

WEBroker travel insurance policy 2016

ref: VOY/WBB/2016

Valid for issue no later than 28th February 2017.

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 shown below apply for each person and each section of each claim, unless either the 'Double your excess' or the excess waiver option has been selected and this is shown on your certificate.

| Benefits schedule | Limits | Excess |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|---------------|
| 1. Cancellation or curtailment | £5,000 | £50* (£20)** |
| 2. Emergency medical expenses <i>including emergency repatriation including relatives additional expenses including emergency dental treatment</i> | £10,000,000 | £50* (£100)** |
| 3. Hospital stay benefit (amount per day) | £1,000 (£20) | 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> | £30,000 £5,000 £2,000 | Nil |
| 5. Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) £ max <i>abandonment (after 12 hours)</i> | (a) £40 (b) £20 (c) £200 £5,000 | Nil £50 |
| 6. Missed departure & journey disruption | £1,000 | £50 |
| 7. Baggage - overall limit (under 18's possessions limit) <i>maximum per item, pair or set total limit for all valuables emergency purchases (after 12 hours)</i> | £2,000 (£500) £250 £500 £200 | £50 Nil |
| 8. Personal money <i>cash limit (under 18's cash limit)</i> | £500 £250 (£50) | £50 |
| 9. Loss of passport | £500 | Nil |
| 10. Personal liability | £2,000,000 | £100 |
| 11. Legal expenses | £20,000 | £100 |
| 12. Timeshare cover - cancellation or curtailment | £1,000 | £50 |
| 13. Holiday financial protection | £3,000 | Nil |
| 14. Hijack (amount per day) | £1,000 (£100) | Nil |
| 15. Mugging (amount per day) | £500 (£50) | Nil |
| 16. Pet care (amount per day) | £500 (£50) | Nil |

Sections 17, 18 & 19 only apply if you have paid the appropriate additional wintersports premium for short stay and longstay policies. They are automatically included under annual multi-trip policies.

| | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|------------|
| 17. Ski equipment - overall limit <i>maximum per item, pair or set owned or borrowed maximum per item, pair or set hired necessary ski equipment hire (amount per day)</i> | £800 £500 £300 £150 (£50) | £50 Nil |
| 18. Ski pack | £400 | £50 |
| 19. Piste closure (amount per day) <i>(not applicable to longstay policies)</i> | £200 (£20) | Nil |

Section 20 only applies if you have paid the appropriate additional premium as shown on your certificate.

| | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|---------------------------------|
| 20. Enhanced travel disruption **** <i>extended cancellation or curtailment extended travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) £ max abandonment or additional expenses extended missed departure accommodation costs</i> | £5,000 (a) £40 (b) £20 (c) £200 £5,000 £1,000 £5,000 | £50 Nil £50 £50 £50 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|---------------------------------|

Optional extensions

If you have selected any additional policy options as shown on your certificate, please refer to the separate policy options wording provided. A copy is available upon request. A summary 'Policy options benefit schedule' can be found on page 2.

* Adults 65-84 years - £100 excess for cancellation or curtailment and medical claims only. Maximum excess any one claim or incident £100 (or £200 in respect of adults aged 65-84 years) for cancellation or curtailment and medical claims only. ** Loss of deposit claims only. *** For longstay policies the excess is increased to £100 for medical claims only. ****Applicable to travel arrangements that do not form part of a package holiday.

| Policy Features Table Annual Multi-Trip Features | |
|----------------------------------------------------------------------------------------|------------|
| Maximum age at start date | 74 |
| Maximum period per trip if aged 18-69 | 45 days |
| Maximum period per trip if aged 70-74 | 31 days |
| Business travel | Yes |
| Home country trips (min 2 nights using pre-booked pre-paid accommodation or transport) | Yes |
| Family members can travel separately | Yes |
| Wintersports - up to total maximum of | 21 days |
| Short Stay Features | |
| Maximum age at date of departure | 84 |
| Maximum period per trip | 60 days |
| Maximum period per trip if aged 75-84 for area 3 & 4 only | 31 days |
| Valid for departures prior to | 28/02/2018 |
| Longstay Features | |
| Maximum age at date of departure | 59 |
| Minimum trip duration | 2 months |
| Maximum trip duration | 18 months* |
| Valid for departures prior to | 28/02/2018 |

* maximum duration may be extended up to a maximum of 24 months subject to individual referral and must be agreed by us and confirmed in writing.

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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 and Northern Ireland.
- Area 2** The continent of Europe West of the Ural mountains, any country with a Mediterranean coastline, (excluding Algeria, Libya, Syria and Israel) Channel Islands, the Canary Islands, the Isle of Man, Madeira and Iceland.
- Area 3** Worldwide excluding North America, as defined.
- Area 4** Worldwide including North America, as defined.

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.

Stop-overs in a country within a higher area are insured provided they do not exceed 48 hours in each direction.

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



24 hour medical emergency and repatriation service

The nominated emergency service referred to in this policy is operated by Global Response Limited.

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 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 £250 (or the equivalent in local currency).

**In the case of medical emergency please contact Global Response on telephone number +44 (0) 2920 468794
Email: operations@global-response.co.uk
Please quote WEBroker 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 whilst abroad. 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 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 can apply for an EHIC online at www.ehic.org.uk or by telephoning 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.

Australia

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. In-patient 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 at www.humanservices.gov.au/medicare or by emailing medicare@humanservices.gov.au. 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.

Policy options benefits schedule

While your travel insurance can cover you as standard for leisure, business trips, cruise trips and various activities, there are a range of optional benefits available to you upon payment of an additional premium. Please refer to your broker for details. Please note that this is a summary of cover only. The separate Policy options wording which defines the cover, conditions and exclusions and relevant claims procedure, where different, will be issued upon receipt of the appropriate premium. A copy is available in advance upon request.

