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

<table>
<thead>
<tr>
<th>Benefits schedule</th>
<th>Limits</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Standard</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Double</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Cancellation or curtailment</td>
<td>£1,500</td>
<td>£3,000</td>
</tr>
<tr>
<td>2. Emergency medical expenses</td>
<td>£5,000,000</td>
<td>£10,000,000</td>
</tr>
<tr>
<td>including emergency repatriation</td>
<td>£350</td>
<td>£700</td>
</tr>
<tr>
<td>including relative’s additional expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>including emergency dental treatment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Hospital stay benefit (amount per day)</td>
<td>£500 (£10)</td>
<td>£1,000 (£20)</td>
</tr>
<tr>
<td>4. Personal accident - loss of sight, limb(s) or permanent total disablement</td>
<td>£15,000</td>
<td>£30,000</td>
</tr>
<tr>
<td>maximum payable in the event of death</td>
<td>£5,000</td>
<td>£10,000</td>
</tr>
<tr>
<td>maximum payable in the event of death if under 16</td>
<td>£2,000</td>
<td>Nil</td>
</tr>
<tr>
<td>5. Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) £ max</td>
<td>(a)£20 (b)£10 (c)£100</td>
<td>(a)£40 (b)£20 (c)£200</td>
</tr>
<tr>
<td>abandonment (after 12 hours)</td>
<td>£1,500</td>
<td>£3,000</td>
</tr>
<tr>
<td>6. Missed departure</td>
<td>£750</td>
<td>£1,500</td>
</tr>
<tr>
<td>7. Baggage - overall limit (£500 for under 18’s)</td>
<td>£1,500</td>
<td>£3,000</td>
</tr>
<tr>
<td>maximum per item, pair or set total limit for all valuable</td>
<td>£750</td>
<td>£1,500</td>
</tr>
<tr>
<td>emergency purchases</td>
<td></td>
<td></td>
</tr>
<tr>
<td>loss or damage to medical aids</td>
<td>£250</td>
<td>£500</td>
</tr>
<tr>
<td>loss or damage to prescribed medications</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Personal money</td>
<td>£500</td>
<td>£1,000</td>
</tr>
<tr>
<td>cash limit (£50 for under 18’s)</td>
<td>£150</td>
<td>£300</td>
</tr>
<tr>
<td>9. Loss of passport</td>
<td>£250</td>
<td>£500</td>
</tr>
<tr>
<td>10. Personal liability</td>
<td>£1,000,000</td>
<td>£2,000,000</td>
</tr>
<tr>
<td>11. Legal expenses</td>
<td>£10,000</td>
<td>£20,000</td>
</tr>
<tr>
<td>12. Catastrophe &amp; travel disruption cover</td>
<td>Not insured</td>
<td>N/A</td>
</tr>
<tr>
<td>1. extended cancellation or curtailment</td>
<td>£3,000</td>
<td>N/A</td>
</tr>
<tr>
<td>2. extended travel delay and abandonment</td>
<td>£3,000</td>
<td>N/A</td>
</tr>
<tr>
<td>3. catastrophe &amp; travel disruption cover related to pre-booked accommodation</td>
<td>£3,000</td>
<td>N/A</td>
</tr>
<tr>
<td>4. extended missed departure</td>
<td>£1,500</td>
<td>N/A</td>
</tr>
<tr>
<td>13. Business personnel replacement</td>
<td>Not insured</td>
<td>N/A</td>
</tr>
<tr>
<td>14. Financial failure</td>
<td>£750</td>
<td>£1,500</td>
</tr>
</tbody>
</table>

Sections 15, 16 & 17 only apply if you have paid the additional wintersports premium for single trip. They are automatically included under annual multi-trip policies.

