

Voyager to Europe travel insurance policy 2019/20

ref: VOY/VTETI/2019/20

Valid for issue no later 31st December 2020 in respect of travel completed no later than 31st December 2021.

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 shown apply per person per trip. The excesses apply per person for each section of each claim.

Benefits schedule	Limits	Excess
1. Cancellation or curtailment	£5,000	£50*
2. Emergency medical expenses <i>including emergency repatriation including relatives additional expenses including emergency dental treatment</i>	£5,000,000 £350	£50*
3. Hospital stay benefit (amount per day)	£600 (£50)	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>	£20,000 <i>£10,000 £2,000</i>	Nil
5. Travel delay <i>abandonment (after 12 hours)</i>	£200 <i>£5,000</i>	Nil £50*
6. Missed departure	£600	Nil
7. Baggage - overall limit (limit for under 18) <i>maximum per item, pair or set total limit for all valuables emergency purchases tobacco, alcohol, fragrances and perfumes</i>	£1,500 (£500) <i>£250 £250 £100 £50</i>	£50 Nil Nil
8. Personal money (limit for under 18)	£300 (£50)	£50
9. Loss of passport	£500	Nil
10. Personal liability	£2,000,000	£100
11. Legal expenses	£20,000	£100
12. Transport disruption <i>additional accommodation (per night) additional travel expenses</i>	£500 (£50) <i>£200</i>	Nil Nil
Wintersports sections 13, 14 & 15 only apply if you have paid the appropriate wintersports premium		
13. Ski equipment - overall limit <i>maximum per item, pair or set maximum per item, pair or set hired</i>	£800 <i>£500 £400</i>	£50
14. Ski pack	£400	Nil
15. Piste closure (amount per day)	£300 (£30)	Nil

* Excess £100 per party.

DEMANDS AND NEEDS

This travel insurance policy will suit the demands and needs of an individual, or group who have no excluded existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/ events detailed in this insurance policy. Subject to terms and conditions and maximum specified claim limits.

IMPORTANT

This policy will have been sold to **you** on a non-advised basis and it is therefore for **you** to read this policy (paying particular attention to the terms and conditions and exclusions) and ensure that it meets all of **your** requirements. If upon reading this policy **you** find it does not meet all of **your** requirements, please refer to the cancellation rights section.

Policy features table	
Annual multi-trip policy features	
Maximum age at start/renewal of cover	65 years
Maximum period any one trip	31 days
Home trips (min 2 nights using pre-booked pre-paid accommodation)	Yes
Family members can travel separately	Yes (adults only)
Wintersports - up to total maximum of	17 days
Single trip policy features	
Maximum age at date of departure	79 years
Maximum duration any one trip	90 days

Territorial limits

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

Area 1 The United Kingdom, Channel Islands, the Isle of Man, Ireland, the continent of Europe West of the Ural mountains, any country with a Mediterranean coastline, the Canary Islands, Madeira and Iceland.

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** using pre-booked, pre-paid accommodation or transport.

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 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 contact **Voyager Insurance Services Ltd** on **01483 806 666**. In the 12 months before buying this insurance or booking **your** journey (whichever is later), have **you**:

1. been referred for tests, investigations, treatment or surgery, or were awaiting the results of any referral?
2. attended or were due to attend a hospital or clinic as an outpatient or inpatient?
3. received treatment or seen a medical practitioner for a medical condition?
4. been prescribed medication?

In addition to the above, **you** will not be covered if:

1. Following any claim investigation, **your** doctor confirms they would not have agreed with or recommended **you** travel as planned either when **you** bought this insurance, booked **your** journey or at the time **you** travelled (whichever is later).
2. **You** know **you** will need medical treatment or a consultation at a medical facility during **your** journey.
3. **You** are travelling specifically for the purpose of having surgery, procedures or hospital treatment, whether medically necessary or not.
4. **You** had been diagnosed with a terminal illness prior to the date **you** bought this insurance or booked **your** trip (whichever is later).

If **we** are unable to cover a medical condition, this will mean that any other person insured by **us** will not be able to make a claim arising from the medical condition(s).

This may even apply if the person with the medical condition(s) purchases cover from another provider. If **you** think **you** may have given **us** any incorrect answers or if **you** want any help, please contact **Voyager Insurance Services Ltd** on **01483 806 666** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.



