funeral in the country where **You** died, up to the equivalent cost of returning **You** remains to **Your Home country**.
- e. with the prior agreement of **Our** nominated emergency service, **You** necessary additional travel expenses to return **Home** following the death, injury or **Illness** of a **Travelling companion** insured by **Us** or of **Your** (or **Your Travelling companion's**) **Relative** or **Business colleague** in **Your Home country**.

#### **B. 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**:

- a) up to the amount shown in the benefits schedule for the employment of a home help provided this was not available to **You** before **Your Trip**;
- b) up to the amount shown in the benefit 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 will be extended to cover **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 against the advice of a **Medical practitioner** or travelling specifically to seek, or **You** know **You** will need, medical treatment while **You** are away, or
  - iii. **You** or **Your Travelling companions** are 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 as directed by a **Medical practitioner** is not being taken, or
  - v. **You** or **Your Travelling companions** have any medical condition for which a diagnosis has not been given.
- c. any directly or indirectly related claims if **You** or **Your Travelling companions** have;
  - i. ever suffered from, been investigated, treated for or diagnosed with;

- any cancer or malignant condition.
- any lung related condition (other than stable, well controlled asthma that requires not more than 2 inhalers).
- any heart related condition (including angina).
- a stroke or mini-stroke (TIA).
- ii. any **Pre-existing medical condition** (as defined).

We may agree not to apply (c) above or to accept this insurance at special terms but only if **You** supply **Us** with details of **Your** condition. Please contact **Able2Travel** on **01892 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 or amend **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. any treatment or surgery;
  - i. which is not immediately necessary and can wait until **You** return **Home**. We reserve the right to repatriate **You** when **You** are fit to travel in the opinion of **Our** nominated emergency service.
  - ii. which in the opinion of **Our** nominated emergency service is considered to be cosmetic, experimental or elective.
  - iii. carried out in **Your Home country** or more than 12 months after the expiry of this insurance.
  - iv. not given within the terms of any reciprocal health agreements, wherever such agreements exist.
- h. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- i. claims related to manual labour unless declared to and accepted by **Us**.
- j. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- k. the costs of medication or treatment that **You** knew at the time of **Your** departure would need to be continued during **Your Trip**.
- l. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.
- m. any claim for pregnancy which falls outside the definition of **Complications of pregnancy and childbirth**.
- n. the cost of **Your** unused original tickets where **Our** nominated emergency service or **We** have arranged and paid for **You** to come **Home** following **Curtailement** 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**.
- o. Any in-patient, hospital, clinic or repatriation expenses in excess of £500 which have not been reported to and authorised by any in-patient, hospital, clinic or repatriation expenses in excess of £500 which have not been reported to and authorised by **Our** nominated emergency service in advance.
- p. costs of telephone calls, other than:
  - i. calls to **Our** nominated emergency service notifying and dealing with the problem for which **You** are able to provide receipts or other evidence to show the cost of the calls and the numbers **You** telephoned.
  - ii. any costs incurred by **You** when **You** receive calls on **Your** mobile from **Our** nominated emergency service for which **You** are able to provide receipts or other evidence to show the cost of the calls.
- q. the cost of taxi fares, other than those for **Your** travel to or from hospital relating to **Your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **You** by the hospital. However, any costs incurred by **You** to visit another person or by another person visiting **You** in hospital are not covered.

**Please note** that it is essential under the terms of this insurance that;

- a. **Our** nominated emergency service is contacted immediately and their prior authority obtained if it appears likely that **You** require admission to hospital or **You** require medical treatment which will cost more than £500 (or the equivalent in local currency). If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb **Our** nominated emergency service must be notified as soon as possible. Failure to do so will affect the assessment of **Your** claim.
- b. wherever possible **You** must use medical facilities that entitle **You** to the benefits of any reciprocal health agreements, such as the EHC within Europe

and reciprocal health agreements, including those in Australia and New Zealand.

- c. if **You** are injured or become ill during **Your Trip**, the Assistance Helpline may:
  - move **You** from one hospital to another; and /or
  - arrange for **You** to return to the **United Kingdom** at any time.
 They will do this if they and the treating doctor think that it is safe for **You** to be moved or returned to the **United Kingdom**. If **You** choose not to, **Our** liability will end on the date it was deemed safe for **You** to be moved or
- d. Aftercare - **You** must send **Us** written confirmation (at **Your** own expense) from **Your Medical Practitioner** in **Your Home Country** of the need for treatment.
- e. Convalescence - the convalescence **Trip** must be taken within 3 months of **Your** return to **Your Home Country**. **You** will need to provide receipts for **Your Trip**.

