

Talk to TIM

Travel Insurance Policy

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Please note: If you have bought Cruise Cover this will be shown on your policy validation certificate and the section wording will be attached to your documents.

Introduction

This is **your** travel insurance policy. It contains details of what is covered, the conditions of cover and what is not covered for each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the policy validation certificate which **we** recommend be attached to the policy.

As the Insurer of **your** policy **we** will provide insurance in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** as described in this policy booklet, the **Policy Supplement** and **your** policy validation certificate. **Your** policy validation certificate and any endorsements are all part of the policy and provide evidence of **your** insurance contract.

The law applicable to this policy

Unless **we** and **you** agree otherwise, the law of England and Wales will apply to this policy.

Age eligibility

This policy applies maximum age limits to annual multi-**trip** and single **trip** cover and these are detailed in the accompanied documentation. On annual multi-**trip** policies, if **you** are under 18, **you** are only insured when travelling with at least one of the insured adults on the policy.

Age change during the period of insurance

Single Trip: If **you** reach 18, at which point **you** are classed as an adult, or the maximum age limit on the policy prior to **your trip**, cover remains in place for the defined **trip** during the **period of insurance**.

Annual Multi-Trip: If **you** reach 18, at which point **you** are classed as an adult, or the maximum age limit on the policy during the **period of insurance**, cover will continue until the next renewal date of **your** policy.

Duration Limits

This policy applies maximum **trip** limits to annual multi-**trip** and single **trip** cover and these are detailed in the attached documentation.

Helplines

Please carry this policy booklet and the attached documentation with **you** in case of an emergency.

Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please call **our** customer helpline on 0333 006 3212.

How to make a claim

For full details of how to make a claim, please refer to the '**Policy Supplement**' which accompanies this policy booklet.

How to make a complaint

For full details of how to make a complaint, please refer to the '**Policy Supplement**' which accompanies this policy booklet.

Definitions

These definitions apply throughout **your** policy booklet. Where **we** explain what a word means that word will appear highlighted in bold print and will have the same meaning wherever it is used in the policy. **We** have listed the definitions alphabetically.

Baggage

Luggage, clothing, personal effects and other items (but excluding **valuables, business equipment, ski equipment, golf equipment, personal money** and documents of any kind) which belong to **you** and which are worn, used or carried by **you** during **your trip**.

Bodily injury

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

Cancellation period

The 14 days following receipt of **your** policy documents.

If **you** cancel **your** policy within the **Cancellation Period** **we** will refund the premium paid if **you** have not travelled on the policy and **you** have not made a claim. This may be subject to an administration fee.

Change in health

- Any new disease, illness, injury or set of symptoms that would fall within the parameters set out in the 'Important Conditions Relating to Health' section.
- A **pre-existing medical condition** where there is a change in medication, advice or treatment.

Close business associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

Close relative

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, stepparent, stepchild, stepsister, stepbrother, foster child, legal guardian, fiancé/fiancée and **common law partner**.

Common law partner

You and **your** partner (including same sex partner) living together at the same address.

Complications of pregnancy

Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary Caesarean section, medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date.

Curtailed /curtail/curtailed

- a) Abandoning or cutting short the **trip** after **you** leave **your home** by direct early return to **your home area**. Any claims for curtailment will be calculated from the day **you** returned to **your home area** and based on the number of complete days of **your trip** **you** have not used.
- b) Attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner** for more than 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days that **you** were hospitalised, quarantined or confined to **your** accommodation. Cover only applies to ill/injured persons.

Direct journey

The period of travel from **your** home directly to the departure point on **your** outward journey and back **home** directly afterwards on **your** return journey forming part of the booked itinerary or not exceeding 24 hours in each case.

Excess

The first part of each claim per separate incident claimed for, under each section of the policy, by each **insured person**.

Family cover

Up to two adults and any number of their children, stepchildren or foster children aged under 18, insured on the same policy. The children are only insured when travelling with one or both of the insured adults but, under annual multi-trip cover, either adult is also insured to travel on their own.