24 hour medical emergency and repatriation service

The emergency assistance provided for you by this insurance is operated by Allianz Assistance.

If **you** or a member of **your** party have to go to hospital as an in-patient during **your** trip, require medical treatment that will cost more than £500 (or the equivalent in local currency) or need to travel **home** other than in line with your original plans, Allianz Assistance must be contacted BEFORE making any arrangements. If this is not possible because the condition requires immediate treatment to save life or limb, Allianz Assistance must be contacted as soon as possible thereafter (see condition (a) of section 2 - emergency medical expenses). Failure to do so will affect the assessment of **your** claim.

In the case of medical emergency, please contact Allianz Assistance:
+44 (0) 208 603 9929. Fax: +44 (0) 208 603 0204.
Email: international-dept@allianz-assistance.co.uk
Please quote: Voyager to Europe 2019/20.

Outpatient treatment

For simple out-patient costs **you** should settle the clinic bill directly and claim this back upon **your** return.

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.

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** may apply for an EHIC online : www.dh.gov.uk/travellers or by calling **0300 330 1350**. 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.

Information you need to tell us

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 **Voyager Insurance Services Ltd** on **01483 806 680** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Making a claim

To claim, please visit the website www.azgatravelclaims.com. This will lead you to our online claims notification service where you can fill in an online claim form. Alternatively, please contact;

Voyager to Europe Travel Insurance Claims Department,
PO Box 451, Feltham, TW13 9EE.
Tel: 020 8603 9958
Email: travel.claims@allianz-assistance.co.uk

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **Your** original journey booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Cancellation or curtailment

- If **you** need to **curtail your trip** call from within **your home** country on **020 8603 9929**, or from outside **your home** country on **+44 20 8603 9929** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses or hospital stay benefit

- Always contact **us** when **you** are hospitalised, require repatriation or where medical fees are likely to exceed £250.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Personal accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given, including hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Travel delay

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the **public transport** provider or **accident/breakdown** authority attending the private vehicle **you** were travelling in.

Baggage and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged **baggage**
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed baggage

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay/loss/damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

If your passport is lost or stolen

- A receipt from the Consulate confirming the cost of the replacement passport and a written report from the police if **your** passport is stolen.

Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Legal advice and expenses

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Transport disruption

- Written report from the carrier, police, relevant transport authority or tour operator to confirm the cause and extent of the delay.

Tents and camping equipment

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** campsite manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged tent or camping equipment.

Winter sports

Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels/tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission/discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in your pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Piste closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Period of insurance

If **you** have paid the appropriate annual multi-trip travel insurance premium and **you** are under 66 years old, the overall period of insurance shall be for 12 months starting from the date shown on **your** certificate. This insurance then covers an unlimited number of holiday, leisure or business **trips** starting within that period, provided that no single **trip** is intended to be for longer than 31 days. **Wintersports** are covered up to a total of 17 days.

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 for any reason.

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 12 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.

Insurer

This insurance is arranged by Voyager Insurance Services Ltd and underwritten by AWP P&C SA and is administered in the United Kingdom by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd. Registered in England No 1710361. Registered office: PO Box 74005, 60, Gracechurch Street, London, EC39 3DS.

AWP P&C SA is duly authorised in France and the United Kingdom and authorised and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority. Details about the extent of **our** authorisation and regulation by the Financial Conduct Authority are available from **us** on request.

AWP Assistance UK Ltd and Voyager Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority (FCA).

These details can be checked on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on 0800 111 6768.

Allianz Assistance acts as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.

Voyager Insurance Services Ltd acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the insurer is covered by the FSCS. **You** may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100 or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning the policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the insurer and **you** do not intend any term of the agreement to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

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, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

Adverse weather means weather of such severity that police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt travel via the route envisaged by **you**.

Appointed adviser means the solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Baggage means personal belongings, including clothing worn, and personal luggage owned or borrowed by **you** that **you** take with **you** on **your** trip.

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 any person that **you** work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the **trip** as certified by a director of the business.

Channel Islands means Jersey, Guernsey, Sark, Alderney and Herm.

Curtailment/curtail means cutting **your** planned **trip** short by early return to **your** home or admission to hospital as an in-patient so that **you** lose the benefit of accommodation **you** have paid for, or being confined to **your** accommodation.