<table>
<thead>
<tr>
<th>Policy features table Single trip policy features</th>
<th>Standard</th>
<th>Double</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum age at date of departure</td>
<td>79*</td>
<td>79*</td>
</tr>
<tr>
<td>Maximum period any one trip if aged up to 64 years</td>
<td>184 days</td>
<td>184 days</td>
</tr>
<tr>
<td>Maximum period any one trip if aged 65 to 79 years</td>
<td>45 days</td>
<td>45 days</td>
</tr>
<tr>
<td>For travel commencing prior to</td>
<td>31/01/2018</td>
<td>31/01/2018</td>
</tr>
</tbody>
</table>

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

**Loss of deposit claims only.**

- Adults 65-79 years £130 excess for cancellation or curtailment (£40 loss of deposit) and medical claims only. Applicable to both standard and double cover.
- **Period of insurance**

If you have paid the appropriate annual multi-trip travel insurance premium and you are under 70 years old at the time of purchase of the policy, the overall period of insurance shall be for 12 months starting from the date shown. This insurance then covers an unlimited number of holiday/leisure trips starting within that period, provided that no single trip is intended to be for longer than the maximum number of days shown in the benefits schedule for the cover you have bought. 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.

* Ref: VOY/A2T/2016

This insurance is only valid provided it is issued no later than 31st January 2017 and a properly completed certificate is attached.
Important conditions relating to health and activities

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

Please consider these questions very carefully in relation to yourself and your travelling companions insured under this policy.

1. Have you or your travelling companions been given a terminal diagnosis?
   - Yes
   - No

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

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

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

5. Do you or your travelling companions have any medical condition for which a diagnosis has not been given?
   - Yes
   - No

6. Have you or any of your previous medical conditions ever suffered from, been investigated, treated for or diagnosed with;
   - Yes
   - No
   i. any cancer or malignant condition.
   ii. any lung related condition (other than 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)?

7. Do you or any of your previous medical conditions have any pre-existing medical conditions as defined?
   - Yes
   - No

8. Do you or any of your previous medical conditions have any medical condition for which you were on a waiting list for medical treatment, tests or investigation or awaiting the results of any tests or investigations?
   - Yes
   - No

9. Are you planning to take part in any hazardous activities (see general exclusions 9 to 12)? If so, please contact Able2Travel on 01892 839501 to see what cover may be available.

Important

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

Territorial limits

You are covered for trips to countries within the following areas provided that you have paid the appropriate premium, as shown in your certificate;

Area 1 The United Kingdom (being England, Scotland, Wales and Northern Ireland), the Channel Islands and the Isle of Man.
Area 2 Europe (other than area 3 countries as listed below) - Albania, Armenia, Austria, Azores, Belgium, Bulgaria, Bosnia-Herzegovina, Croatia, Czech Republic, Denmark, Estonia, Finland, Former Yugoslav Republic of Macedonia, France, Germany, Gibraltar, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Monaco, Moldova, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Ukraine and Vatican City.
Area 3 Andorra, Cyprus, Greece, Spain (including the Balearic Islands and Canary Islands), Switzerland and Turkey.
Area 4 Anywhere Worldwide other than Area 5 countries.
Area 5 Canada, Caribbean, China, Hong Kong, Mexico, Singapore and USA.

Please note this policy excludes all cover in respect of travel to Afghanistan, Liberia & Sudan.

24 hour medical emergency and repatriation service

The nominated emergency service referred to in this policy is operated by Healix Assistance.

Our nominated emergency service has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. Our nominated emergency service will also arrange transport to your home country when this is considered to be medically necessary or when you have notice of illness or death of a close relative at home. You must contact them if you are admitted to hospital and wish to return home by any means other than originally booked or require treatment that will cost more than £500 (or the equivalent in local currency).

In the case of medical emergency please contact our nominated emergency service, Able2Travel, on telephone number +44 (0) 208 763 3219 Fax : 0208 461 7826 Email: medassist@healix.com Please quote: VOY/ATZ/2016

Payment for medical treatment abroad

If you are admitted to a hospital/clinic while abroad, our nominated emergency service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact our nominated emergency service for you as soon as possible. Private medical treatment is not covered unless authorised specifically by our nominated emergency service.