| The options below only apply if you have paid the additional premium, per option, and the selected option(s) is shown on your certificate. With the exception of Options 7 and 8, the limits shown below apply per person for each separate trip and the excesses shown below apply for each person and each section of each claim, unless either the 'Double your excess' or the excess waiver option has been selected and this is shown on your certificate. In respect of Options 7 and 8, i) the limits shown apply <u>per policy</u> irrespective of the number of insured persons and ii) the options to double or waive the excess do not apply. | | | | Limits | Excess |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|---------------------|--|-----------------------------------|-----------------------------------|
| Policy options benefits schedule | | | | | |
| Option 1 - Double your excesses All excesses on sections 1-20 of your travel insurance policy and any options selected below, listed on your certificate, are doubled, other than Section 25 & 26. | | | | As per applicable policy sections | Applicable excess x 2 |
| Option 2 - One way trip extended cover (up to 31 days) Cover within final destination country increased to a maximum of up to 31 days. | | | | As per applicable policy sections | As per applicable policy sections |
| Option 3 - Section 21. Business plus insurance | | | | | |
| 21.1. Business equipment - overall limit <i>maximum per item, pair or set samples</i> <i>emergency courier expenses</i> | | | | £1,000 £500 £500 £200 | £50 Nil Nil £50 |
| 21.2. Business equipment hire/delay after 12 hours (amount per day) | | | | £500 (£50) | Nil |
| 21.3. Business money (cash limit) | | | | £1,000 (£500) | £50 |
| 21.4. Staff replacement costs | | | | £2,500 | £50 |
| 21.5. Personal accident (additional to section 4) <i>maximum payable in the event of death</i> <i>maximum payable in the event of death if under 16</i> | | | | £30,000 £5,000 £1,000 | Nil |
| 21.6. Baggage delay - after 12 hours delay <i>after 24 hours delay for purchases made</i> | | | | £100 £500 | Nil Nil |
| Option 4 - Section 22. Golf insurance | | | | | |
| 22.1. Golf equipment - overall limit <i>maximum per item, pair or set</i> | | | | £2,000 £250 | £50 Nil |
| 22.2. Golf equipment hire (amount per day) | | | | £200 (£40) | Nil |
| 22.3. Green fees (amount per day) | | | | £300 (£75) | Nil |
| Option 5 - Section 23. Wedding insurance | | | | | |
| 23.1. Ceremonial attire | | | | £1,500 | £50 |
| 23.2. Wedding gifts, per couple (maximum per item, pair or set) | | | | £1,000 (£250) | £50 |
| 23.3. Wedding rings | | | | £250 | £50 |
| 23.4. Photographs and video recording | | | | £750 | £50 |
| Option 6 - Section 24. Cruise plus insurance | | | | | |
| 24.1. Rejoin your cruise | | | | £500 | £50 |
| 24.2. Missed port departure | | | | £1,000 | Nil |
| 24.3. Cabin/stateroom confinement (amount per day) | | | | £1,000 (£100) | Nil |
| 24.4. Itinerary change (per port) | | | | £500 (£100) | Nil |
| 24.5. Unused excursions | | | | £500 | £50 |
| 24.6. Cruise interruption | | | | £1,000 | Nil |
| Option 7 - Section 25. HolidayFromHellInsurance™ Travel Dispute Professional Fees | | | | £25,000 | £35 |
| Option 8 - Section 26. Gadget Insurance* | | | | | |
| 26.1 Overall limit | | Level 1** Level 2** | | £1,000 £2,000 | £50*** (£100 Loss) |
| Number of Gadgets insured | | Up to 3 Up to 5 | | £500 £750 | |
| Maximum per item | | | | £250 £250 | |
| 26.2 Unauthorised usage costs | | | | £250 £250 | £50 |
| *Note: 1) not available on Longstay policies over 90 days. 2) not available if resident outside the UK/CI/IOM | | | | | |
| ** level as shown on Your Certificate. | | | | | |
| ***Excess applicable to Accidental Damage, Theft, or Malicious Damage claims. | | | | | |

Important features

We would like to draw your attention to some important features of your insurance including;

1. Insurance document

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

2. Conditions and exclusions

Specific conditions and exclusions apply to individual sections of your insurance, whilst general exclusions and conditions will apply to the whole of your insurance.

3. Health

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

4. Property claims

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

5. Limits

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

6. Excesses

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

7. Claims arising from alcohol

We do not expect you to avoid alcohol during your trip, but will not cover any claim arising from excessive alcohol consumption, by which we mean where you have drunk so much alcohol that you have notably impaired your faculties and/or judgement and you need to make a claim. Please refer to general exclusions 9-11.

8. 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.

9. Sports & activities

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

10. Customer service

We always try to provide a high level of service. However, if you think we have not lived up to your expectations, please refer to the complaints procedure.

11. Cancellation rights

This insurance contains a 14 day 'cooling off' period during which you can return it and get a full refund, providing you have not travelled and there are no claims. We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation (please refer to "Cancellation rights" on page 5).

12. Fraudulent claims

It is a criminal offence to make a fraudulent claim.

Data protection and privacy statements

Data transfer consent

By purchasing this policy, you have consented to the use of data as described below.

Data Protection Policy

We are committed to protecting your privacy including sensitive personal information. 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, administrators, 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 share this information with other members of Our group companies (the group). We will provide an adequate level of protection to the 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

We will not use the data for marketing purposes. All information provided is used to manage this policy only.

Important conditions relating to health & activities

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

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. Please note that if you do contact **Voyager Healthcheck** when the appropriate answers are all NO then you will have to pay the additional premium quoted if you wish to cover your declared conditions. If you think you may have given us any incorrect answers or if you want any help, please contact **Voyager Healthcheck** on **01483 806666** as soon as possible and we will be able to tell you if we can still offer you cover.

1 Have you or your travelling companions been given a terminal diagnosis?

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?

No

3 Are you or your travelling companions aware of the need for an operation or course of treatment at a hospital or clinic or do you have any undiagnosed symptoms that require tests or investigation or are you awaiting the results of any tests or investigations?

No

4 Within the last 12 months, have you or your travelling companions suffered from, been investigated for, diagnosed with, received treatment or taken any medication for;

- a. any cancer or malignant condition.
- b. any lung related condition (other than stable, well controlled asthma that requires not more than 2 medications, including inhalers).
- c. any heart related condition (including angina)?

NB – You must contact Voyager Healthcheck if you take any medication for any of these conditions.

No

5 Have you or your travelling companions suffered from any other medical condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 12 months prior to the date this insurance was arranged or the date that you subsequently made arrangements for a trip?

NB – Continuing regular medication that is taken at home for a stable, well-controlled condition does not amount to "treatment" in this context and so does not need to be screened. If you or your travelling companions have stable conditions that require no more than 2 routine check-ups/reviews per year each then you do not need to be screened.

No

6 Has your or your travelling companions' doctor changed any regular prescribed medication in the last 3 months?

No

Your medical conditions (if any) will be covered.

7 Are you aware of any existing medical conditions suffered by non-travellers whose state of health is likely to cause you to cancel or amend your travel plans? If so, please contact **Voyager Insurance Services** on **01483 562662** to see what cover may be available.

8 Are you planning to take part in any hazardous activities (see general exclusions 12-16 on pages 9 & 10)? If so, please contact **Voyager Insurance Services** on **01483 562662** to see what cover may be available.

Yes

Yes

Yes

Yes

Yes

Yes

There is **no** cover for claims related directly or indirectly to these conditions.

There is **no** cover for claims related directly or indirectly to these conditions, however cover may be available by contacting **Voyager Healthcheck** on **01483 806666**

To avoid unnecessary extra cost, you should **only contact Voyager Healthcheck** if the answer to any of questions 4, 5 or 6 is **YES**. If all the appropriate answers are **NO** then there is no need to contact **Voyager Healthcheck** and your condition(s) will be covered.