Doctor means a legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Family means two adults and their dependent children aged 17 and under. Cover for families shall apply where the appropriate premium has been paid and where **family** members travel together on a single **trip** policy. On an annual multi-trip policy only the adults are insured to travel separately.

Hazardous activity means the following activities, which are automatically covered;

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity, or
- any kind of racing except racing on foot, or
- any kind of manual work.

We may be able to cover **you** for other activities that are not listed. Please contact **Voyager Insurance Services Ltd** on **01483 806 680**. An additional premium may need to be paid.

Home means **your** residential address in the United Kingdom, Channel Islands or Isle of Man.

Insurer means AWP P&C SA.

Legal action means work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar international body, or
- to enforce a judgment or legally binding decision.

Legal costs means fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which **we** agree to pay for **you** in connection with legal action. Also, any costs which you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.

Non-traveller means **your** relatives or **business** colleagues who are not travelling with **you** and people with whom **you** have arranged to stay.

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

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

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).

Resident means a person who has their main **home** and is registered with a **doctor** in the **United Kingdom**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

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

Ski pack means hired **ski equipment**, ski school fees and lift passes.

Trip means any holiday, leisure or business **trip** which starts and ends in **your** home for which **you** have paid the appropriate premium as shown on **your** policy schedule for the full duration of **your** trip.

Unattended means out of **your** immediate control and supervision such that **you** are unable to prevent loss, theft or damage occurring.

United Kingdom (UK) means England, Scotland, Wales and Northern Ireland.

Valuables means jewellery, watches, items made of or containing precious metals, precious stones or semi-precious stones, furs, binoculars, telescopes, computer / video games, PCs, laptops tablets and other computerised equipment, any kind of photographic, audio, video, television, satellite navigation and phone equipment (including mobile phone accessories), multimedia players, recorded media (including CDs and DVDs) and drones.

We, us and **our** means the **insurer**.

Wintersports means the following activities which are covered if **wintersports** cover is shown on **your** certificate;

- skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing. Off piste skiing is covered when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

- bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

We may be able to cover **you** for other activities that are not listed. Please contact **Voyager Insurance Services Ltd** on **01483 806 680**. An additional premium may need to be paid.

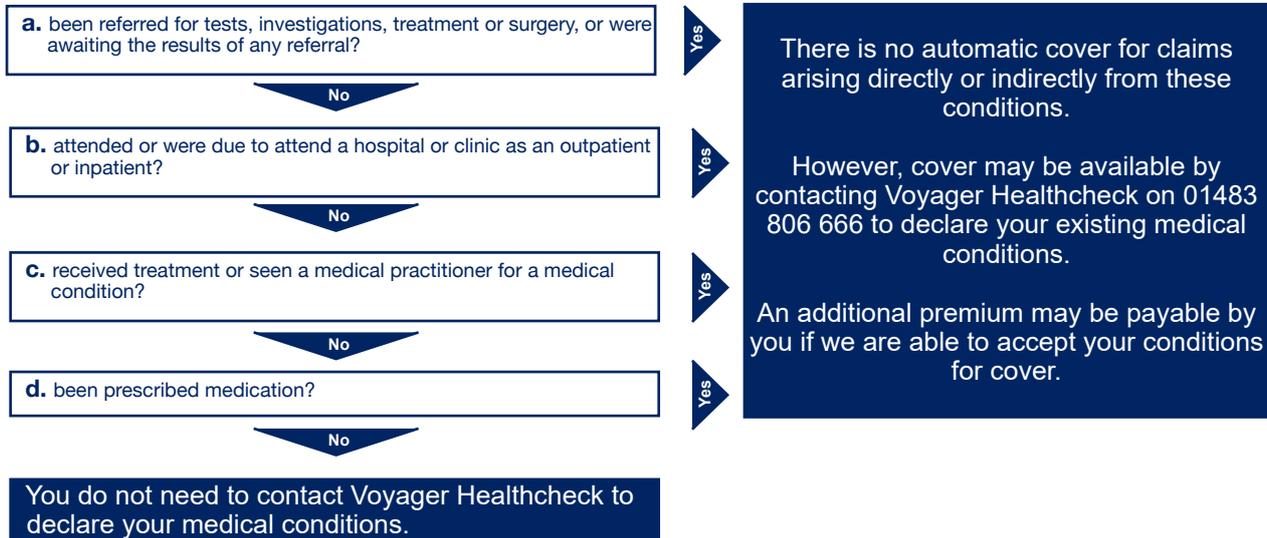
You and **your** means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits schedule. **You** must be resident in the **United Kingdom**, **Channel Islands** or Isle of Man and registered with a **doctor** in **your** home country. Each person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