Golf equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and waterproof clothing.

Home

Your normal place of residence in the **United Kingdom** or Channel Islands.

Home area

For residents of the **United Kingdom**, **your home area** means the **United Kingdom** and the Isle of Man depending on where **your home** is. For residents of the Channel Islands, **your home area** means the island where **your home** is.

Insured person

See definition of **You/Your/Yourself/Insured person**.

Linked condition

A **medical condition** that has a higher likelihood of occurring if **you** have a particular **pre-existing medical condition** than if **you** did not have that **pre-existing medical condition**. If **you** do not disclose **your pre-existing medical condition(s)** **you** may not be covered for any conditions linked with **your pre-existing medical condition(s)**.

Manual work

Work that is physical, including but not limited, to construction, installation, assembly and building work, lifting or carrying heavy items in excess of 25kg, working at heights above two storeys or any form of work underground. This excludes bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

Medical condition

Any disease, illness or injury including any psychological or **psychiatric condition**.

Medical practitioner

A registered practising member of the medical profession recognised by the law of the country where they are practising. They must not be related to **you** or any person **you** are travelling with.

Package

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Pair or set

A number of items of personal **baggage** considered as being, similar or complementary, to one another, or used together.

Period of insurance

Annual multi-trip cover	<p>The period of 12 months for which we have accepted the premium but limited to individual trip durations and winter sports durations as detailed on your policy validation certificate.</p> <p>Under these policies Section A1 - Cancellation cover starts from the date stated on your policy validation certificate or the time of booking any trip (whichever is later) and ends on the start of any trip.</p> <p>Cancellation cover is not valid for trips starting outside the period of insurance.</p>
Single trip cover	<p>The period of the trip and ending on its completion, but not exceeding the period shown on your policy validation certificate. Under these policies Section A1 - Cancellation cover will start from the time you pay the premium.</p>

For all other sections of the policy including Section B1 – Curtailment cover, whichever type of cover is selected (annual **trip**, single **trip**), the insurance starts when:

- **you** leave **your** home on the direct journey to start the **trip**; and
- ends at the time of **your** return to **your** home on completion of the **trip**.

Any **trip** that had already begun when **you** bought this insurance or extends beyond the end date of the policy will not be covered. If **you** have an annual multi-**trip** policy and have booked a **trip** that extends past the end date of that policy, **you** must renew **your** annual multi-**trip** policy to begin before the start of **your** booked **trip** or buy a separate single **trip** policy for the full duration of that **trip** in order for cover to be valid.

In the event that **your** return to **your home area** is unavoidably delayed due to an event insured by this policy the **period of insurance** is automatically extended for the period of the delay until **you** return to **your home area**.

To be eligible, **trips** must start and end in **your home area** and a return ticket must have been booked before departure.

Personal money

Bank notes, currency notes and coins in current use, travellers and other cheques, postal or money orders, prepaid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or prepay charge cards all held for private purposes.

Policy Supplement

The insurer specific document that is provided to **you** as part of **your** insurance documentation and should be read in conjunction with this policy booklet.

Pre-existing medical condition

- a) Any cancer condition for which **you** have received treatment in the last five years (including surgery, tests or investigations by **your** doctor or a consultant/specialist, and prescribed drugs or medication)
- b) Any of the following **medical conditions** from which **you** have suffered from or received medical advice, treatment (including surgery, tests or investigations) or medication in the last two years:
 - 1. Any heart-related or blood circulatory condition (including high blood pressure and high cholesterol)
 - 2. Any diabetic condition
 - 3. Any neurological condition (including stroke, brain haemorrhage, multiple sclerosis and epilepsy)
 - 4. Any breathing condition (including asthma, bronchitis and chronic obstructive pulmonary disease)
 - 5. Any renal, kidney or liver condition
 - 6. Any psychiatric or psychological condition (including anxiety, stress and depression)
- c) Any other **medical condition** from which **you** have suffered in the last 12 months for which **you** have been referred to or been seen by a hospital doctor or which is a chronic condition that can be controlled but not cured (including back pain, crohn's and coeliac disease and ulcerative colitis).