Any special terms that are necessary will be explained to you and confirmed in writing. **Please note calls may be recorded.**

How to make a claim

For all claims other than medical emergencies please request an appropriate claim form by telephoning the number below or via their website. Please quote **WEBroker 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

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 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 section 13 - holiday financial protection, should be advised as soon as possible and in any event within the 14 days of the incident to;

MGA Cover Services Limited
Claims Department
Kemp House
152 City Road
London
EC1V 2NX
Email: claims@MGACS.com

MGA will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

Important information

Under European Union (EU) travel regulations, you are entitled to claim compensation from your carrier if any of the following happen:

1. **Denied boarding and cancelled flights**
If you check in on time but you are denied boarding because there are not enough seats available or if your flight is cancelled, the airline operating the flight must offer you financial compensation.
2. **Long delays**
If you are delayed for two hours or more, the airline must offer you meals and refreshments, hotel accommodation and communication facilities. If you are delayed for more than five hours, the airline must also offer to refund your ticket.
3. **Luggage**
If your checked-in luggage is damaged or lost by an EU airline, you must claim compensation from the airline within 7 days. If your checked-in luggage is delayed, you must claim compensation from the airline within 21 days of its return.
4. **Death or injury**
If you are injured in an accident on a flight by an EU airline, you may claim damages from the airline. If you die as a result of these injuries your family may claim damages from the airline.

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

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 Voyager Healthcheck or Voyager Insurance Services, as shown, 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.

Period of insurance

If you have paid the appropriate annual multi-trip travel insurance premium and you are under 75 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 the maximum number of days shown in the policy features table for the cover you have bought. Wintersports are covered up to the total number of days shown in the policy features table.

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.

If you have paid the appropriate longstay travel insurance premium, this insurance allows you to return to your home country for short term visits of up to two weeks, as long as they are not subject to a claim. Cover is temporarily suspended for the duration of these visits.

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 policy features table.

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.

Personal money (section 8) will be covered from the time of collection but not more than 72 hours before travel.

If you are going on a one-way trip all cover will finish 48 hours after your arrival in the country of final destination, unless you have selected and paid the additional premium for the one way trip extended cover option and this is shown on your certificate. In this instance, your cover will finish at the date you have selected after arrival in the country of final destination up to a maximum of, but no more than, 31 days from the date of 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.

Important note notwithstanding the period definition above, if you have already departed on your trip prior to purchasing your travel insurance, cover is available, subject to;

- a. all cover must start on the day following purchase.
- b. no cover applies in respect of pre-existing medical conditions and no screening is available.
- c. 14 day waiting period before medical expenses cover commences in respect of illness if departure from home country was more than 7 days before purchase date.

Insurers

This insurance is arranged by Voyager Insurance Services Ltd. Sections 1-12 & 14-20 are underwritten by Sirius International Insurance Corporation UK Branch, Floor 4, 20 Fenchurch Street, London, EC3M 2BY. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202912. Member of the Association of British Insurers.

Section 13 - holiday financial protection is provided by MGA Cover Services Limited and underwritten by CBL Insurance Europe Limited, 13-17 Dawson Street, Dublin 2, Ireland.

Voyager Insurance Services Ltd and MGA Cover Services Limited are authorised and regulated by the Financial Conduct Authority. FRN 305814 & 203120, respectively.

You can check these details 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.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this contract. If you are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100 and on their website at www.fscs.org.uk.

Choice of Law and Jurisdiction

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

Interest

No sum payable under this policy shall carry interest.

Rights of Third Parties

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

Cancellation rights

We hope you are happy with the cover this policy provides.

However if after reading this certificate and wording, this insurance does not meet with your requirements, there is a 14 day "cooling off period" during which you can return it to the issuing agent, and any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred. We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation. 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.

Definitions

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

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

Bodily injury means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

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.

Certificate means the policy schedule and certificate of insurance issued by us in respect of this policy which sets out the names of the persons insured, destination and/or the territorial limits of coverage, the period of insurance, any alterations of coverage or policy options selected by you and any other special conditions and terms. This along with this policy wording, the policy options wording (if applicable to any options selected by you and the additional premium paid), any endorsements or special terms issued by us, your application and declarations made to us or our agents, form the contract of insurance between you and us.

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

European Economic Area (EEA) means all the countries of the European Union (EU) plus Iceland, Liechtenstein and Norway.

Excess means the first part of each and every claim that you are responsible for paying per incident claimed for, under each section by each insured person, unless the excess waiver option has been selected and this is shown on your certificate.

Existing medical condition means any condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 12 months prior to;

1. the date that this insurance was arranged, or
2. the date that you subsequently made arrangements for a trip (if this is an annual multi-trip policy), or
3. the date that you extended the original period of insurance, whichever is the latest.

Family means two adults and all of their children (including foster children) aged 17 and under (20 and under if in full time education). All persons must live at the same address. On annual multi-trip policies all insured persons are entitled to travel separately providing all travellers are named on the certificate of insurance.

Home means your normal place of residence in your home country.

Home country means your usual place of residence in the United Kingdom, Channel Islands, Isle of Man or the European Economic Area (EEA).

Illness means any disease, infection or bodily disorder which is unexpectedly contracted by you whilst on your trip or unexpectedly manifests itself for the first time during your trip.

Manual work means work that involves;

- i. hands-on use, installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, heavy power tools and industrial machinery, and
- ii. hands-on electrical and construction work or work above two storeys or 3 metres above ground level (whichever is the lower), building sites, any occupation involving heavy lifting;

unless your proposed activity or work is declared to us and confirmed in writing. Please contact Voyager Insurance Services Ltd on 01483 562662. We reserve the right to apply special terms or conditions and/or charge an additional premium as we think appropriate. Please refer to the manual work notes on page 11 for details of work that is not considered manual work.

Medical practitioner means a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to you or any person who you are travelling with.

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

North America means the United States of America, Canada, Mexico, the Caribbean islands, Bahamas & Bermuda.

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

Personal money means cash, being bank notes

and coins, travellers' cheques, travel tickets and accommodation vouchers carried by you for your personal use.

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 permanently resides in the United Kingdom, Channel Islands, Isle of Man or the European Economic Area (EEA) and is registered with a medical practitioner in their home country.

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

Terrorism means an act, including but not limited to the use of force or violence and/or the 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 person with whom you are travelling or have arranged to travel with.

Trip means any holiday, leisure or business trip which begins and ends in your home country and for which you have paid the appropriate premium.

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

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

Valuables means cameras and other photographic equipment, audio and video equipment, computers, all discs, CDs, tapes and cassettes, other electronic or electrical equipment or devices of any kind (including but not limited to mobile phones, MP3 or 4 players, tablets, ebooks, DVD's, films, cartridges and headphones), 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. We are solely obligated and liable for all covers and benefits provided under the terms of this policy wording, policy options wording, certificate and any endorsements.

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

You and your means each person for whom the premium has been paid, is shown on your certificate and whose age does not exceed the maximum shown in the policy features table. You must be resident in the United Kingdom, Channel Islands, Isle of Man or the European Economic Area (EEA) and registered with a medical practitioner in your home country. Each person is separately insured.