Health declaration and health exclusions

**It is very important that you read the following.
For travel outside of the UK**

There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you. It is very important that you read and understand the following and, if necessary, declare any existing medical conditions to us on the telephone number below. You must, to the best of your knowledge, give accurate answers to the questions we ask. 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.

1. In the 12 months before buying this insurance or booking your journey (whichever is later), have you:



In addition to the above you will not be covered if:

- Following any claim investigation, your doctor confirms they would not have agreed with or recommended you travel as planned either when you bought this insurance, booked your journey or at the time you travelled (whichever is later).
- You know you will need medical treatment or a consultation at a medical facility during your journey.
- You are travelling specifically for the purpose of having surgery, procedures or hospital treatment, whether medically necessary or not.
- You had been diagnosed with a terminal illness prior to the date you bought this insurance or booked your trip (whichever is later).

If we are unable to cover a medical condition, this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

If you think you may have given us any incorrect answers or if you want any help, please contact **Voyager Healthcheck** on **01483 806 666** as soon as possible and we will be able to tell you if we can still offer you cover.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a travelling companion, someone you were going to stay with, a close relative or a business associate if at the time you bought this insurance or booked your trip (whichever is later):

- you were aware they had undiagnosed medical condition(s) for which they were awaiting tests, investigations or the results of these;
- you were aware that their medical condition(s) were unstable, were likely to get worse in the next 12 months or they had been diagnosed as having a terminal condition.

Changes in health - for annual multi trip policies

You will also need to contact Voyager Healthcheck to make a declaration or amend an existing declaration, as appropriate, if either of the following happen after you buy your insurance:

- you develop a medical condition after your policy was issued;
- your existing condition changes after your policy was issued;

Note

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem you already have. Sometimes these conditions can lead to the development of other conditions. For example if you:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, you are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke.
- have osteoporosis, you are more likely to break or fracture a bone.
- have or have had cancer, you are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during your journey.

BE AWARE! Policy Renewals (Annual multi-trip policies only)

At the expiry of your period of insurance, the terms of your cover and the premium rates may be varied by us. This means we cannot guarantee that we will be able to provide the same terms of cover on your renewed policy or even renew it at all.

If you book a journey that does not start until after the expiry date of your policy, you may find that the cover provided for that journey will Change when the policy renews.

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** proportionate share 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 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** injury, illness or death of **you**, **your** travelling companion, **your business colleague** or person with whom **you** intended to stay.
- b. the **accidental** injury, 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. 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** you had no reason to believe that **you** would be made redundant.
- 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, you or your travelling companions insured under this policy or any non-travellers upon whose health your travel plans depend;
 - i. have been prescribed medication;
 - ii. received treatment or saw a medical practitioner for any medical condition;
 - iii. attended a hospital or a clinic as an outpatient or inpatient; or
 - iv. have been referred for tests, investigations, treatment or surgery, or are waiting for results;Unless the condition has been declared to and accepted by us in writing. You should contact **Voyager Insurance Services Ltd** by calling **01483 806 666** if:
 - i. you need to declare a medical condition;
 - ii. you develop a medical condition after your policy was issued;
 - iii. your existing medical condition changes after your policy was issued;
 - iv. you are unsure whether a medical condition needs to be declared or not;

You are not covered if you travel against the advice of a doctor or where you would have been advised not to travel if you had sought their advice before beginning your journey.

You will not be covered if you know you will need medical treatment or consultation at any medical facility during your journey.

You will not be covered if you are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

You will not be covered if you have been diagnosed with a terminal illness.