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

### Section 3 Hospital stay benefit

**You are covered** for the amount shown in the benefits schedule for each night spent receiving in-patient hospital treatment outside of **Your Home country** that is covered under section 2 - emergency medical expenses.

**Please also refer to the exclusions and conditions relating to section 2 - emergency medical expenses and the general exclusions and conditions.**

### Section 4 Personal Accident

**You are covered** for the amount shown in the benefits schedule if **You** have an **Accident** whilst **You** are on **Your Trip** which is the sole and independent cause of **Your** death, permanent total disablement, loss of sight or loss of limb(s) 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 in total to the amount shown in the benefits schedule. In the event of **Your** death within 12 months of the **Accident**, the total payment will be limited to the amount shown for death.

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

**'Loss of limb(s)'** means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

**'Loss of sight'** means total and permanent loss of sight which shall be considered as having occurred;

- a. in both eyes if **Your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or
- b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

**You are not covered for**

- a. claims resulting from motorcycling.
- b. claims arising out of manual labour.
- c. 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 paid employment.
- d. 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 travelled there and checked-in. 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 payable (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 the cost of the **Trip**, up to the maximum claimable under section 1 - cancellation or Curtailement/ Loss of holiday.

### Special Conditions

- a. 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

- a. for a claim caused by a strike if it had started or been announced before **You** arranged this insurance or booked **Your Trip**, whichever is the later.
- b. if **You** fail to check-in on time.
- c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- d. for the amount of the excess shown in the benefits schedule in respect of each claim for abandonment.
- e. to claim under this section if **You** have claimed under section 6 - missed departure or section 12 - catastrophe & travel disruption cover from the same cause.
- f. for any loss as a result of closure of air space directly attributable to volcanic eruption unless **You** have purchased the double cover policy and this is shown on **Your** certificate.

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

### Section 6 Missed departure

**You are covered** up to the amount shown in the benefits schedule for necessary additional travel and accommodation expenses (on a bed & breakfast basis) that **You** incur in reaching **Your** destination if **You** arrive at any departure point shown on **Your** pre-booked itinerary too late to board the **Public transport** on which **You** are booked to travel as a result of;

- a. the failure of **Public transport**, or
- b. a road traffic **Accident** or vehicle **Breakdown** delaying the vehicle in which **You** are travelling, or
- c. a delay involving **Your** own vehicle because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association Web site, Highways Agency Website, on television, news bulletins or in the press, or
- d. 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

- a. 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

- a. for a claim caused by a strike if it had started or been announced before **You** arranged this insurance or booked **Your Trip**, whichever is the later.
- b. to claim under this section if **You** have claimed under section 5 - travel delay or section 12 - catastrophe & travel disruption cover from the same cause.
- c. for any claim for more than the cost of the original booked **Trip**.
- d. for any loss as a result of closure of air space directly attributable to volcanic eruption unless **You** have purchased the double cover policy and this is shown on **Your** certificate.

### Conditions

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

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

## 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 or damage to **Valuables** whilst they are **Unattended** unless locked in a hotel safe (or equivalent facility) or locked in **Your** private accommodation.
- f. breakage of 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 or damage;
  - i. to household goods, bicycles, waterborne craft and their fittings of any kind.
  - ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
  - iii. to watersports and **Ski equipment**.
  - iv. to **Baggage** in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
  - v. to **Baggage** sent by post, freight or any other form of unaccompanied transit.
  - vi. to sports clothes and equipment whilst in use.
  - vii. caused by moth or vermin or by gradual wear and tear in normal use.
  - viii. caused by any process of cleaning, repairing or restoring.
  - ix. caused by leakage of powder or fluid from containers carried in **Your Baggage**.
- h. mechanical or electrical **Breakdown**.

**Please note** the insurer's liability for articles owned by the insured shall be further limited to take into account Wear and tear, as follows;

**Age of equipment Proportion of original purchase price**

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 8 Personal money

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

**You are not covered for**

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. more than the amount shown in the benefits schedule in respect of all cash carried by **You** belonging to **You** or a **Travelling companion**.