Definitions - applicable to section 13 only, where different to above

End Suppliers means Scheduled Airline, Rail Operators including Eurostar, Eurotunnel, Ferry and Cruise Operators, Coach Operators, Transfer Companies, Car Hire Companies, Hotels and Apartments, Villas abroad and cottages in the UK, Caravan sites, Campsites, Mobile Homes, and Camper Rentals, Destination Management Company, Safaris, Excursions, Theme Parks such as Disneyland Paris, Tour Operators, Travel and Booking Agents and Consolidators.

Mode of Transport means Scheduled Airline (as defined below), Train (i.e Eurostar and Eurotunnel), Coach, Ferry, Cruise Ship.

Irrecoverable Loss means deposits and charges paid by You for Your Trip which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the End Supplier or another insurance company or a government agency or a travel agent or credit card company.

Trip means The Outward Journey and Return Journey on a mode of transport booked and paid for by You.

Scheduled Airline - means an airline upon whom Your Trip depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Insolvency or Financial Failure means an event causing the cancellation of all or part of Your Trip happening after You purchased this insurance which results in the End Supplier no longer carrying on its business or service as a result of financial failure within the meaning of the Insolvency Act 1986 or any statutory modification or re-enactment thereof or a similar legal action in consequence or debt under the jurisdiction of a competent court in another country.

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 excursions) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance;

- a. the accidental bodily injury, unexpected illness or death of you, your travelling companion, your business colleague or person with whom you intended to stay.
- b. the accidental bodily injury, unexpected illness or death of your relative or the relative of your 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. 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 aware of the need for an operation or course of treatment at a hospital or clinic or do you have any undiagnosed symptoms that require, tests or investigation or are you awaiting the results of any tests or investigations.
- d. any directly or indirectly related claims if, within the last 12 months, you or your travelling companions

have suffered from, been investigated, treated for or diagnosed with;

- i. any cancer or malignant condition.
- ii. any lung related condition (other than stable, well controlled asthma that requires no more than 2 medications, including inhalers).
- iii. any heart related condition (including angina).
- iv. any existing medical condition, as defined.

We may agree not to apply (d) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact **Voyager Healthcheck** on **01483 806 666**

- e. 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 562662**
- f. any costs incurred in respect of visas obtained in connection with the trip.
- g. disinclination to travel.
- h. failure to obtain the necessary passport, visa or permit for your trip.
- i. the cost of this policy.
- j. claims arising from your anxiety, stress, depression or any other mental or nervous disorder unless you provide a medical certificate from a registered mental health professional stating that this necessarily prevented you from travelling.
- k. the cost of your unused original tickets where our nominated emergency service or we have arranged and paid for you to come home following curtailment of the trip. If however you have not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate you to your home.

Please note that curtailment claims will be calculated from the day you return to your home country, or, you are admitted to hospital as an inpatient 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 as soon as possible. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- b. (for curtailment) wish to return home earlier than your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their 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 you sustaining accidental bodily injury, unexpected illness or death during your trip in respect of;

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to your home country, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the benefits schedule provided that it is for the immediate relief of pain only.
- b. additional travel and accommodation expenses (on a bed & breakfast basis) to enable you to return home if you are unable to travel as originally planned.
- c. additional travel and accommodation expenses (on a bed & breakfast basis) for;
 - i. a travelling companion to stay with you and accompany you home, or
 - ii. a relative or friend to travel from your home country to stay with you and accompany you home.
- d. returning you 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, your necessary additional travel expenses to return home following the death, injury or illness of a travelling companion insured by us or of your (or your travelling companion's) relative or business colleague in your home country.

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 EHC or any other reciprocal agreement.
- b. any directly or indirectly related claims if at the time this insurance was arranged and each time you make arrangements for a trip;
 - i. you or your travelling companions have been given a terminal diagnosis, or
 - ii. you or your travelling companions are planning to travel against the advice of a medical practitioner or travelling specifically to seek, or you know you will need, medical treatment while you are away, or
 - iii. you or your travelling companions are aware of the need for an operation or course of treatment at a hospital or clinic or do you have any undiagnosed symptoms that require, tests or investigation or are you awaiting the results of any tests or investigations.
- c. any directly or indirectly related claims if, within the last 12 months, you or your travelling companions have suffered from, been investigated, treated for or diagnosed with;
 - i. any cancer or malignant condition.
 - ii. any lung related condition (other than stable, well controlled asthma that requires no more than 2 medications, including inhalers).
 - iii. any heart related condition (including angina).
 - iv. any existing medical condition, as defined.

We may agree not to apply (c) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact **Voyager Healthcheck** on **01483 806 666**

- 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 562662**
- e. any treatment or surgery;
 - i. which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.
 - ii. which in the opinion of our nominated emergency service is considered to be cosmetic, experimental or elective.
 - iii. carried out in your home country or more than 12 months after the expiry of this insurance.
 - iv. not given within the terms of any reciprocal health agreements, wherever such agreements exist.
- f. any expenses incurred after the date which, in the opinion of our nominated emergency service, you should be moved to an alternative treatment facility or be repatriated to your home country but despite which advice, you decide not to be moved or repatriated.
- g. any expenses related to treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by our nominated emergency service.
- h. any expenses incurred in England, Scotland, Wales or Northern Ireland which are funded by, or are recoverable from, the health authority in your home country.
 - i. any expenses for treatment not related to the injury or illness which necessitated your admittance to hospital.
 - j. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
 - k. claims related to manual work unless declared to and accepted by us.
 - l. the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
 - m. the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.
 - n. normal pregnancy, without any accompanying bodily injury, illness or complication. This section is designed to provide cover for unforeseen events, accidents and illnesses and normal childbirth would not constitute an unforeseen event.
 - o. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

- p. the cost of your unused original tickets where our nominated emergency service or we have arranged and paid for you to come home following curtailment of the trip. If however you have not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate you to your home.

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

- our nominated emergency service is contacted as soon as possible and their prior authority obtained if it appears likely that you require admission to hospital, you require medical treatment which will cost more than £250 (or the equivalent in local currency) or if you wish to return home earlier than your original plans. 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.
- 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 MEDICARE in Australia.

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 whilst outside of your home country that is covered under section 2 - Emergency medical expenses.

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

Section 4 Personal accident

You are covered for the amount shown in the benefits schedule if you have an accident whilst you are on your trip which is the sole and independent cause of your death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the accident.

If you are aged under 16 at the date of the accident, the amount you are covered for in the event of your death is shown in the benefits schedule.

Payment under this section in respect of all the consequences of an accident shall be limited in total to the amount shown in the benefits schedule. In the event of your death within 12 months of the accident, the total payment will be limited to the amount shown for death.

Accident means that you suffer bodily injury as a result of an identifiable and unexpected external cause.

Permanent total disablement means that for the twelve months following your accident you are totally unable to work in any occupation for which you are suited by experience, education or training 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;

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

You are not covered for

- claims resulting from motorcycling.
- claims arising out of manual work.
- 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.