- d. any claim related to the health of a non-traveller if **you** made arrangements for **your 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 **Voyager Insurance Services Ltd** on **01483 806 666**.
- e. any claim arising as a result of **your** injury or illness unless a qualified **doctor** provides a certificate confirming that it is necessary for **you** to cancel or **curtail your trip**.
- f. any cost 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 for **your trip**.
- i. the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently),

on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Please note that **curtailment** claims will be calculated from the day **you** return to **your home** or **you** are hospitalised as an in-patient so that **you** lose the benefit of accommodation **you** have paid for, or **you** are confined to **your** accommodation. **Your** claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, **we** will pay for any additional costs but not for the loss of **your** pre-booked arrangements.

Conditions

It is a requirement of this insurance that if **you**;

- a. (for cancellation) 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**) wish to return **home** differently to **your** original plans and claim any additional costs under this insurance, **you** must contact **us** and obtain our agreement to the new arrangements. Failure to do so will affect the assessment of **your** claim.

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 **your** bodily injury, illness or death during **your trip** in respect of;

- a. emergency medical, surgical and hospital treatment and transportation. At **our** sole discretion, **we** 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**, 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;
 - i. a travelling companion to stay with **you** and accompany **you home**, or
 - ii. a **relative** or friend to travel from **your home** to stay with **you** and accompany **you home** if medically necessary.
- 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**.
- e. with **our** prior agreement, **your** necessary additional travel expenses to return **home** following the death, injury or illness of a travelling companion insured by **us** or of **your relative** or **business colleague** in **your home**.

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, you or your travelling companions insured under this policy or any nontravellers upon whose health your travel plans depend;
 - i. have been prescribed medication;
 - ii. received treatment or saw a medical practitioner for any medical condition;
 - iii. attended a hospital or a clinic as an outpatient or inpatient; or
 - iv. have been referred for tests, investigations, treatment or surgery, or are waiting for results;Unless the condition has been declared to and accepted by us in writing. You should contact **Voyager Insurance Services Ltd** by calling **01483 806 666** if:
 - i. you need to declare a medical condition;
 - ii. you develop a medical condition after your policy was issued;
 - iii. your existing medical condition changes after your policy was issued;
 - iv. you are unsure whether a medical condition needs to be declared or not;**You are not covered** if you travel against the advice of a doctor or where you would have been advised not to travel if you had sought their advice before beginning your journey.

You will not be covered if you know you will need medical treatment or consultation at any medical facility during your journey.

You will not be covered if you are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

You will not be covered if you have been diagnosed with a terminal illness.

- c. any claim related to the health of a non-traveller if **you** made arrangements for **your 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 **Voyager Insurance Services Ltd** on **01483 806 666**.
- d. 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 **our** opinion.
 - ii. which in **our** opinion 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.
- e. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- f. claims related to manual labour unless declared to and accepted by **us**.
- g. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- h. the costs of medication or treatment that **you** knew at the time of **your** departure would need to be continued during **your trip**.
- h. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

Please note

If **you** do not hold a return ticket to **your home** **we** will only pay the additional cost of an economy class ticket in excess of the cost of a typical advance purchase discounted fare for the appropriate route.

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

- a. in the event of any illness, injury, **accident** or hospitalisation involving anyone insured under this policy, **you** must notify **us**. **We** will direct **you** to an appropriate medical facility and may be able to guarantee costs on **your** behalf. If it is not possible to notify **us** in advance because the condition requires immediate treatment to save life or limb, **we** must be contacted 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 in Europe.

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** 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 whatsoever 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 has been 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 or quad biking.
- b. claims arising out of manual labour.
- c. a 'permanent total disablement' claim if at the date of the **accident you** are over the statutory retirement age and are not in full time paid employment.
- d. the contracting of any disease, illness and/or medical condition.
- e. the injection or ingestion of any substance.
- f. any event which directly or indirectly exacerbates a previously existing physical bodily injury.

Please also refer to the general exclusions and conditions

Section 5

Travel delay & abandonment

Travel delay

You are covered up to the amount shown in the benefits schedule for the necessary additional cost of alternative travel arrangements if the departure of the **public transport** on which **you** are booked to travel is likely to be delayed by at least 12 hours because of strike, riot, civil commotion, **accident**, mechanical **breakdown** or **adverse weather**.

Abandonment

However, if **your** departure from **your home** is delayed for more than 12 hours and **you** choose to abandon **your trip**, instead of a payment for delay, **you** are covered for the cost of the **trip**, up to the maximum claimable under section 1 - cancellation or **curtailment**.