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

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

## Section 9 Loss of passport

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

**You are not covered for**

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

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

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

**You are not covered for**

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

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

It is a requirement of this insurance that **You** must:

- a. in the event of a claim;
  - i. provide receipts or other documentation to prove ownership and value, especially in respect of **Valuables** and any items for which **You** are claiming more than £100 and,
  - ii. retain any damaged items for **Our** inspection. Failure to exercise all reasonable care may result in **Your** claim being reduced or declined.
- b. take care of **Your** property at all times and take all practical steps to recover any item lost or stolen.

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

## Section 10 Personal liability

**You are covered** up to the amount shown in the benefits table (inclusive of legal costs and expenses), incurred with **Our** written consent, if **You** are held legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause if **You** are held legally liable for causing;

- a. **Accidental Bodily Injury**, including death, **Illness** and disease to a person, and/or
- b. **Accidental** loss of or damage to material property (property that is both material and tangible).

**You are not covered for**

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability for;
  - i. **Bodily Injury**, **Illness** or disease of any person who is **Your Relative**, a **Travelling companion**, or under

a contract of employment, service or apprenticeship with **You** when the **Bodily Injury**, **Illness** or disease arises out of and in the course of their employment to **You**.

- ii. loss or damage to property belonging to or held in trust by or in the custody or control of **You** other than temporary accommodation occupied by **You** in the course of the journey;
- iii. **Bodily Injury** or damage caused directly or indirectly in connection with the ownership, possession or use by **You** or on behalf of **You** of aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns).
- iv. **Bodily Injury** caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile 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. no admission, offer, promise, payment or indemnity shall be made by or on behalf of **You** without **Our** prior written consent.
- c. every claim notice, letter, writ or process or other document served on **You** shall be forwarded to **Us** immediately upon receipt.
- d. **We** shall be entitled to take over and conduct in **Your** name the defence or settlement of any claim or to prosecute in **Your** name for **Our** own benefit any claim for indemnity or damages against all other parties or persons.
- e. **We** may at any time pay **You** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **We** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

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

## 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** means;

- 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



the beginning of the incident which led to the claim.

- ii. **Legal Expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **You**.
- iii. **Legal Expenses** incurred before receiving **Our** prior written approval, unless such costs would have been incurred subsequently to **Our** approval.
- iv. incurred in connection with any criminal or wilful act committed by **You**.
- v. **Legal Expenses** incurred for any claim or legal proceedings brought against the **Insurer, Us, Our** agents or Voyager Insurance Services Limited.
- vi. fines, compensation or other penalties imposed by a court or other authority.
- vii. **Legal Expenses** incurred after **You** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **You** not accepting an offer from **Us** to settle a claim.
- viii. **Legal Expenses** which **We** consider to be unreasonable or excessive or unreasonably incurred (as determined by **Our** legal counsel).
- x. actions between individuals named on the schedule.
- xi. **Legal Expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

#### Conditions

- a. written consent must be obtained from **Us** prior to incurring **Legal Expenses**. This consent will be given if **You** can satisfy **Us** that;
  - i. there are reasonable (as determined by **Our** legal counsel) grounds for pursuing or defending the claim or legal proceedings, and
  - ii. it is reasonable (as determined by **Our** legal counsel) for **Legal Expenses** to be provided in a particular case. The decision to grant consent will take into account the opinion of **Your Legal Representative** as well as that of **Our** own advisers. **We** may request, at **Your** own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, **Your** costs in obtaining this opinion will be covered by this policy.
- b. all claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
- c. if **You** are successful in any action, any **Legal Expenses** provided by **Us** will be reimbursed to **Us**.
- d. **We** may at **Our** discretion assume control at any time of any claim or legal proceedings in **Your** name for damages and or compensation from a third party.
- e. **We** may at **Our** discretion offer to settle a claim with **You** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.
- f. **We** may at **Our** discretion offer to settle a 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 in respect of the following;

### 1. Extended cancellation or Curtailment/Loss of Holiday

The cover detailed under section 1 - cancellation or Curtailment/Loss of holiday is extended to include necessary cancellation or Curtailment/Loss of holiday of the planned **Trip** due to the closure of air space directly attributable to volcanic eruption or as a result of the Travel Advice Unit of the Foreign & Common Wealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **You** are travelling issuing a directive;

- i. prohibiting all travel or all but essential travel to, or
  - ii. recommending evacuation from;
- the country or specific area or event to which **You** were travelling, providing the directive came into force after **You** purchased this insurance or, booked the **Trip** (whichever is the later) and, in the case of **Curtailment**, after **You** had left **Your Home country** to commence the **Trip**.