Please also refer to the general exclusions and conditions.

Section 5 Travel delay & abandonment

Travel delay

You are covered up to the amounts (a), (b) and (c) shown in the benefits schedule if the departure of the public transport on which you are booked to travel is delayed by at least 12 hours.

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

Abandonment

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

You are not covered

- for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- if you fail to check-in on time.
- if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- for the amount of the excess shown in the benefits schedule in respect of each claim for abandonment.
- any claims arising from a volcanic ash cloud.
- to claim under this section if you have claimed under section 6 - missed departure & journey disruption from the same cause.

Please also refer to the general exclusions and conditions.

Section 6 Missed departure & journey disruption

You are covered up to the amount shown in the benefits schedule for necessary additional travel and accommodation expenses that you incur;

Missed departure

to get you to your trip destination if you arrive at any departure point shown in your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of;

- the failure of public transport, or
- a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

Catastrophe

because you are forced to move from pre-booked accommodation to continue your trip or, if the trip cannot be continued, to return home as a result of;

- fire, lightning or explosion rendering the pre-booked accommodation uninhabitable,
- local medical epidemic or directive from a qualified national or local authority directly affecting the area where the pre-booked accommodation is,
- hurricane, storm or other natural disaster that threatens your safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable, or
- civil unrest, rebellion or war directly affecting the area where you are.

Alternative travel & accommodation arrangements

to get you to your trip destination if the transport arrangements that you originally booked are cancelled or will be delayed by more than 24 hours beyond the departure time shown in your itinerary because of;

- a serious fire, storm or flood damage to the departure point.
- industrial action or strike.
- bad weather.
- mechanical breakdown of the international train or sea vessel.
- grounding of the aircraft due to a mechanical or structural defect.
- withdrawal of public transport services or closure of any airport, sea port or railway station from which you are booked to travel on the instructions of a competent national or local authority, or
- the financial failure of the transport provider.

You are not covered

- for the amount of the excess shown in the benefits schedule in respect of each claim.
- for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- to claim under this section if you have claimed under section 5 - travel delay and abandonment, from the same cause.
- your own decision not to stay in your pre-booked accommodation when the official directives from qualified national or local authorities state is safe and

acceptable to do so, unless the Foreign and Commonwealth Office deem otherwise.

- any costs, expenses or compensation recoverable from a tour operator, airline, hotel or other service provider or that they are legally liable to pay.
- any amounts recoverable from any other insurance policy, bond, credit/debit card provider or from any other source.
- any extra costs incurred for accommodation or transport of a higher standard or fare category than that which you originally booked.
- any expenses that would normally have been incurred during your trip.
- any claim where you were travelling against the advice of the Foreign and Commonwealth Office or other national or local authorities.
- any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to your departure for that area.
- any claims arising from a volcanic ash cloud.
- any claim unless;
 - you had planned to arrive at your departure point in advance of your earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.
 - you provide a report from the repairers if your claim is because of breakdown or accident to your car.
 - you provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the catastrophe leading to a claim under this section.
 - you contacted our nominated emergency service and obtained their prior authority before you made any arrangements to return home by any means other than your original pre-booked transport.

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;

- your baggage,
- 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 items (for example clothing, medication 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

- the amount of the excess shown in the benefits schedule in respect of each claim, except for emergency purchases.
- more than the amount shown in the benefits schedule for any one item, pair or set in respect of baggage and valuables.
- any additional value an item may have because it forms part of a pair or set.
- more than £100 in total for baggage stolen from an unattended motor vehicle between the hours of 8p.m. and 8a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- 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.
- breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- loss or theft of or damage;
 - to household goods, bicycles, waterborne craft and their fittings of any kind.
 - to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
 - to watersports and ski equipment.
 - to contact lenses, dentures and hearing aids.
 - to baggage in transit unless reported to the carrier immediately and a written Property Irregularity Report is obtained.
 - to baggage sent by post, freight or any other form of unaccompanied transit.
 - to sports clothes and equipment whilst in use.
 - caused by moth or vermin or by gradual wear and tear in normal use.
 - caused by any process of cleaning, repairing or restoring.
 - caused by leakage of powder or fluid from containers carried in your baggage.
- mechanical or electrical breakdown.

- i. more than £50 in respect of 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. loss or theft from an unattended motor vehicle at any time.
- c. more than the amount shown in the benefits schedule in respect of all cash carried by you whoever it may belong to.
- d. any loss resulting from shortages due to error, omission or depreciation in value.
- e. 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 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. In any event, you are not covered for loss or theft of valuables or personal money whilst unattended unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- b. any loss or theft unless reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained in the country where the incident occurred.
- c. loss of bonds or securities of any kind.
- d. delay, detention, seizure or confiscation by customs or other officials.

Special conditions applicable to sections 7, 8 & 9

It is a requirement of this insurance that you must:

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

Please also refer to the general exclusions and conditions.

Section 10 Personal liability

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

- a. accidental bodily injury, including death, illness and disease to a person, and/or
- b. accidental loss of or damage to material property (property that is both material and tangible).

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability for;
 - i. bodily injury, illness or disease of any person who is your relative, a travelling companion, or under a contract of employment, service or apprenticeship with you when the bodily injury, illness or disease arises out of and in the course of their employment to you.
 - ii. loss or damage to property belonging to or held in trust by or in the custody or control of you other than temporary accommodation occupied by you in the course of the journey;
 - iii. bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by you or on behalf of you of aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns).
 - iv. bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity.
 - v. fraudulent, dishonest or criminal acts of you or any person authorised by you.
 - vi. any claim 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) howsoever 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 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 prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
- b. no admission, offer, promise, payment or indemnity shall be made by or on behalf of you without our prior written consent.
- c. every claim notice, letter, writ or process or other document served on you shall be forwarded to us immediately upon receipt.
- d. we shall be entitled to take over and conduct in your name the defence or settlement of any claim or to prosecute in your name for our own benefit any claim for indemnity or damages against all other parties or persons.
- e. we may at any time pay you in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made we shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Please also refer to the general exclusions and conditions.

Section 11 Legal expenses

You are covered up to the amount shown in the benefits schedule for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

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

Definitions applicable to this section

Legal expenses means;

- a. fees, expenses and other disbursements reasonably incurred (as determined by our legal counsel) by a legal representative in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused your bodily injury, death or illness.
- b. fees, expenses and other disbursements reasonably incurred (as determined by our legal counsel) by a legal representative in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
- c. costs that you are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

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

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability for;
 - i. any claim reported to us more than 12 months after the beginning of the incident which led to the claim.
 - ii. legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against you.
 - iii. legal expenses incurred before receiving our prior written approval, unless such costs would have been incurred subsequently to our approval.
 - iv. legal expenses incurred in connection with any criminal or wilful act committed by you.
 - 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. fines, compensation or other penalties imposed by a court or other authority.
 - vii. legal expenses incurred after you have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or you not accepting an offer from us to settle a claim.
 - viii. legal expenses which we consider to be unreasonable or excessive or unreasonably incurred (as determined by our legal counsel).
 - ix. actions between individuals named on the schedule.
 - x. legal expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

Conditions

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

legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

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

Please also refer to the general exclusions and conditions.