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 also claimed under section 6 - missed departure or section 12 - transport disruption from the same cause.
- f. the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

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 accommodation and travel expenses 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.

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 also claimed under section 5 - travel delay or section 12 - transport disruption from the same cause.
- c. for any claim for more than the cost of the original booked **trip**.
- d. for any claim in respect of mechanical **breakdown** or failure of **your** private motor vehicle if it has not been properly serviced and maintained.
- e. the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Conditions

It is a condition of this insurance that **you** must;

- a. have planned to arrive at **your** departure point in

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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. obtain a report from repairers if **your** claim is because of **breakdown** or **accident** to **your** car.

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**

You are also covered up to the amount shown in the benefits schedule in respect of emergency purchases for the cost of buying necessary requirements 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 tobacco, alcohol, fragrances and perfumes.
- c. more than the amount shown in the benefits schedule for any one item, pair or set in respect of **baggage** and **valuables**.
- d. any additional value an item may have because it forms part of a pair or set.
- e. more than £500 in total for **baggage** stolen from an **unattended** motor vehicle unless the vehicle is being used for travel between different points of overnight accommodation.
- f. loss or theft of or damage to **valuables** whilst **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.
- g. breakage of fragile articles unless caused by fire or by an **accident** to the aeroplane, ship or vehicle in which they are being carried.
- h. 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 contact lenses, dentures and hearing aids.
 - v. to **baggage** in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
 - vi. to **baggage** sent by post, freight or any other form of unaccompanied transit.
 - vii. to sports clothes and equipment whilst in use.
 - viii. caused by moth or vermin or by gradual wear and tear in normal use.
 - ix. caused by any process of cleaning, repairing or restoring.
 - x. caused by leakage of powder or fluid from containers carried in **your baggage**.
- i. mechanical or electrical **breakdown**.
- j. more than £50 in respect of non-prescription sunglasses unless substantiated by the original purchase receipt pre-dating the loss.

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

Section 8

Personal money

Cover under this section starts at the time of collection from the bank, or 72 hours prior to departure, whichever is the later.

You are covered up to the amount shown in the benefits schedule for loss or theft of **personal money**.

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** whoever it may belong to.
- c. any loss resulting from shortages due to error, omission or depreciation in value.
- d. loss or theft of **personal money** whilst **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.

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 additional necessary 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**.

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. **personal money** and **valuables** stolen at any time from an **unattended** motor vehicle except when locked out of sight in the glove box, boot or covered luggage area of **your** own motor vehicle while the vehicle is parked within the gated boundaries of the campsite where **you** are staying.
- c. loss or theft of **valuables**, **personal money**, passport and any item valued over £100 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.
- d. loss of bonds or securities of any kind.
- e. 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.
- b. take care of **your** property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in **your** claim being reduced or declined.

Please also refer to the general exclusions and conditions.

Section 10

Personal liability

You are covered up to the amount shown in the benefits schedule, plus legal costs incurred with **our** written consent, if **you** are held legally liable for causing;

- a. **accidental** bodily injury to someone else, or
- b. **accidental** loss or damage to someone else's property, including **your** temporary **trip** accommodation and its contents.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability arising from loss or damage to property that is;
 - i. owned by **you** or a member of **your family** or **your** travelling companions, or
 - ii. in **your** care, custody or control, other than **your** temporary **trip** accommodation and its contents, not owned by **you** or a member of **your family** or **your** travelling companions.
- c. any liability for bodily injury, loss or damage;
 - i. to **your** employees or members of **your family** or household or **your** travelling companions or to their property.
 - ii. arising out of or in connection with **your** trade, profession or business.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings.
 - iv. arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment.

- v. arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
- vi. arising directly or indirectly from or due to any animals belonging to **you** or in **your** care, custody or control.
- vii. arising out of **your** wilful criminal, malicious or deliberate acts.
- viii. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by **us**.
- ix. arising directly or indirectly from participant to participant liability.

Condition

If something happens that is likely to result in a claim, **you** must immediately notify **us** in writing. **You** must not discuss or negotiate **your** claim with any third party without **our** written consent. Any related correspondence or documentation that **you** receive must be sent immediately, unanswered, to **us**.