Special notice

This is not a private medical insurance and only gives cover in the event of an accident or sudden illness that requires emergency treatment. 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.

Reciprocal health agreements

EU, EEA or Switzerland

If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC). You can apply for an EHIC online at www.ehic.org.uk or by telephoning 0300 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 by the use of a European Health Insurance Card we will not apply the deduction of excess under section 2 - emergency medical expenses.

Australia or New Zealand

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

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

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

For all claims other than medical emergencies please request an appropriate claim form by telephoning the number below. Please quote VOY/A2T/2016.

Claims Settlement Agencies Ltd, 308-314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD.
Tel: 01702 427172 Email: info@csal.co.uk Website: www.csal.co.uk eClaims link: www.submitclaimco.uk/a2t

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. Any occurrence which may give rise to a claim under the policy may be varied or cancelled without consent of any third party.

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.

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 which is not within your control and 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 not being carried with you and have either been taken or purchased on the trip. The following are not included: animal skins, antiques, bicycles, binoculars, bonds, computer games and consoles, computer telecommunications equipment of any kind, contact or corneal lenses, coupons, diving equipment, documents of any kind, furs, iPods, marine and craft equipment, mobile phones, money, motor vehicles, MP3 players, musical instruments, notes, old record albums, or related equipment or fittings of any kind, securities, stamps, surfboards, tape recorders, television sets, travelers cheques, video equipment or DVD equipment of any kind.

Breakdown means the state in which you are travelling 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 toxemia, gestational hypertension, pre-eclampsia, ecliptic pregnancy, hydatidiform mole, (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medical necessity caused by medical necesssary medical termination and premature births. This definition is only applicable if the complication occurs more than one year after the recognised period (known as multiple pregnancy) prior to the expected delivery date.

Curtailment/curtail 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 your trip, including any 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 not.

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.

Home means your usual place of residence in the United Kingdom, Channel Islands or Isle of Man.

Home country means whichever 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.

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 and 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 Travel Insurance Policy Commencement Date that you subsequently made arrangements for a trip (on an annual multi-trip policy) you extended the original period of your insurance.

Public transport means any aeroplane, ship, train or coach on which you travel.

Redundancy/redundant means you becoming unemployed under the Protection of Employment Act. You must have been given a notice of redundancy and be receiving payment under the current redundancy payments legislation. The following are not included in the definition; any employment which has not been continuous and with the same employer for at least two years; any employment which is not on a permanent basis; any employment which is on a short term fixed contract; any instance where you had reason to believe that you would be made redundant at the time of booking your trip.

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).

Skii equipment means skis, snowboards, ski-poles, bindings, ski-boots, ski-rentals.

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.

Unattended means when you are not in full view of and not in a position to prevent unauthorised interference with your property.

Utility 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 radioactive material on a large scale; or any toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical weapon or device of any kind; or any combination thereof; or chemical, biological or radiological weapon or device which is capable of causing incapacitating disability or death amongst people or animals.

Valuables means all electronic equipment (including but not limited to computer, camera, video camera, audio and video equipment, mobile phones, computers, tablets, ebooks and gaming devices and all related media), spectacles and/or sunglasses, telescopes and binoculars, jewellery, watches, furs and items made of or containing precious or semi-precious stones or metals.

We, us and our means the insurers.

Wintersports means cross country skiing (Nordic skiing), glacier skiing, recreational racing, snowmobiling, monor skiing, telemark skiing, ski-trekking, disc skiing (both cross country and downhill). (Note: Only ski equipment and clothing are covered. 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.
Section 1
Cancellation or curtailment

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 your part of the unused travel and accommodation costs (including unused pre-booked expenses) up to the amount you 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 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 partner in whose name 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 or being placed in compulsory quarantine,

d. unconditional 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 reasonably believe that you would be made redundant. You must have had 2 years continuous employment with that employer,

f. your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage at your home within 48 hours prior to your departure, or whilst you are away,

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

You are not covered for

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

b. anything not included in You are covered above.

c. any directly or indirectly related claims if at the time this insurance was arranged and each time you make arrangements for a trip;

i. you or your travelling companions have been given a terminal diagnosis or

ii. you or your travelling companions are planning to travel against the advice of a medical practitioner or travelling specifically to seek, or you know you will need, medical treatment while you are away, or

iii. you or your travelling companions are 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 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. suffered, been, investigated, treated for or diagnosed with:

- any cancer or malignant condition,

- any lung related condition (other than stable, well controlled asthma, as defined in this policy).