Section 12 Timeshare cover

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

Timeshare cancellation charges

The management and exchange fees you have paid or for which you are legally liable, plus up to 5% of the original purchase price of the contracted timeshare week(s) owned by you which are unused and are not recoverable from any other source in the event that you are unable to proceed with your pre-booked travel arrangements due to one of the stated covered reasons for cancellation under section 1 Cancellation and Curtailment on page 4 of the policy wording.

Timeshare curtailment costs

The pro-rata proportion of the management and exchange fees you have paid or for which you are legally liable for the number of scheduled nights not spent overseas, in the event that you curtail your trip as a result of one of the stated covered reasons for curtailment under section 1 Cancellation and Curtailment on page 4 of the policy wording.

You are not covered for any claim if you have purchased a longstay policy.

Please also refer to the general exclusions and conditions.

Section 13 Holiday financial protection

This cover is provided MGA Cover Services Limited and underwritten by CBL Insurance Europe Limited 2nd Floor 13 - 17 Dawson Street, Dublin 2, Ireland. Company Registration: 218234 who are authorised and regulated by the Financial Conduct Authority registration number 203120.

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

- a. up to the amount shown in the benefits schedule for; irrecoverable sums paid in advance in the event of insolvency of an End Supplier associated with your trip prior to departure, or
- b. in the event of insolvency of the End Supplier after departure;
- i. additional pro rata costs incurred by you in replacing that part of the arrangements to a standard or class no better than that originally booked, or
- ii. if curtailment of the trip is unavoidable - the cost of return transportation to your home country to a standard or class no better than that originally booked, provided that, where practicable, you shall have obtained our approval prior to incurring the relevant costs by contacting us as set out in the claims procedure.
- c. any losses that are not directly associated with the incident that caused you to claim are limited to £1,500. For example, loss due to being unable to reach your pre-booked hotel, villa, car hire or cruise following the financial failure of an airline.

You are not covered for

- a. any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip;
- b. any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip;
- c. any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation;
- d. any form of travel delay or other temporary disruption to your trip;
- e. any loss sustained by you when the insurance policy or other evidence or coverage was effected after the date of the first threat of insolvency or financial failure (as defined herein) of the End Supplier or other relevant company was announced;
- f. any loss for which a third party is liable or which can be recovered by other legal means.
- g. anything mentioned in the General Exclusions unless specifically insured under this section.

Please also refer to the general exclusions and conditions.

Important - This policy provides cover ONLY in the event that you cannot recover your losses from any other source. In the event of a loss, you should first make your claim against your holiday provider, CAAATOL, your credit or debit card provider under section 75 of the Consumer Credit Act 1974 or against any other insurance policy which provides compensation for your loss. This policy will only make payments less the value of any compensation you have received from any other source.

Section 14 Hijack

You are covered up to the amount shown in the benefits schedule for each complete 24 hour period and in total if you are prevented from reaching your trip destination as a result of the aircraft or sea vessel in which you are travelling being hijacked.

You are not covered for

- a. any claim relating to the payment of ransom.
- b. any claim where the hijack has not been reported to or investigated by the police or local authority and a written report provided to us confirming that you were involved and the duration of the hijack during which you were unlawfully detained.

Please also refer to the general exclusions and conditions.

Section 15 Mugging

You are covered up to the amount shown in the benefits schedule for each complete 24 hour period and in total if you are hospitalised during your trip because of bodily injuries sustained during a mugging or similar violent and unprovoked attack.

You are not covered for

- a. any claim unless you can provide a report from the local police to confirm the incident.
- b. any claim unless our nominated emergency service were contacted as soon as possible after your admission to hospital.
- c. any claim unless you can provide medical evidence from the treating doctor to confirm the injuries and treatment given.
- d. any claim as a result of an act of a relative, another insured person under this policy or an individual who resides with you on a permanent basis.

Please also refer to the general exclusions and conditions.

Section 16 Pet care

You are covered up to the amount shown in the benefits schedule for each complete 24 hour period and in total for extra kennel and/or cattery costs for your dog or cat if you are delayed in returning from your trip because of death, bodily injury or illness or there is a delay to the public transport that cannot be avoided.

You are not covered for any claim unless you can provide written confirmation of either the cause and duration of the delay from the public transport provider or, where appropriate, medical evidence to confirm the death, illness or bodily injury.

Please also refer to the general exclusions and conditions.

Wintersports sections 17, 18 & 19

The following sections only apply if you have paid the appropriate additional wintersports premium for short stay and longstay policies. They are automatically included under the annual multi-trip option.

Section 17 Ski equipment and other expenses

You are covered up to the amount 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 8p.m. and 8a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked and whilst out of sight wherever possible either inside the vehicle or to a purpose designed ski rack.
- c. damage to ski equipment whilst in use for race training or racing.
- d. your damaged ski equipment unless returned to the United Kingdom for our inspection.
- e. loss or theft of ski equipment not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained in the country where the incident occurred.
- f. loss or theft of, or damage to, ski equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- g. loss or theft of, or damage to, ski equipment over 5 years old.
- h. loss or theft of ski equipment left unattended in a public place.

Special conditions applicable to section 17

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

| 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 18 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 bodily 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. any claim not substantiated by a police and/or a medical report.

Please also refer to the general exclusions and conditions.

Section 19 Piste closure

Not applicable to longstay policies. Valid for the period 1st December to 31st March only.

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

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

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

Conditions

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

Please also refer to the general exclusions and conditions.

Section 20

Enhanced travel disruption

The following section only applies if you have paid the appropriate additional premium as shown on your certificate. Applicable to travel arrangements that do not form part of a package holiday.

Extended cancellation or curtailment

Section 1 – Cancellation or curtailment is extended to include the following cover.

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 excursions up to a value of £100) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance;

- a. you were not able to travel and use your pre-booked accommodation, or
 - b. the trip was curtailed before completion; as a result of the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling issuing a directive;
1. prohibiting all travel or all but essential travel to, or
 2. recommending evacuation from; the country or specific area or event to which you are travelling, providing the directive came into force after you purchased this insurance or booked the trip (whichever is the later), or in the case of curtailment after you had left your home country to commence the trip.

Extended Travel delay & abandonment

Section 5 – travel delay is extended to include the following cover.

You are covered for either;

Travel delay

1. up to the amounts (a), (b) and (c) shown in the benefits schedule if the public transport on which you are booked to travel is cancelled or delayed, leading to your departure being delayed for more than 12 hours at the departure point of any connection, or

Abandonment or additional expenses

2. up to the amount shown in the benefits schedule in respect of;
 - a. irrecoverable unused travel and accommodation costs (including unused pre-booked excursions up to a value of £100) and other pre-paid charges which you have paid or are contracted to pay because you choose to abandon your trip as a result of;
 - i. the public transport on which you are booked to travel from your home country being cancelled or delayed for more than 12 hours, or
 - ii. you being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight can be provided within 12 hours, or
 - b. suitable additional travel and accommodation expenses (on a bed & breakfast basis) necessarily 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 are booked to travel being cancelled, delayed for more than 12 hours, diverted or redirected 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 can be provided within 12 hours and you choose to make other travel arrangements.