Psychiatric condition

A mental or addictive condition including but not limited to anxiety, depression, alcoholism, drug addiction or eating disorders.

Public transport

Any publicly licensed aircraft, sea vessel, train, coach or bus, on which **you** are booked or had planned to travel.

Redundancy

Being an employee where **you** qualify under the provision of the Employment Rights Act 1996 and who, at the date of termination of employment by reason of **redundancy**, has been continuously employed for a period of two years or longer, is not on a short term fixed contract and is under the normal retirement age for someone holding that position.

Secure baggage area

Any of the following, as and where appropriate:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle
- b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c) The fixed storage units of a locked motorised or towed caravan
- d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single item

Any one item or **pair or set** of articles or collection which is used or worn together.

Single parent cover

One adult and any number of their children, step children or foster children aged under 18, insured on the same policy. The children are only insured when travelling with the insured adult, but under annual multi-trip cover the adult is also insured to travel on their own.

Ski equipment

Skis (including bindings), ski boots, ski poles and snowboards.

Terrorism

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.

Trip

Any holiday, or pleasure **trip** made by **you** within the area of travel shown on **your** policy validation certificate which begins and ends in **your home area** during the **period of insurance**, and for which **you** have a prebooked return ticket.

For annual multi-**trip** cover any **trip** not exceeding the maximum individual **trip** duration as shown on **your** policy validation certificate is covered. This is limited further during each **period of insurance** for **winter sports** (provided **you** have paid the appropriate **winter sports** premium to include this cover). If any **trip** exceeds the maximum individual **trip** or **winter sports** durations shown on **your** policy validation certificate there is no cover under this policy for the excess period unless **you** have contacted us and **we** have agreed in writing to provide cover.

Any **trip** solely within **your home area** is only covered where **you** have prebooked accommodation in a hotel, motel, holiday camp, campsite, bed and breakfast, holiday cottage or similar accommodation rented for a fee. The minimum number of nights for which **you** must book is detailed on **your** policy validation certificate. Each **trip** under annual multi-**trip** cover is considered to be a separate insurance with this policy's terms, definitions, cover, exclusions and conditions applying to each **trip**. Where **we** have agreed to cover **your medical condition**, this applies to each **trip** during the **period of insurance**.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom/UK

England, Scotland, Wales, Northern Ireland and the Isle of Man.

Valuables

Animal skins; audio equipment of any kind; binoculars; camcorders and accessories; ebook readers; electrical equipment of any kind; furs; gold items; iPods; jewellery; leather goods; media – all photographic, digital, optical, audio and video; MP3/4 players or similar and/or accessories; precious stones or items containing them; photographic equipment of any kind; platinum items; semi-precious stones or items containing them; silks; silver; telescopes; video equipment of any kind; watches.

We/us/our

The insurer as detailed on **your Policy Supplement** and policy validation certificate.

Winter sports

Big foot skiing, dry slope skiing, glacier skiing/walking (with a guide), husky dog sledding (organised, non-competitive and with experienced local driver), ice cricket (wearing appropriate batting pads/gloves/spiked shoes), ice go karting* (within organisers guidelines), ice skating, ice windsurfing, ski biking, ski boarding, ski run walking, cross country skiing, mono skiing, Nordic skiing, skiing on piste**, skiing - off piste with a guide**, sledging/tobogganing on snow, sledging/sleigh riding as a passenger (pulled by horse or reindeer)*, snow-boarding on piste**, snow-boarding - off piste with a guide**, snow bobbing, snow mobiling (skidoo)*, snow scooting, snow shoe walking, snowcatskiing, ski – touring, skiing alpine, telemarking, winter walking (using crampons and ice picks).

* Cover under the personal accident and personal liability sections is excluded when participating in these activities.