### 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 **You** choose to abandon **Your Trip** as a result of **You** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.
- b. suitable additional travel and accommodation expenses (room only up to the equivalent standard to that originally booked) incurred in reaching **Your** overseas destination and/or in returning to **Your Home country** as a result of;
  - i. the **Public transport** on which **You** were booked to travel being cancelled, 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 excursions up to a value of £100) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else, or
  - b. necessary additional travel and accommodation expenses incurred to an equivalent value and standard in the event that **You** are forced to move from pre-booked accommodation to continue **Your Trip**, or if the **Trip** cannot be continued, to return **Home** as a result of;
    - i. an infectious disease affecting **Your** stay in **Your** accommodation or resort.
    - ii. local medical epidemic or directive from the responsible government or local authority directly affecting the area where the pre-booked accommodation is.
    - iii. fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, volcanic eruption, storm or other natural disaster that threatens **Your** safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable.

**You** can only claim under one of subsections a or b above, not both. If the same costs and charges are also covered under section 1 - cancellation or Curtailment/ Loss of holiday **You** can only claim for these under one section for the same event.

### 4. Extended missed departure

Section 6 - missed departure is extended to provide cover in the event;

- i. that **You** are denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.
- ii. of the closure of air space directly attributable to volcanic eruption.

#### Special condition relating to volcanic eruption claims

If **You** arrive at **Your** departure point and **Your** booked **Public transport** is cancelled 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 **You** 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. the amount of the excess shown in the the Benefits Schedule in respect of each claim, except for extended Missed Departure.
- b. **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.
- c. any costs, expenses or compensation payable by or recoverable from a carrier, travel agent, tour operator, tour organiser, airline, hotel, credit card company or other service provider.

- d. any claim under section 12 - catastrophe & travel disruption cover which is also covered under section 1 - cancellation or Curtailment/Loss of holiday, section 5 - travel delay or section 6 - missed departure for the same event.
- e. loss of timeshare points, fees and other administrative costs normally associated within a Timeshare membership programme. Loss of air miles, air mile points, loyalty card points.
- f. where no contractual liability exists or where no financial loss has been sustained.
- g. costs incurred if acting against the Travel Advice Unit of the Foreign & Common Wealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **You** are travelling.
- h. any claims arising directly or indirectly from;
  - i. strike, industrial action or a directive advising against travel, or all but essential travel, to a country or specific area or event to which **You** are travelling, if it had started or been announced before **You** arranged this insurance or booked **Your Trip**, whichever is the later.
  - ii. the **Public transport** on which **You** were booked to travel being taken out of service on the instructions of the Civil Aviation Authority, Port Authority or similar authority.

#### Conditions

It is a condition of this insurance that before any claim may be considered under this section;

- a. **You** must provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the circumstances leading to a claim under this section.
- b. **You** must notify **Our** nominated emergency service and obtain their prior authority before **You** make any arrangements to return **Home** safely.
- c. **You** must notify the travel agent, **tour** operator or provider of transport or accommodation as soon as **You** find it necessary to cancel the **Trip**. If **You** fail to do so then the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.
- d. **You** must check in according to the booked itinerary unless the **tour** operator or **Public transport** operator has requested **You** not to travel to the intended departure point.
- e. **You** must comply with the terms of the contract of the **Public transport** operator and seek financial compensation, assistance or a refund of **Your** ticket from them, in accordance with the terms and/ or (where applicable) **Your** rights under the EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

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, campsites, mobile **Home**, camper rental, safaris; excursions; Eurotunnel; theme parks such as Disney Land Paris all known as the **End supplier** of the travel arrangements not forming part of an inclusive **Trip** prior to departure, or
- b. in the event of insolvency after departure;
  - i. additional pro rata costs incurred by **You** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the **Curtailment** of the travel arrangements, or
  - ii. if **Curtailment** of the **Trip** is unavoidable - the cost of return transportation to the **United Kingdom**, Channel Islands or the Isle of Man to a similar standard of transportation as enjoyed prior to the **Curtailment** of the travel arrangements.