- any heart related condition (including angina),

- a stroke or mini-stroke (TIA),

- any pre-existing medical condition (as defined).

Please also refer to the general exclusions and conditions.

Section 2
Emergency medical expenses

You are covered up to the amount shown in the benefits schedule for either the necessary costs incurred as a result of you sustaining any cancer or malignant condition, unexpected illness or death during your trip in respect of:

a. emergency medical, surgical and hospital treatment and transportation of a non-traveller if you obtain our nominated emergency service, who reserve the right to make the final decision as to whether it is medically necessary, this also includes the cost of repatriation to your home or of your returning to your home if medically necessary, this also includes the cost of repatriation to your home or of your returning to your home if medically necessary to repatriate you to your home.

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

c. additional travel and accommodation expenses (on a bed & breakfast basis) for a travelling companion to stay with you and accompany you home, or a relative or friend to travel from your home country to stay with you and accompany you subject to you obtaining approval from our nominated emergency service prior to incurring any cost.

d. returning your remains to your home or of a funeral in the country where you died, up to the equivalent cost of returning your remains to your home country.

e. with the prior agreement of our nominated emergency service, you are medically necessary to repatriate you when you are fit to travel.

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

a. your 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 EHIC within Europe and reciprocal health agreements, including those in Australia and New Zealand.

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 sections 2 and 3 - 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 limbs 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 amount to the 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 motocycling,
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. to baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is provided.
e. to baggage in transit unless reported to the carrier immediately and a written report from the carrier, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to:

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 5am.
e. more than £100 in total for baggage lost or damaged between different points of overnight accommodation.
f. to baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
g. to baggage sent by post, freight or any other form of unaccompanied transit.
h. to property left unattended in a place to which the general public has access but in the custody of a person who does not have an official responsibility for the safeguarding of the property or caused by theft or loss 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 5

Travel delay and abandonment

**Travel delay**

You are covered up to the amounts shown in the benefits schedule for necessary additional travel and accommodation costs, 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 5am.
e. more than £100 in total for baggage lost or damaged between different points of overnight accommodation.
f. to baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
g. to baggage sent by post, freight or any other form of unaccompanied transit.
h. to property left unattended in a place to which the general public has access but in the custody of a person who does not have an official responsibility for the safeguarding of the property or caused by theft or loss 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 6

Missed departure

You are covered up to the amount shown in the benefits schedule for necessary additional travel and accommodation costs (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. 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 for:

a. a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later,
b. 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 provided with written or verbal notification from the carrier, police or relevant transport authority confirming the delay and stating its cause.
b. you must obtain a report from repairers if your claim is because of damage caused by your own fault.

Please also refer to the general exclusions and conditions.

Section 7

Baggage

You are covered up to the amounts shown in the benefits schedule for necessary additional travel and accommodation costs, 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 5am.
e. more than £100 in total for baggage lost or damaged between different points of overnight accommodation.
f. to baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
g. to baggage sent by post, freight or any other form of unaccompanied transit.
h. to property left unattended in a place to which the general public has access but in the custody of a person who does not have an official responsibility for the safeguarding of the property or caused by theft or loss 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 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 money deposit box in a 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 misplacement.
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 customs 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 a 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 safeguarding of the property or caused by 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 for loss or theft or loss 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 unreported 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:

i. provide receipts or other documentation to prove ownership and value, especially in respect of valuable items 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.

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.