** A piste is a recognised and marked ski run within the resort boundaries.

You/your/yourself/insured person

Each person travelling on a **trip** whose name appears on the policy validation certificate and who:

- Is a resident of the **UK** with their main **home** in the **UK** (or, where applicable, is a resident of the Channel Islands with their main **home** in the Channel Islands); and
- Is registered with a **medical practitioner** in their **home area**; and
- Has not spent more than six months abroad in the year before buying this policy and is travelling directly from and returning to their **home area**.

Important Conditions Relating to Health

You must comply with certain conditions relating to health to have the full protection of **your** policy. If **you** do not comply, **we** may cancel **your** policy or refuse **your** claim or reduce the amount of any claim payment.

You will NOT be covered under Section A1 – Cancellation Charges, Section B1 – Curtailment Charges, Section B2 – Medical Expenses and Emergency Repatriation, Section B3 – Hospital benefit and Section B4 – Personal Accident for any claims, arising directly or indirectly:

Effective at the time of purchasing your policy

1. i. From any **medical condition** for which you, a **close relative** or a travelling companion have received a terminal prognosis.
- ii. From any **medical condition** for which you, a **close relative** or a travelling companion are aware of but have not had a diagnosis.
- iii. From any **medical condition** for which you, a **close relative** or a travelling companion are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

Effective throughout the duration of the policy

2. i. From any **medical condition** **you** have in respect of which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite which **you** still travel.
- ii. From any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).
- iii. From any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.

If **you** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

3. i. From any cancer condition for which **you** have received treatment in the last 5 years (including surgery, tests or investigations by **your** doctor or a consultant/specialist, prescribed drugs or medication);
- ii. If, in the last 2 years, **you** have suffered from or received medical advice, treatment (including surgery, tests or investigations) or medication for:
 - a) any heart-related or blood circulatory condition (including high blood pressure and high cholesterol);
 - b) any diabetic condition;
 - c) any neurological condition (including stroke, brain haemorrhage, multiple sclerosis and epilepsy);
 - d) any breathing condition (including asthma, bronchitis and chronic obstructive pulmonary disease);
 - e) any renal, kidney or liver condition;
 - f) any psychiatric or psychological condition (including anxiety, stress and depression);
- iii) If, in the last 12 months, **you** have suffered from any other **medical condition** for which **you** have been referred to or been seen by a hospital doctor or which is a chronic condition that can be controlled but not cured (including back pain, crohns and coeliac disease and ulcerative colitis);

Unless **you** contact us on 0333 006 3212 or complete an online Medical Screening at www.talktotim.co.uk and **we** have agreed, in writing, to cover **your medical condition(s)**.

If you fail to declare any medical conditions, any claims arising from all medical conditions or linked conditions that would fall under the health declaration above will be excluded from cover.

Changes to your health after purchasing your policy

If, after purchasing or renewing **your** policy but before departing on **your trip** or booking another **trip**, there is a change in **medical condition(s)** or development of a new condition for **you** or anyone insured under this policy, which falls under the health declaration above, **you** must contact us on 0333 006 3212 as soon as possible. **We** will assess the change in health and confirm if cover for the **medical conditions** can continue for further **trips**. If **we** can continue to offer **you** cover there may be a further charge applied in order to cover this change or new condition.

If you fail to declare a change in health, claims arising from all conditions or linked conditions may not be paid.

Sports and Activities Cover

The following sports and activities are covered on a non-competitive and non-professional basis when undertaken on an incidental basis and not as the sole purpose of the **trip**. **You** must wear appropriate safety equipment and headgear, follow relevant safety precautions and comply with local laws and regulations. Personal Liability cover and Personal Accident cover are excluded under some activities.

The default **excess** is £150 for all sports and activities listed. If **you** have chosen to increase or reduce **your** medical **excess**, this amended **excess** will also apply to claims arising from these sports and activities.

Where personal accident and personal liability is detailed as 'covered' this is in accordance with the terms and conditions of those specific sections of cover and the general conditions and exclusions applying to all sections of cover.