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

### You are not covered for

- a. travel or accommodation not booked within the **United Kingdom**, Channel Islands or the Isle of Man prior to departure.
- b. the financial failure of;
  - i. any travel or accommodation provider in Chapter 11 or any threat of insolvency being known as at **Your** date of application for this policy.
  - ii. any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
  - iii. any travel agent, **tour** organiser, booking agent or consolidator with whom **You** have booked travel or accommodation.
- c. any loss for which a third party is liable or which can be recovered by other legal means.
- d. any losses which are not directly associated with the incident that caused **You** to claim. For example, loss due to being unable to reach **Your** pre-booked hotel following the financial failure of an airline.

Please also refer to the general exclusions and conditions.

## Wintersports sections 15, 16 & 17

Cover only applies if **You** have purchased the annual multi-trip policy or paid the appropriate premium for **Wintersports** under single trip.

## Section 15 Ski equipment

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

- a. loss or theft of, or damage to **Ski equipment** owned or borrowed by **You**.
- b. loss or theft of, or damage to **Ski equipment** hired by **You**.
- c. the cost of necessary hire of **Ski equipment** following;
  - i. 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 each claim 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 pass

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

- a. **Accidental injury** or sickness that prevents **You** from skiing, as medically certified, or
- b. loss or theft of **Your** ski pass.

### You are not covered for

- a. the amount of the excess shown in the benefits schedule for each claim.
- b. any claim not substantiated by a police and/or a medical report.

Please also refer to the general exclusions and conditions.

## Section 17 Piste closure

*Valid for the period 1st December to 31st March only.*

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

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

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

### Conditions

- a. **You** must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- b. **You** must submit receipts for the travel and ski pass costs that **You** wish to claim.

Please also refer to the general exclusions and conditions.

## 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** to reach;

- a. the next docking port in order to re-join the cruise, or
- b. to the final destination of **Your** cruise, following **Your** temporary illness or injury requiring hospital treatment on dry land which is covered under section 2 – emergency medical expenses.

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

### You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any costs where transportation or accommodation costs are payable or refundable by the cruise operator.
- c. any claim arising directly or indirectly from any **Pre-existing medical condition** unless **You** have declared these to **Us** and **We** have written to **You** accepting them for insurance.
- d. any claim as a result of an insured person being a hospital in-patient where the condition was not covered under section 2 – emergency medical expenses, or where **We** have not been contacted and/or a recommended hospital has not been appointed by **Us** and where **You** have not obtained a medical certificate from the **Medical Practitioner** in attendance confirming it was medically necessary for **You** to accompany and assist an insured person admitted as an in-patient for an insured condition.
- e. any travel costs where **You** failed to contact **Us** for approval prior to arranging travel and so **We** could provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.

Please also refer to the general exclusions and conditions.

### 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 to or breakdown of the vehicle in which **You** are travelling, or
  - c. an **Accident** or **Breakdown** occurring ahead of you on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **You** are travelling, or
  - d. strike or industrial action or adverse weather conditions.
- If, at the time of requesting our assistance in a missed port departure claim, satisfactory evidence required by **Us**, is not supplied in order to substantiate the claim, **We** will make all necessary arrangements at **Your** cost and arrange appropriate reimbursement as soon as the claim has been validated.

### You are not covered for

- a. claims arising directly or indirectly from;
  - i. strike or Industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your** trip was booked whichever is the later.
  - ii. an **Accident** to or **Breakdown** of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
  - iii. breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturer's instructions.
  - iv. withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a port authority or any such regulatory body in a country to/from which **You** are travelling.
- b. additional expenses where the scheduled public transport operator has offered suitable alternative travel arrangements.
- c. 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 benefits schedule for each 24 hour period that **You** are confined by the ship's medical officer, to **Your** cabin or stateroom due to **Your** compulsory quarantine, or for medical reasons during the period of the **Trip**.

### You are not covered for

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

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

### Cruise itinerary change

**You are covered** up to the amount shown in the policy options benefits schedule for each missed port in the event **Your** scheduled port visit is cancelled due to adverse weather or timetable restrictions.

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

### You are not covered for

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

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

### Loss of shore excursions

**You are covered** up to the amount shown in the policy options benefits schedule for the cost of pre-booked, prepaid and non-refundable excursions, which **You** were unable to use as a direct result of being a hospital inpatient or being confined to **Your** cabin, due to an **Accident** or illness which is covered under section 2 – emergency medical expenses of the policy.