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 provider. You cannot claim under both subsection 1 or subsection 2 for the same event.

Extended missed departure

Section 6 – Missed departure is extended to include the following cover.

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

- a. strike, industrial action, adverse weather conditions, or disruption due to a volcanic eruption, or
- b. you being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within a time that would enable you to make your planned onward journey.

Accommodation costs

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

1. any irrecoverable unused accommodation costs (including unused pre-booked excursions up to a value of £100) and other pre-paid charges which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation, or
2. additional travel and accommodation costs necessarily incurred;
 - a. up to the standard of your original booking, if you need to move to other accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation, Or
 - b. with the prior authorisation of our nominated 24 hour emergency service, to repatriate you to your home country if it becomes necessary to curtail the trip;

as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting your accommodation or resort. You cannot claim under subsection 1 and subsection 2 for the same event.

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim, except for claims under subsection 1 of the extended travel delay cover.
- b. any claim under this section which is also covered under section 1 – Cancellation or curtailment, section 5 – Travel delay or section 6 – Missed departure for the same event.
- c. claims arising directly or indirectly from;
 - i. strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which you were travelling existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
 - ii. an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
 - iii. denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport provider or their handling agents.
 - iv. any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators), a credit/debit card provider or for which you receive or are expected to receive compensation or reimbursement.
 - v. any costs incurred by you which are recoverable from the public transport provider, a credit/debit card provider or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or any other assistance.
 - vi. any accommodation costs, charges and expenses where the public transport operator has offered suitable alternative travel arrangements.
 - vii. any costs for normal day to day living such as food and drink which you would have expected to pay during your trip.

Special conditions relating to claims

(applicable to all extended sections of cover)

- a. if you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip, the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
- b. you must get (at your own expense) written confirmation from the provider of the accommodation (or their administrators), the local police or relevant authority that you could not use your accommodation and the reason for this.

- c. (for curtailment claims only) you must tell our nominated emergency service as soon as possible of any circumstances making it necessary for you to return home and before any arrangements are made for your repatriation.
- d. you must check in according to the itinerary supplied to you unless your tour operator or airline has requested you not to travel to the airport.
- e. you must get (at your own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- f. you must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
- g. you must get (at your own expense) written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

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, invasion, acts of foreign enemies, terrorism, 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. This is not applicable, however, in respect of claims under section 2 - Emergency medical expenses arising through terrorism (other than losses arising from nuclear, chemical and biological exposures) unless you planned to travel to areas that were publicly known to be affected or threatened by such risks (please see general condition 3).
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 all or all but essential 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. you being exposed to the utilisation of nuclear, chemical or biological weapons of mass destruction.
5. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
6. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
7. your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
8. sexually transmitted diseases.
9. your excessive consumption of alcohol or use of drugs.
10. your alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
11. any claim which is as a result of you having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
12. your participation that was planned or intended at the time of arranging this insurance in activities of a hazardous nature except as listed on pages 11 under activities levels Leisure, Action & Action Plus, (where the appropriate additional premium has been paid and is shown on your certificate), 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.
13. wintersports, as defined, except when this insurance is taken in connection with a wintersports trip and the appropriate premium paid as provided for under the activities levels Leisure, Action or Action Plus. In no event, however, is cover granted for wintersports if you are aged over 74 or for ski jumping, big air,

aerials, freestyle or stunting.

14. scuba diving if you are;
 - i. not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor, or
 - ii. diving to a greater depth than 30m (or 40m under the Action activity option, subject to payment of the appropriate additional premium as shown on your certificate), or
 - iii. diving alone.
15. racing or race training of any kind (other than on foot or sailing) except as provided for under the activities levels Leisure, Action or Action Plus.
16. your participation or engagement in manual work, professional sports, motor rallies and motor competitions, flying except as a fare paying passenger in a fully licensed passenger-carrying aircraft.
17. you taking part in civil commotions or riots of any kind.
18. any other loss, damage or additional expense following on from the event for which you are claiming, unless we provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury, illness or disease.
19. you breaking or failing to comply with any law whatsoever.
20. your financial incapacity, whether directly or indirectly related to the claim except as provided for under section 1 - Cancellation or curtailment (e).
21. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier except as provided for under section 13 - Holiday financial protection.
22. a tour operator failing to supply advertised facilities.
23. any government regulation or act.
24. you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
25. you travelling against the advice of a medical practitioner.
26. any search and rescue costs unless related to winter sports insured by this policy.
27. your failure to obtain any recommended vaccines, inoculations or medications prior to your trip departure and take the complete course of any recommended medications, wherever such precautions are strongly recommended (or would have been but you failed to seek suitable alternative advice) in the light of your age, personal medical history, circumstances and travel plans.

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. you must answer the questions relating to health and activities shown on page 3 of this policy truthfully and to the best of your knowledge and contact us, as shown, 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 notify **Voyager Insurance Services Ltd** on **01483 562662** as soon as possible about any change in circumstances which affects your policy, including you, a person you are travelling with, a business colleague or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional persons(s) to be insured under this policy. We have the right to reassess your coverage, policy terms and/or premium after you have advised us of any such change this may include us accepting a claim for the cancellation charges applicable at that time if no suitable or alternative cover for your changed circumstances can be provided. 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 notify **Voyager Insurance Services Ltd** on **01483 562662** 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 trips or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such trips shall attach unless you accept such terms, including any additional premium, before you depart.

4. you must advise the claims handlers of any possible claim as soon as possible. You must supply them with full details of all the circumstances and any other information and documents we may require.
5. you must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
6. you must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
7. you must 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.
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, section 5 - Travel delay, section 14 - Hijack, section 15 - Mugging & section 16 - Pet care, 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. no refund of premium will be allowed after the 14 day cooling off period following the date of purchase of this insurance nor after any travel has begun nor if an incident has occurred, a claim has been made or is intended to be made.
15. 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.
16. 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.
17. we shall not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.

Complaints procedure

We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received please contact us. When you contact us please give us your name and contact telephone number. Please also quote your policy and/or claim number and the type of policy you hold.

Making your complaint

If your complaint relates to the sale or administration of your policy, please contact the agent from where you bought your policy or;

Voyager Insurance Services Ltd
13-21 High Street, Guildford, Surrey, GU1 3DG.
Tel: 01483 562662
Fax: 01483 569676

Email: enquiries@voyagerins.com

If your complaint relates to a claim on your policy, please contact;

Compliance Manager,
Sirius International Insurance Corporation
UK Branch,
Floor 4, 20 Fenchurch Street,
London, EC3M 3BY
Tel: 0203 7723111
SiriusLondon.Complaints@Siriusgroup.com

For all complaints relating to claims under section 13 - holiday financial protection, please contact;

MGA Cover Services Limited
Customer Services,
Kemp House,
152 City Road,
London,
EC1V 2NX
Email: info@mgacs.com

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further;

Beyond your insurer

Should you remain dissatisfied following the final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action.