Activity	Personal Accident	Personal Liability
Single trip cover	X	X
Archery	✓	✓
Badminton	✓	✓
Banana boating	✓	✓
Baseball	✓	X
Basketball	✓	X
BMX cycling*	✓	X
Bowls	✓	✓
Boxing training (no contact)	X	X
Camel/elephant riding / trekking	X	X
Canoeing/kayaking (up to grade 2 rivers only)	X	X
Cricket	✓	✓
Cross country running(recreational)	✓	✓
Curling	✓	✓

Cycling*	✓	✗
Fell running/walking (under 2,000m altitude)	✓	✓
Field hockey	✗	✗
Fishing (Fresh water and deep sea)	✗	✗
Flying as a fare paying passenger in a fully licensed passenger carrying aircraft (not scheduled airline)	✗	✗
Football	✗	✗
Gaelic football (non-competitive)	✗	✗
Glacier walking (on payment of Winter Sports premium)	✓	✓
Go karting (recreational use up to 125cc, wearing a helmet, no racing)	✗	✗
Golf	✓	✓
Heptathlon (training only)	✓	✓
Hiking (under 2,000m altitude)	✓	✓
Horse riding (wearing a helmet, no polo, hunting, jumping, racing or competitions)	✗	✗
Jet skiing	✗	✗
Jogging	✓	✓
Marathon running	✗	✗
Mountain biking*	✗	✗
Netball	✓	✓
Orienteering	✓	✓
Parascending (over water)	✗	✗
Ringos	✓	✓
Rambling	✓	✓
Roller blading (line skating / skate boarding) – no stunts, wearing pads and helmet	✓	✓
Rounders	✓	✓
Running, sprint / long distance	✓	✓
Safari (organised – no guns)	✓	✓

Scuba diving max depth 18m**	✓	✓
Skate boarding –wearing pads and helmet. No stunts allowed	✓	✓
Snorkelling – to 10m	✓	✓
Squash	✓	✓
Surfing	✓	✓
Swimming	✓	✓
Tennis	✓	✓
Trekking (under 2,000m altitude)	✓	✓
Triathlon (training only)*	✓	✓
Volleyball	✓	✓
Walking (under 2,000m altitude)	✓	✓
Wake boarding	✗	✗
Water polo	✓	✓
Water skiing	✗	✗
White water rafting (grade 1 to 3 rivers only)	✗	✗
Windsurfing	✓	✓
Yachting (crewing) - inside European territorial waters only	✓	✗
Zorbing/Hydrozorbing	✗	✗

* **You** must wear a helmet, and not partake in any racing, stunts or obstacles and not ride or train 2000m above sea level

** **You** may dive up to a depth of 18m if qualified or with a qualified instructor, but not dive alone or dive in caves. No air travel permitted within 24 hours of scuba diving.

Policy A - Your Pre-Travel Policy

This part of **your** insurance document shows details of the pre-travel insurance policy that provides cover specifically for Cancellation under Section A1. This section should be read in conjunction with the rest of the information that is applicable to all sections of cover. This policy is a contract between **us** and **you** and is valid when **you** have paid the appropriate premium. Confirmation of cover and the cover limit will be detailed on **your** policy validation certificate.

The cover under Section A1 of the pre-travel policy begins from the issue date (if **you** have bought a single **trip** policy) or start date (if **you** have bought an annual multi-**trip** policy) as shown on **your** policy validation certificate and ends when **you** leave home on **your** direct journey to start each **trip**. If **you** have bought an annual multi-**trip** policy, further **trips** up to the maximum number of days detailed in **your Policy Supplement** will be covered from the date of booking up until the time **you** leave home on **your** direct journey to start the **trip**, within the duration of the policy.