### You are not covered for

- a. the amount of the excess shown in the Benefits schedule.
- b. any claim as a result of being a hospital inpatient where **We** have not been contacted and/or a recommended hospital has not been appointed by **Us**.

- 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 benefits schedule for necessary additional travel expenses by the most direct route and additional accommodation (room only), that is agreed by us and necessarily incurred by **You**;

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

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

### You are not covered for

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

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

## Section 19

### Golf Equipment

**You are covered** up to the amount shown in the policy options benefits schedule, for accidental loss, theft of or damage to **Golf equipment** which **You** own. Within this amount the following sub-limits apply;

- a. the maximum **We** will pay **You** for any one club or one piece of **Golf equipment** is shown in the policy options benefits schedule. If **You** cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one pair or set of articles, will be limited to a maximum of £50. 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 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 carrier within 24 hours and a written Property Irregularity Report (PIR) is obtained. If the loss, theft or damage to **Your Golf Equipment** is only noticed after **You** have left the airport, **You** must contact the airline in writing with full details of the incident within 7 days of leaving the airport and get a written report from them.
- f. claims arising from delay, 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;
  - i. unattended in a place to which the public have access, or
  - ii. left in an unattended motor vehicle unless in a locked boot and out of sight, or
  - iii. 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 use.
- 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 insurance, or if **Your Golf equipment** is certified by the carrier to have been lost or misplaced on the outward journey of a **Trip** for a period more than 24 hours, then **We** will pay **You** up to the amount shown in the policy options benefits schedule to hire replacement **Golf equipment**.

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

**You are not covered** for any claim arising in connection with a **Trip** solely within **Your Home Country**.

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

## Green fees

**You are covered** up to the amount shown in the policy options benefits schedule for the proportionate value of any pre-paid green fees, **Golf equipment** hire fees or tuition hire fees which are confirmed as non-refundable and not used due to;

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

## You are not covered for

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

Please also refer to the general exclusions and conditions.

## Special conditions relating to Golf Cover

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

## General exclusions

**You are not covered** for claims arising out of;

- loss or damage directly or indirectly occasioned by, happening through or in consequence of war, **Terrorism**, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However cover is provided in respect of claims under section 2 - emergency medical expenses, section 3 - Hospital stay benefit or section 4 - Personal Accident of the policy arising through **Terrorism** unless **You** planned to travel to areas that were publicly known to be affected or threatened by such risks (please see general condition 3).
- You** travelling to an area that the Foreign and Common Wealth Office (or equivalent in other EU Countries) have advised against all, or all but essential travel.
- loss, damage, expense or indemnity directly or indirectly resulting from or attributable to radioactive contamination of any nature.
- You** being exposed to the **Utilisation of nuclear, chemical or biological weapons of mass destruction**.
- loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
- You** travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
- Your** suicide or attempted suicide or **Your** deliberate exposure to unnecessary danger (except in an attempt to save human life).
- any form of alcohol abuse including alcohol withdrawal or **You** drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of **Your** faculties and/or judgement resulting in a claim. **We** do not expect **You** to avoid alcohol on **Your Trip** but **We** will not cover any claim arising because **You** have drunk so much alcohol that **Your** judgement is seriously affected and **You** need to make a claim as a result.
- Your** wilful, self-inflicted injury or **Illness**, suicide or attempted suicide, solvent abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical practitioner** but not for the treatment of drug addiction) or self-exposure to needless peril (except in an attempt to save human life).
- Your** failure to obtain any necessary vaccines, inoculations or medications prior to **Your Trip** departure and take the complete course of recommended medications.
- Your** participation in activities of a hazardous nature except as listed on page 11, unless declared to and accepted by **Us**. **We** reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to **Your** compliance with them.
- winter sporting activities, except **Wintersports** as defined and the appropriate premium paid. In no event, however, is cover granted for **Wintersports** if **You** are aged over 74.
- scuba diving if **You** are;
  - not qualified for the dive undertaken unless **You** are accompanied by a properly qualified instructor or,
  - diving alone.Cover applies to depths according to **Your** qualifications but in any event no greater than 30 metres.
- racing or race training of any kind (other than on foot or sailing).
- Your** participation or engagement in manual work, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
- You** taking part in civil commotions or riots of any kind.
- You** breaking or failing to comply with any law whatsoever.
- any financial incapacity, whether directly or indirectly related to the claim.
- the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation, unless specifically covered under section 14 - financial failure.
- a tour operator failing to supply advertised facilities.
- any government regulation or act.
- You** travelling against any health requirements stipulated by the carrier, their handling agents or any other **Public transport** provider.
- You** travelling against the advice of a **Medical practitioner**.