-70%
Section 10 Personal liability
You are covered up to the amount shown in the benefits schedule (inclusive of legal costs and expenses), incurred with our written consent, if you are held legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause if you are held legally liable for causing:

a. accidental bodily injury, including death, illness and disease to a person, and/or
b. accidental loss of or damage to material property (property other than 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 of or control of you other than temporarily as 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, immovable property or caravans or trailers, any willful 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 resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howeversoever this syndrome has been acquired or may be named.
   vii. any claim assumed by you under any contract or agreement unless such liability would have been attached in the absence of such contract or agreement.
   viii. punitive or exemplary damages.

Conditions

a. you or your legal representatives will give us written notice immediately if you have received notice of any proceedings or inquest in connection with any circumstances which may give rise to liability under this section.
   b. no admission, offer, promise, promise 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 proceedings brought against you in respect of any claim for indemnity or damages against all other parties or persons.
   d. 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 our 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 damages and or compensation from you or any company or person involved in proceedings brought against; a. a travel agent, tour operator, carrier, insurer or their agent, or b. us, you, or any company or person involved in arranging this policy.

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 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. legal expenses incurred in connection with any criminal or wilful or fraudulent act.
   v. legal expenses incurred for any claim or legal proceedings brought against;
      a. a travel agent, tour operator, carrier, insurer or their agent, or
      b. us, you, or any company or person involved in arranging this policy.
   vi. legal expenses incurred after you have not accepted an offer from a third party to settle a claim or legal proceedings where the offer is considered by all parties to be reasonable or you not accepting an offer for settlement. This consent will be given if you can satisfy us that;
      i. there are reasonable (as determined by our legal counsel) grounds for pursing or defending the claim or legal proceedings where the offer is considered to be unreasonable by the manufacturer, distributor or supplier of any drug, medicine or medicine.

Conditions

a. written consent must be obtained from us prior to incurring legal expenses. This consent will be given if you can satisfy us that;
   i. there are reasonable (as determined by our legal counsel) grounds for pursing or defending the claim or legal proceedings.
   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, are covered and 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 final and 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

The cover detailed under section 1 - cancellation or curtailment is extended to include neither cancellation or curtailment 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 & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country in which you are travelling including a directive, or prohibiting all travel or a part of your travel voyage or travel, or recommending evacuation from;

i. recommending evacuation from;
   a. 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 on a flight for which you have booked or paid for (even if the flight is a return flight), or if the flight is delayed for more than 24 hours.

b. any 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.

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. an infectious disease affecting your stay in your accommodation or resort.

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 pre-booked 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 another insurer.

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 on the day of your departure and/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.

i. local medical advice or directive from the responsible government or local authority directly affecting the area where the pre-booked accommodation is;
   ii. fire, flood, earthquake, explosion, tsunami, landslide, avalanches, hurricanes, volcanic eruption, storms 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 for expenses or costs as above, not both. If the same costs and charges are also covered under section 1 - cancellation or curtailment 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
Section 14 Financial failure
This cover is provided by International Passenger Protection Limited, IPP House, 22-28 Station Road, West Wickham, Kent BR4 0PF, United Kingdom and is underwritten by Certain Underwriters at Lloyd’s.

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, camping in your 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;
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 transport or accommodation as soon as possible, or
   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 public place.
   
PROVIDED THAT in the case of (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, Isle of Man or Northern Ireland 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;
   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 after the financial failure of an airline.

Please also refer to the general exclusions and conditions.

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 for hire costs.
b. ski equipment stolen from an unattended motor public place.
c. damage to ski equipment whilst in use for race training or racing;
d. your damaged equipment unless returned to the United Kingdom 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.
General exclusions
You are not covered for claims arising out of:

1. any search and rescue costs.
2. a trip in, to or through Afghanistan, Liberia or Sudan.
3. loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in any other EU countries) have advised against travel provided that such loss, damage, expense or indemnity is or was directly or indirectly related to any such circumstances that are the reason for the advice.
4. loss, damage, expense or indemnity directly resulting from or attributable to radioactive contamination of any nature.
5. you being exposed to the utilisation of nuclear, chemical or biological weapons of mass destruction.
6. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
7. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
8. you being employed or suffered employment or other forms of loss, damage, expense or indemnity which has not been proven.
9. you being qualified for the dive undertaken unless you are of a proper medical fitness (please see潜水保险除外).
10. you suffering from acute alcohol intoxication.
11. your participation in activities of a hazardous nature or sports (including the Department of Work & Pensions) by reason of your age or health.
12. any sport or sporting activity, including activities of a hazardous nature or sports (including the Department of Work & Pensions) by reason of your age or health.
13. you taking part in civil commotions or riots of any kind.
14. the reason for the advice.
15. any consequential loss whatsoever. Claims shall only be covered under section 4 - personal accident.
16. you travelling against any health requirements and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads).
17. 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 accident.
18. 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 01982 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 or rejected or your policy may become invalid.
19. 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 current or future being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy by calling 01982 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 or rejected or your policy may become invalid.
20. you must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at our own expense. If we pay a claim for the full value of an article, it will become our property.
21. 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.
22. 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.
23. all certificates, information and evidence required by the insurer shall be furnished at the expense of the insurer.
24. you must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
25. you must comply with the terms and conditions of this policy, including you, a travelling companion, a business colleague or relative receiving confirmation of a new or changed medical condition or current or future being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy by calling 01982 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 or rejected or your policy may become invalid.
26. you must keep all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
27. you must comply with the 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.

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

1. you must answer the important conditions relating to health shown on the front page truthfully and to the best of your knowledge and contact us if required. If you do not do so then any related claim may be reduced or rejected or your policy may become invalid.
2. you must tell Able2Travel as soon as possible about any change in circumstances which affects your policy, including, you, a travelling companion, a business colleague or relative receiving confirmation of a new or changed medical condition or current or future being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy by calling 01982 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 or rejected or your policy may become invalid.
3. claims shall only be covered under section 4 - personal accident.
4. you must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at our own expense. If we pay a claim for the full value of an article, it will become our property.
5. 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.
6. 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.
7. all certificates, information and evidence required by the insurer shall be furnished at the expense of the insurer or his legal personal representatives and shall be in such form and of such nature as the insurer may prescribe.
8. you must pay us back within 1 month of demand any amounts that we have paid on your behalf that are not covered by this insurance.
9. you must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
10. you must comply with the terms and conditions of this policy, including you, a travelling companion, a business colleague or relative receiving confirmation of a new or changed medical condition or current or future being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy by calling 01982 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 or rejected or your policy may become invalid.
11. you must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
12. except for claims under section 3 - hospital stay benefit, section 4 - personal accident & section 5 - travel delay, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
13. we may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
14. we may at our option 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 or curtailed for reasons other than that described in section 1 - cancellation or curtailment then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.
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.

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).

Abseiling; Aerobatics; Archery; Athletics; Badminton; Ball games; Banana boating; Basketball; Bathtow; Big foot skiing (WS premium must be paid); Black water rafting; Boating (any craft less than 10 metres long, inside 12 mile limit); Boardailing; Bowls; Bowling; Bungee jumping (incidental 1-3 jumps); Camel riding; Canoeing (grades 1-3); Clay pigeon shooting; Climbing (indoor only); Cricket; Croquet; Cross country skiing (WS 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 sledgeing; Dry slope skiing; Elephant trekking; Fell running; Fell walking; Fencing; Fishing (angling); Flying (light aircraft as a passenger, not piloting*); Football (recreational or incidental soccer); Glacier walking (under 2000m, WS 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, jump & 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 buggy (single seat); Kite flying (fraction)*; Kite surfing (over water)*; Lacrosse; Mono-skiing (WS 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 as observed, WS premium must be paid); Orienteering; Paintballing*; Parascending (towed by boat); Pestal 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 (WS Premium must be paid); Sledging; Sleigh riding (pulled by reindeer, horses or dogs); Snooker; Snorkelling; Snowboarding (WS Premium must be paid); Snowmobiling (WS Premium must be paid)*; Squash; 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 522962
Fax: 01483 599676
Email: enquiries@voyagerins.com
If your complaint relates to a claim, please contact:
Claims Settlement Agencies Ltd,
308-314 London Road, Hadleigh,
Suffolk, IP7 5DD.
Tel: 01722 427172
Email: info@csal.co.uk
Website: www.csal.co.uk