Please also refer to the general exclusions and conditions.

Section 11 Legal expenses

You can call **our** 24-hour legal helpline for advice on a travel related legal problem to do with **your** trip. **From within your home country phone 020 8603 9804** **From outside your home country phone +44 20 8603 9804**

You are covered up to the amount shown in the benefits schedule if **you** die, are ill, or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party. **We** will nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.

Please note

- **we** will not pay more than £40,000 in total for all persons insured on this policy.
- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

You are not covered for any claim;

- a. not reported to **us** within 90 days after the event giving rise to the claim.
- b. where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement.
- c. involving **legal action** between **you** and members of the same household, a **relative**, someone **you** were travelling with, or one of **your** employees.
- d. where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide.
- e. against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured under this policy or **our** agent.

Legal costs:

- a. for **legal action** that **we** have not agreed to.
- b. if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation.
- c. if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility.
- d. if **we**, **you** or **your appointed adviser** are unable to recover legal costs incurred following a successful claim for compensation. **We** will be entitled to receive such costs from the compensation **you** receive. Any repayment to **us** is limited to the actual costs incurred and will not be more than half of **your** compensation amount.
- e. awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols).
- f. for bringing **legal action** in more than one country for the same event.

Please also refer to the general exclusions and conditions.

Section 12 Transport disruption

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 if;

- a. during **your** outbound journey or transfer from the arrival airport, ferry port or station to **your** booked resort **you** are delayed by more than 8 hours beyond the scheduled arrival time as a result of the closure of roads or railways that is caused by avalanches or by snowfall or other extreme weather conditions, or
- b. **you** elect to abandon **your** trip and return home following such a delay that has required **you** to find alternative accommodation for at least 2 nights.

You are not covered

- a. if **you** arranged this insurance or booked **your** trip within 14 days of departure.
- b. for any expenses recoverable from **your** carrier or tour operator.
- c. for the cost of meals or drinks other than breakfast.
- d. if **you** are on a self-drive trip unless the road closure occurs within 20 miles of **your** booked resort.
- e. to claim under this section if **you** have also claimed under section 5 - travel delay or section 6 - missed departure from the same cause.
- f. the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Conditions

You must provide a written report from the carrier, police, relevant transport authority or tour operator to confirm the cause and extent of the delay.

Please also refer to the general exclusions and conditions.

Wintersports sections 13, 14 & 15

The following sections only apply if **you** have paid the appropriate additional **wintersports** premium as shown on **your** certificate.

Section 13 Ski equipment & other expenses

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 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked 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 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.

Special condition applicable to section 13

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	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	NIL

Please also refer to the general exclusions and conditions.

Section 14 Ski pack

You are covered up to the amount 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 in respect of each claim.
- b. loss or theft of ski pass not reported to the police within 24 hours of discovering the loss and a written report or reference obtained in the country where the incident occurred.

Please also refer to the general exclusions and conditions.

Section 15 Piste closure

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

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

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

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

Conditions

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

Please also refer to the general exclusions and conditions.

General exclusions

You are not covered for claims arising out of;

1. 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.
2. loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU Countries) have advised against travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage, expense or indemnity directly or indirectly resulting from or attributable to radioactive contamination of any nature.
4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. **you** travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.

6. **your** suicide or attempted suicide or **your** deliberate exposure to unnecessary danger (except in an attempt to save human life).
7. any epidemic or pandemic.
8. **you** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
9. **your** participation that was planned or intended at the time of arranging this insurance in **hazardous activities** 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.
10. **wintersports**, unless the appropriate premium has been paid to cover **wintersports**.
11. **you** taking part in civil commotions or riots of any kind.
12. any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
13. **you** breaking or failing to comply with any law whatsoever.
14. any financial incapacity, whether directly or indirectly related to the claim.
15. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
16. a tour operator failing to supply advertised facilities.
17. any government regulation or act.
18. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