- 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**.
- loss, damage, expense or indemnity which has not been proven and the amount thereof substantiated.
- any search and rescue costs.
- claims where there is another insurance policy covering the same risk.
- costs recoverable elsewhere.
- claims arising from the unauthorised use of a swimming pool outside the specified times of opening.
- You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **Your** life is in danger or **You** are attempting to save human life.
- any claim where **You** are not wearing a helmet whilst on a motorcycle, motor scooter or moped.
- any claim where **You** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

## General conditions

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

- You** must answer the important conditions relating to health shown on the front page truthfully and to the best of **Your** knowledge and contact **Us** if required. If **You** do not do so then any related claim may be reduced or rejected or **Your** policy may become invalid.
- You** must tell Able2Travel as soon as possible about any change in circumstances which affects **Your** policy, including **You**, a **Travelling companion**, a **Business colleague** or **Relative** receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities **You** intend to participate in during **Your Trip** or any additional persons(s) to be insured under this policy by calling **01892 839501**. **We** have the right to reassess **Your** coverage, policy terms and/or premium after **You** have advised **Us** of any change in circumstance. If **You** do not advise **Us** of any change then any related claim may be reduced to rejected or **Your** policy may become invalid.
- You** must tell Able2Travel if **Your** plans for **Your Trip** include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1 by calling **01892 839501**. **We** reserve the right not to cover such **Trips** or, if **We** will cover them, to apply special terms or conditions and/or charge an additional premium as **We** think appropriate. No cover for such **Trips** shall attach unless **You** accept such terms, including any additional premium, before **You** depart.
- You** must advise the claims handlers of any possible claim within 31 days of **Your** return **Home**. **You** must supply them with full details of all the circumstances and any other information and documents **We** may require.
- 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.
- You** must agree to have medical examination(s) if required. In the event of **Your** death, **We** are entitled to have a post mortem examination. All such examinations will be at **Our** expense.
- You** must assist **Us** to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work & Pensions) by providing all necessary details and by completing any forms.
- 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.
- You** must pay **Us** back within 1 month of demand any amounts that **We** have paid on **Your** behalf that are not covered by this insurance.
- You** must take all reasonable steps to avoid or minimise any loss that might result in **You** making a claim under this insurance.
- You** must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.

12. except for claims under section 3 - hospital stay benefit, section 4 - personal accident & section 5 - travel delay, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
13. We may take action in **Your** name but at **Our** own expense to recover for **Our** benefit the amount of any payment made under this insurance.
14. We may at **Our** option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing **You** with a credit voucher.
15. no refund of premium will be allowed after the 14 day money back guarantee period following the date of purchase of this insurance nor after any travel has begun.
16. this insurance is non-transferable. If a **Trip** is cancelled for any reason other than that described in section 1 - cancellation or curtailment/loss of holiday then the cover for that **Trip** terminates immediately and no refund of premium in whole or part will be made.
17. if **You** or anyone acting on **Your** behalf makes any claim knowing it to be false or fraudulent in any way then this insurance shall become void, premiums non refundable and all claims shall be forfeited.
18. it is a condition of this policy that when booking **Your Trip** or purchasing this policy whichever is later that **You** are fit to travel and participate in any activities and excursions that **You** have planned during **Your Trip**.
19. We shall not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or the United States of America.

## Activities - Cover options

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

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

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

Please note the policy terms and conditions will still apply in all other respects.