For all complaints relating to section 14 - financial failure insurance, please contact;
The Customer Services Manager,
International Passenger Protection Ltd
199 House, 22-26 Stalion Road,
West Wickham, Kent, BR4 0PR.
Tel: 0208 776 3752
Fax: 0208 776 3751
Email: info@ippdondon.co.uk
Website: www.ippdondon.co.uk

When you make contact please provide the following information;
• your name, address and postcode, telephone number and e-mail address (if you have one)
• your policy number (if applicable)
• your policy and/or claim number, and the type of policy you hold.
• the reason for your complaint.
Any complaint correspondence should be headed complaint and you may include copies of supporting material.

Beyond your insurer
Should you remain dissatisfied following the final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action. If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below.
The Financial Ombudsman Service,
Exchange Tower, Harbour Exchange Square,
London, E14 9SR.
Tel: 0800 023 4567
UK landline: 0300 123 9123
UK mobile
Email: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Our promise to you
We will;
• acknowledge all complaints promptly.
• investigate quickly and thoroughly.
• keep you informed of progress.
• do everything reasonable to resolve your complaint.
• use the information from complaints to continuously improve our service.

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 there has not been a claim 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. Please note the cancellation rights do not apply if your contract is a short term insurance of less than one month in duration from the date of purchase to the expiry of the policy. We shall not be bound to accept our refusal to cancel your policy in 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 part of the premium in respect of the unexpired period showing on the insurance.

Data protection and privacy statements
Data transfer consent
By purchasing this policy with AmTrust Europe Limited, you have consented to the use of data as described below.

Data protection policy
We are committed to protecting your privacy including sensitive personal data. Please read this section carefully as acceptance of this policy will be regarded as having read and accepted these terms and conditions.

Sensitive information
Some of the personal information asked may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data except for the specific purpose for which it is provided and to provide the services described in this policy.

How the information is used and protected and who it is shared with
We will use the information to manage this policy, including underwriting and claims handling. This may include disclosing it to other insurers, advisers, third party underwriters and reinsurers. The information comprises of all the details we hold including transactions and information obtained from third parties. We may use and disclose this information with other members of the AmTrust group companies (the group). The group contains companies based throughout the world, both inside and outside Europe (for example, in the USA). By purchasing this policy you have consented to your data being stored and processed in the USA. We will provide an adequate level of protection to your data. We do not disclose the information to anyone outside the group except;
• where we have your permission.
• where required or permitted to do so by law.
• to credit reference and fraud prevention agencies.
• other companies that provide a service to you or us.

We may transfer the information to other countries and jurisdictions on the basis that anyone to whom it is passed provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Your rights
Under the Data Protection Act 1998 you have certain rights regarding access to your information. You have the right to see a copy of the personal information held about you, if you believe that any of the information we are holding is incorrect or incomplete, please let us know as soon as possible. To provide a copy of the information we may ask you for a small fee.

Marketing
AmTrust Europe Limited will not use the data for marketing purposes. All information provided is used to manage this policy only.

Important features
We would like to draw your attention to some important features of your insurance:
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 the 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 refer to the document carefully.
4. Property claims - These claims are based on the value of the goods at the time you lose them and not on a ‘new for old’ or replacement cost basis. Deductions will be made in respect of wear, tear and depreciation.
5. Limits - This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.
6. Excesses - Under some sections of this insurance, claims will be subject to excess. This means that you, as the policyholder, will be responsible for paying the first part of your claim under each applicable section.
7. Claims arising from alcohol - We do not expect you to avoid alcohol completely whilst on your trip, but will not pay 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 or seeded a claim.
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 insurer 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, provided 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.

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 seven 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.