Section A1 – Cancellation cover

(Only applicable if stated on **your** policy validation certificate)

What is covered

We will pay **you** up to the amount shown on **your** policy validation certificate for **your** proportion only of any irrecoverable unused travel and accommodation costs and other prepaid charges (including excursions) that **you** have paid or are contracted to pay if **your trip** is necessarily and unavoidably cancelled as a result of any of the following events:

Death, bodily injury, illness or disease	The death, bodily injury , illness or disease of: a. you b. any person you are travelling or have arranged to travel with c. any person you have arranged to stay with d. your close relative e. your close business associate
Quarantine, court witness, jury Service	You or any person you are travelling or have arranged to travel with being quarantined, called as a witness (but not as an expert witness) at a Court of Law or for jury service attendance.
Redundancy	Redundancy of you or any person you are travelling or have arranged to travel with who qualifies for payment under current United Kingdom or Channel Islands redundancy payment legislation, and at the time of booking the trip there was no reason to believe anyone would be made redundant.
Cancelled leave	You or any person you are travelling or have arranged to travel with are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and you/their authorised leave is cancelled or you/they are called up for operational reasons, provided that the cancellation could not reasonably have been expected at the time you bought this insurance or booked any trip .
Police request	The Police or other authorities requesting you or any person you are travelling with or have arranged to travel to stay with at you/their home due to serious damage to you/their home caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft, occurring within 14 days of the commencement of your trip .

Special conditions relating to claims

1. 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.
2. If **you** cancel the **trip** due to:
 - a. stress, anxiety, depression or any other psychological or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field.
 - b. any other **bodily injury**, illness or disease, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help support and verify **your** claim.

What is not covered

Air passenger duty	The cost of Air Passenger Duty (APD) whether irrecoverable or not.
Airline mileage, supermarket reward schemes	Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
Claims arising from dismissal, resignation, redundancy, compromise agreement	Your misconduct or misconduct by any person you are travelling with or have arranged to travel with that leads to dismissal, resignation, voluntary redundancy , compromise agreement, or a warning or notification of redundancy before you bought this insurance or booked any trip .
Claims arising from reasonable expectation of cancellation	Circumstances known to you before you bought this insurance or booked any trip which could reasonably have been expected to lead to cancellation or curtailment of the trip .
General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Policy excess	The policy excess for each separate claim, per incident claimed for, under this section by each insured person .
Timeshare, holiday property bond, other holiday point schemes	Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by you as part of your involvement in such schemes is not covered.
Unwillingness to travel	You deciding that you no longer want to travel.

You should also refer to the 'Important Conditions Relating to Health'.

Policy B – Your Travel Policy

This part of **your** insurance document shows details of the travel insurance policy that provides cover specifically for Sections B1 to B11 and also B12 to B26 when **you** have bought the additional **winter sports**, golf or cruise cover, when available, and this is shown on **your** policy validation certificate. These sections should be read in conjunction with the rest of the information which is applicable to all sections of cover. This policy is a contract between **us** and **you** and is valid when **you** have paid the appropriate premium. Confirmation of cover will be detailed on **your** policy validation certificate and the Schedule of Benefits will be detailed on **your** Policy Supplement.

The cover under Sections B1 to B26 under the travel policy starts when **you** leave home on **your direct journey** to start each **trip**, which will be shown as the departure date (if **you** bought single **trip** cover) or the start date (if **you** bought annual multi-**trip** cover) on **your** policy validation certificate and ends on **your** return home or expiry of the policy, whichever is first. If **you** have bought an annual multi-**trip** policy, further **trips** of up to 31 days will be covered from when **you** leave home on **your direct journey** to start each **trip**, and ends on **your** return **home** or expiry of the policy, whichever is first.

Section B1 – Curtailment

(only applicable if indicated on **your** policy validation certificate)

What is covered

We will pay **you** up to the amount shown on **your** policy validation certificate for **your** proportion only of any irrecoverable unused travel and accommodation costs and other prepaid charges (including excursions) which **you** have paid or are contracted to pay, and **your** proportion only of any reasonable additional travel expenses (up to the same level as **your** original booking) incurred if the **trip** is **curtailed** before its completion as a result of any of the following events:

Cancelled leave	<p>You or any person you are travelling or have arranged to travel with are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and your/their authorised leave is cancelled or you/they are called up for operational reasons, provided that the curtailment could not reasonably have been expected at the time when you bought this insurance or booked any trip</p> <p>The death, bodily injury, illness or disease of:</p> <ul style="list-style-type: none">a) youb) any person you are travelling or have arranged to travel withc) any person you have arranged to stay withd) your close relativee) your close business associate
Police request	<p>The Police or other authorities requesting you or any person you are travelling with or have arranged to travel with, have to return to your/their home due to serious damage to your/their home caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft, occurring within 14 days of the commencement of your trip.</p>
Quarantine, court witness, jury service	<p>You or any person you are travelling or have arranged to travel with being quarantined, called as a witness (but not as an expert witness) at a Court of Law or for jury service attendance.</p>

Special conditions relating to claims

You must have the confirmed approval of the Emergency Assistance Service to confirm the necessity to return home before **you curtail your trip** due to death, **bodily injury** illness or disease.

What is not covered

Air passenger duty	The cost of Air Passenger Duty (APD) whether irrecoverable or not.
Airline mileage, supermarket reward schemes	Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
Claims arising from dismissal, resignation, redundancy, compromise agreement	Your misconduct or misconduct by any person you are travelling with or have arranged to travel that leads to dismissal, resignation, voluntary redundancy , compromise agreement, or warning or notification of redundancy before you booked this insurance or booked any trip .
Claims arising from reasonable expectation of cancellation	Circumstances known to you before you bought this insurance or booked any trip which could reasonably have been expected to lead to the cancellation or curtailment of the trip .
General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Lack of inoculation or recommended medication	Curtailment expenses incurred as a result of a tropical disease where you have not had the recommended inoculations or taken the recommended medication.
Loss of enjoyment	Loss of enjoyment of the trip .
Policy excess	The policy excess for each claim, per separate incident claimed for, under this section, by each insured person .
Timeshare, holiday property bond, other holiday point schemes	Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by you as part of your involvement in such schemes is not covered.
Unused tickets	The cost of your unused original tickets where the Emergency Assistance Service or we have arranged and paid for you to come home following curtailment of your trip . If you did not buy a return ticket, no cover is available under this policy.

You should also refer to the 'Important Conditions Relating to Health'.

Section B2 – Medical Expenses and Emergency Repatriation

This insurance cover pays for emergency medical, surgical and dental treatment only and not for treatment or surgery that can be reasonably delayed until **you** return to **your home area**. Decisions about the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel all cover under all the medical related sections being Section A1 – Cancellation Charges, Section B1 – Curtailment Charges, Section, B2 – Medical Expenses and Emergency Repatriation, Section B3 – Hospital benefit and Section B4 – Personal Accident of **your** policy and refuse to deal with claims for any further treatment or **your** repatriation to **your home area**.

What is covered

We will pay **you** up to the amount shown on the Schedule of Benefits for the following expenses which are necessarily incurred during a **trip** as a result of **you** suffering unforeseen **bodily injury**, illness, disease or compulsory quarantine:

Emergency medical treatment	Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of your home area .	
Emergency dental treatment	Emergency dental treatment for the immediate relief of pain (to natural teeth only) incurred outside of your home area .	
Extended stay	Additional transport and accommodation expenses (room only) incurred, only up to the same standard as originally booked, if it is medically necessary for you to stay beyond your scheduled return date. This includes, with the advance authorisation of the Emergency Assistance Service, reasonable additional transport and accommodation expenses for a travelling companion, friend or close relative to stay with you or travel to you from the United Kingdom or Channel Islands (whichever is your home area) to accompany you . Also additional travel expenses to return you to your home or a suitable hospital nearby if you cannot use the return ticket.	
Death	If you die	We will cover
	Outside your home area	the reasonable additional cost of funeral expenses abroad plus the reasonable cost of returning your ashes or the additional costs of returning your body to your home
	within your home area	The reasonable additional cost of returning your ashes or body to your home
Repatriation costs	With the advance authorisation of the Emergency Assistance Service, the additional costs incurred to transport you by air or other suitable means and the use of qualified attendants to repatriate you to your home if it is medically necessary. These expenses will be for the identical class of travel used on the outward journey unless the Emergency Assistance Service agree otherwise.	
Taxi fare	The cost of a taxi used in place of an emergency ambulance to transport you to the hospital in the event of a medical emergency.	