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

## Leisure

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

Abseiling;  
 Aerobics;  
 Angling;  
 Archery;  
 Athletics;  
 Badminton;  
 Ballooning;  
 Banana boating;  
 Baseball;  
 Basketball;  
 Biathlon;  
 Big foot skiing (W/S premium must be paid);  
 Black water rafting;  
 Boating (any craft less than 10 metres long, inside 12 mile limit)\*;  
 Boardsailing\*;  
 Bowls;  
 Bowling;  
 Bungee jumping (incidental 1-3 jumps);  
 Camel riding;  
 Canoeing (grades 1-3);  
 Clay pigeon shooting\*;  
 Climbing (indoor only);  
 Cricket;  
 Croquet;  
 Cross country skiing (W/S premium must be paid);  
 Curling;  
 Cycling (recreational only, not BMX or competition or stunting);  
 Dance;  
 Deep sea fishing (recreational inside 12 mile limit);  
 Dinghy sailing (inside 12 mile limit)\*;  
 Diving (recreational);  
 Dog sledging;  
 Dry slope skiing;  
 Elephant trekking;  
 Fell running;  
 Fell walking;  
 Fencing;  
 Fishing (angling);  
 Flying (in light aircraft as a passenger, not piloting)\*;  
 Football (recreational or incidental soccer);  
 Glacier walking (under 2000m, W/S premium must be paid);  
 Gliding (as a passenger, not piloting);  
 Go karting below 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\*;  
 Parascending (towed by boat);  
 Pistol shooting\*;  
 Pony trekking;  
 Racquet ball;  
 Rafting (grades 1-3);  
 Rambling;  
 Rifle range shooting\*;  
 Roller blading;  
 Roller skating;  
 Rounders;  
 Rowing;  
 Safari (organised **Trips** only);  
 Sail boarding (inside 12 mile limit)\*;  
 Sailing yachts (longer than 10 metres, within 60 miles of a safe haven)\*;  
 Scuba diving (maximum depth 30m);  
 Skateboarding (recreational);  
 Skiing (W/S premium must be paid);  
 Sledging;  
 Sleigh riding (pulled by reindeer, horses or dogs);  
 Snooker;  
 Snorkelling;  
 Snowboarding (W/S premium must be paid);  
 Snowmobiling (W/S premium must be paid)\*;  
 Softball;  
 Squash;  
 Surfing;  
 Table tennis;  
 Tai chi (non-contact);  
 Ten pin bowling;  
 Tennis;  
 Tobogganing;  
 Trampolining (recreational);  
 Volleyball;  
 Water polo;  
 Water skiing;  
 Water tubing;  
 White water canoeing/rafting (up to grade 3 rivers only);  
 Windsurfing (inside 12 mile limit);  
 Yachting (longer than 10 metres, within 60 miles of a safe haven)\*;  
 Zip wiring;

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

## Complaints procedure

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

### Making Your complaint

If **Your** complaint relates to **Your** policy, please contact:

**Voyager Insurance Services Ltd**  
13-21 High Street, Guildford, Surrey, GU1 3DG.  
Tel: 01483 562662  
Fax: 01483 569676  
Email: [enquiries@voyagerins.com](mailto:enquiries@voyagerins.com)

If **Your** complaint relates to a claim, please contact:

**Claims Settlement Agencies Ltd**  
308 London Road,  
Hadleigh, Benfleet,  
Essex,  
SS7 2DD  
Tel: 01702 746560  
Email: [info@csal.co.uk](mailto: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 and/or claim number, and the type of policy **You** hold.
- the reason for **Your** complaint.

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

### 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: [complianceenquiries@chaucerplc.com](mailto:complianceenquiries@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](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://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](http://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 4 567

(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](mailto: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](http://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 their information to **Us**.

When **We** Use the terms 'We', 'Our' or 'Us' in this Data Protection notice, **We** mean both Voyager Insurance Services Limited and 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 **Our** agents. **We** may collect **Your** personal information from third parties where this is necessary in order to provide insurance services to **You**.

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

In order to protect **Your** privacy, **We** will anonymise any information **We** analyse as far as possible. **Your** personal and sensitive data may also be shared with the 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.

### Telephone Calls

Please note that for **Your** and **Our** mutual protection telephone calls to **Us** may be monitored and/or recorded for the purposes of:

- establishing facts relevant to **Our** business;
- checking that **We** comply with laws, regulations and self-regulatory procedures;
- checking and/or demonstrating the standards that **We** should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of **Our** systems, to secure **Our** system and to ensure the effective operation of **Our** systems.

### Fraud Prevention, Detection and Claims History

In order to prevent and detect fraud **We** may at any time:

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

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

### Customer Satisfaction Surveys

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

### Contact Us

If **You** have any questions about the way in which **We** use **Your** personal information, please contact the Customer Helpline.

## Have a safe Trip

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