General conditions

You must comply with the following conditions to have the 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. 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 **Voyager Insurance Services Ltd** on **01483 806 680** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.
2. **you** must tell **us** as soon as possible about any change in circumstance 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 person(s) to be insured under this policy. **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. **you** must tell **us** 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. **We** reserve the right not to cover such risks 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 risks shall attach unless **you** accept such terms, including any additional premium, before **you** depart.
4. **you** must advise **us** of any possible claim within 31 days of **your** return home. **You** must supply **us** with full details of all the circumstances and any other information and documents **we** may require.
5. **you** must keep any damaged articles that **you** wish to claim for and, if requested, send them to **us** at **your** own expense. If **we** pay a claim for the full value of an article, it will become **our** property.
6. **you** must agree to have medical examination(s) if required. In the event of **your** death, **we** are entitled to have a post mortem examination. All such examinations will be at **our** expense.
7. **you** must assist **us** to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work and Pensions) by providing all necessary details and by completing any forms.
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 all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
11. except for claims under section 3 - hospital stay benefit, section 4 - personal **accident** and 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.
12. **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.
13. **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.
14. this insurance is non-transferable. If a **trip** is cancelled for any reason 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.
15. 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.

Important notice

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 existing medical problems concerning 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. Allowance will be made for their age and likely condition.
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 **you** will be responsible for paying the first part of the claim under each applicable section.
7. **Reasonable care**
You need to take all reasonable care to protect yourself and **your** property, as **you** would if **you** were not insured. Any amounts the insurers will pay for property left **unattended** in a public place or **unattended** vehicle is very limited, as specified in the wording.
8. **Hazardous 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**.
9. **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.
10. **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.
11. **Fraudulent claims**
It is a criminal offence to make a fraudulent claim.

Complaints procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below.

Complaints regarding:

- A. The sale of your policy, please contact;

Voyager Insurance Services Ltd,
13-21 High Street, Guildford, Surrey, GU1 3DG.
Tel: 01483 806 680
Fax: 01483 569676
Email: enquiries@voyagerins.com

Complaints regarding:

- B. Your claim, please contact;

Customer Support,
Allianz Assistance,
102 George Street,
Croydon, CR9 6HD
Telephone: 020 8603 9853
Email: customersupport@allianz-assistance.co.uk

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If you are still not satisfied, you have the right to ask the Financial Ombudsman Service to review your case. This will not affect your right to take action against **us**. The address is:

The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square
London, E14 9SR
Tel: 0300 123 9123 or 0800 023 4567
Fax: 0207 964 1001

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

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided you with written confirmation that our internal complaints procedure has been exhausted. Please always quote your insurance reference and claim number and enclose copies of relevant documentation. This procedure is intended to provide you with prompt and practical assistance in dealing with any complaints but does not affect your legal rights.

Your statutory rights are not affected if you do not follow the complaints procedure above. For further information about your statutory rights contact your local authority, Trading Standards Service or Citizens Advice Bureau.

Cancellation rights

We hope **you** are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with **your** requirements, please return it to the issuing agent, within 14 days of receipt and **we** will refund **your** premium. **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. Thereafter **you** may cancel the policy at any time by writing to the issuing agent, however no refund of premium is payable.

Data protection notice

We and Voyager Insurance Services Limited care about **your** personal data.

This summary below and **our** full privacy notice explain how **we** protect your privacy and uses **your** personal data. **Our** full Privacy Notice is available at www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to Legal and Compliance Department, Allianz Assistance, 102 George Street, Croydon CR9 6HD.

For Voyager Insurance Services Limited's full privacy notice, please www.voyagertravelinsurance.co.uk/about/privacy-policy/

• How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as **your** insurance broker, doctors in the event of a medical emergency or airline companies in the event of repatriation

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

• Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who we deal with which provide part of the service to you such as in the event of a medical emergency;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given us **your** consent to do so.

• How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

• Where will your personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA). Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

• What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
 - Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
 - Request that **we** stop processing it, including for direct marketing purposes;
 - Request that **we** update it or delete it from **our** records;
 - Request that **we** provide it to **you** or a new insurer; and
 - File a complaint.
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• Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

• How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

For Allianz Assistance

- By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD
- By telephone: 020 8603 9853
- By email: AzPUKDP@allianz.com

For Voyager Insurance Services Ltd

- By post: Data Protection Officer, Voyager Insurance Services Ltd, 13-21 High Street, Guildford, Surrey, GU1 3DG
- By telephone: 01483 806680
- By email: data@voyagerins.com

This policy document is available in large print, audio and Braille. Please contact us on 01483 806 680 and we will be pleased to organise an alternative version for you.