If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below.

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

Our promise to you

We will;

- acknowledge all complaints promptly.
- investigate quickly and thoroughly.
- keep you informed of progress.
- do everything possible to resolve your complaint.
- use the information from complaints to continuously improve our service.

Activities - Cover options

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

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

Please also refer to the general exclusions and conditions.

Leisure

This policy automatically covers you to undertake the activities listed below on an amateur basis (subject to payment of the appropriate Wintersports premium for those activities marked as W/S below).

Abseiling;
Aerobics;
Angling;
Archery;
Athletics;
Badminton;
Ballooning;
Banana boating;
Baseball;
Basketball;
Biathlon;
Big foot skiing (W/S);
Black water rafting;
Boating (any craft less than 10 metres long, inside 12 mile limit);
Boardsailing;
Bowls;
Bowling;
Bungee jumping (incidental 1-3 jumps);
Camel riding;
Canoeing (grades 1-3);
Clay pigeon shooting;
Climbing (indoor only);
Cricket;
Croquet;
Cross country skiing (W/S);
Curling;
Cycling (recreational, not BMX, competition or stunting);
Dance;
Deep sea fishing (recreational inside 12 mile limit);
Dinghy sailing (inside 12 mile limit);
Diving (recreational);
Dog sledging;
Dry slope skiing;
Elephant trekking;
Fell running;
Fell walking;
Fencing;
Fishing (angling);
Flying (in light aircraft as a passenger, not piloting);
Football (recreational or incidental soccer);
Glacier walking (under 2000m, W/S);
Gliding (as a passenger, not piloting);
Go karting below 250cc;
Golf;
Handball;
Hiking/trekking/walking below 4000m;
Hill walking;
Hockey;
Horse riding (NOT competitions, racing, jumping & hunting);
Hot air ballooning (as a passenger only);
Ice skating (on rink, recreational only);
Indoor climbing (on climbing wall only);
Jet skiing;
Kayaking (grades 1-3 rivers/sea);
Kite buggying (single seat);
Kite flying (traction);
Kite surfing (over water);
Lacrosse;
Mono-skiing (W/S);
Motorcycling (on road, provided you hold an appropriate full licence and are wearing a helmet, max 31 days any one trip);
Mountain biking (not competition or downhill);
Netball;
Off-piste skiing (providing local safety guidelines and warnings are observed, W/S);
Orienteering;
Paintballing;
Parascending (towed by boat);
Pistol shooting;
Pony trekking;
Racquet ball;
Rafting (grades 1-3);
Rambling;
Rifle range shooting;

Roller blading;
Roller skating;
Rounders;
Rowing;
Safari (organised trips only);
Sail boarding (inside 12 mile limit);
Sailing yachts (longer than 10 metres, within 60 miles of a safe haven);
Scuba diving (maximum depth 30m);
Skateboarding (recreational);
Skiing (W/S);
Sledging (W/S);
Sleigh riding (pulled by reindeer, horses or dogs);
Snooker;
Snorkelling;
Snowboarding (W/S);
Snowmobiling (W/S);
Softball;
Squash;
Surfing;
Table tennis;
Tai chi (non-contact);
Ten pin bowling;
Tennis;
Tobogganing (W/S);
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;

Special conditions and exclusions applicable to Action and Action Plus activities.

Please note whilst participating in any of the activities listed under Action or Action Plus, the following will apply;

- a. no cover will be provided under section 4 - personal accident.
- b. no cover will be provided under section 10 - personal liability.
- c. the policy excess under section 2 - emergency medical expenses will be increased to £200 per person per claim.
- d. any involvement in these sports and/or activities is subject to your compliance with local laws and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads).

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

Please also refer to the general exclusions and conditions.

Action (not applicable to Longstay policies, unless declared to us and confirmed in writing)

In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to a 50% premium load (payment of the appropriate Wintersports premium must also be made for those activities marked as W/S below).

Bungee jumping (more than 3 jumps);
Canoeing (grade 4 and over);
Cycling (including event training);
Flying (piloting of light aircraft as PPL holder);
Football (amateur competition/tour);
Glacier walking (2000-4000m, W/S);
Gliding (as pilot with necessary licence);
Gymnastics;
Kayaking (grade 4 and over);
Marathon running;
Rafting (grade 4 and over);
Scuba diving (maximum depth 40m);
Skateboarding (demonstration or competitive);
White water canoeing/rafting (grade 4 and over);

Action Plus (not applicable to Longstay policies, unless declared to us and confirmed in writing)

In addition to the activities listed above, the following activities will also be covered on an amateur basis and are subject to a 100% premium load (payment of the appropriate Wintersports premium must also be made for those activities marked as W/S below).

American football;
Bouldering (with crash pad, maximum height 7m);
Canyoning;
Cat skiing (with a qualified local guide, W/S);
Cycling (including competition but not BMX or stunting);
Flying (piloting of light aircraft under instruction);
Gaelic football;
Gliding (as pilot under instruction);
Heli skiing (with a qualified local guide, W/S);
Horse riding (including jumping but not racing/hunting);
Hurling;
Ice hockey (W/S);
Judo (training only);
Karate (training only);
Kendo (training only);
Kick boxing (training only);
Martial arts (training only, excluding mixed martial arts);
Polo (elephant or horse);
Roller hockey;
Rugby union & league;
Sailing (more than 60 miles from a safe haven);
Triathlon (not exceeding Olympic distance);

W/S = Wintersports

If the activity in which you are participating is not listed or you need to pay an additional premium for those activities listed in Action and Action Plus, please contact your issuing agent or Voyager Insurance Services Ltd on 01483 562662.

Manual work notes

Please refer to the definition of manual work for what is considered to be manual work.

The exclusion of manual work does not apply to work that is:

- i. purely managerial /supervisory, sales or administrative capacity;
- ii. bar, restaurant and catering trade staff, musicians and singer;
- iii. fruit pickers (who do not use heavy machinery), casual light work, light agricultural work; supervised conservation work, voluntary charity work labour where there is no financial gain; in such circumstances there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of electrical, mechanical or hydraulic plant, heavy power tools and industrial machinery, or work above two storeys or 3 metres above ground level (whichever is the lower).
- iv. supervised animal sanctuary work but no cover can be provided in relation to any interaction with dangerous wild animals such as lions, tigers or big cats of any kind.

In relation to iii. and iv. above personal accident and personal liability cover due to your participation in the work activity is excluded and in the event of an injury the excess under section 2 - Emergency medical expenses will be increased to £200 and an excess waiver will not delete this increased excess.