Telephone calls

Cost of telephone calls:

- a) to the Emergency Assistance Service notifying and dealing with the problem. **You** must be able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned.
- b) incurred by **you** when **you** receive calls on **your** mobile phone from the Emergency Assistance Service. **You** must be able to provide receipts or other reasonable evidence to show the cost of the calls.

Special conditions relating to claims

1. **You** must obtain the advance authorisation of the Emergency Assistance Service or **us** before incurring any expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment **you** or someone on **your** behalf must contact the Emergency Assistance Service as soon as possible.
2. **You** must tell the Emergency Assistance Service as soon as possible of any **bodily injury**, illness or disease which requires **you** to be admitted into hospital as an inpatient or before any arrangements are made for **your** repatriation.
3. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and arrange for **your** repatriation to the **United Kingdom** or Channel Islands (whichever is **your home area**) at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Assistance Service or us (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and travel safely to **your home area** or a suitable hospital nearby to continue treatment.

Cover under all other applicable sections will however continue for the remainder of **your trip**.

What is not covered

Expenses

1. Any expenses incurred after **you** have returned to **your home area**.
2. Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
 - a. for private treatment
 - b. are funded by or are recoverable from the Health Authority in **your home area**
 - c. are funded by a reciprocal health agreement (RHA)
4. Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations or not taken the NHS recommended medication.
5. Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
6. Any expenses incurred over 12 months after the date of the incident for which **you** are claiming.

General exclusions

Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.

Health spas, nursing homes, and rehabilitation centres

Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed in advance by the Emergency Assistance Service.

Hospital visits

Any costs incurred by **you** to visit another person in hospital.

Policy excess	The policy excess for each claim per separate incident claimed for, under this section by each insured person .
Reciprocal health agreements	Any costs which are covered under a reciprocal health agreement between the government of your home area and that of your country of loss including costs covered by the European Health Insurance Card (EHIC).
Recommended treatment	Claims where you do not comply with the treatment agreed by the treating doctor and the Emergency Assistance Service.
Replacement medication	Expenses incurred in obtaining or replacing medication that you know you will need at the time of departure or which will have to be continued outside of your home area . Where possible and with the agreement of your medical practitioner , you should always travel with plenty of extra medication in case of travel delays.
Single or private room accommodation	Additional costs arising from single or private room accommodation.
Treatment that can be delayed	Any form of treatment or surgery which in the opinion of the Emergency Assistance Service or us (based on information provided by the medical practitioner in attendance), can be reasonably delayed until your return to your home area .
Unrelated medical treatment	The cost of treatment or surgery, including exploratory tests, which are not related to the bodily injury or illness which required you to be admitted into hospital.
Unusual or unreasonable medical treatment	Any expenses which are not usual, reasonable or customary to treat your bodily injury , illness or disease
Unused tickets	The cost of your unused original tickets where the Emergency Assistance Service or we have arranged and paid for you to return to your home if you cannot use the return ticket.

You should also refer to the 'Important Conditions Relating to Health'.

Section B3 – Hospital benefit

What is covered

We will pay **you** the amount shown on the Schedule of Benefits in the following circumstances:

Hospital inpatient or confinement to your accommodation

A benefit for every complete 24 hours **you** have to stay in a state or public hospital as an inpatient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area** as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under Section B2 – Medical Expenses and Emergency Repatriation. ***This payment is meant to help you pay for additional expenses such as taxi fares and phone calls incurred by your visitors during your stay in hospital.***

Special conditions relating to claims

You must tell the Emergency Assistance Service as soon as possible of any **bodily injury**, illness or disease which requires **you** to be admitted into hospital as an inpatient, or **you** have been compulsory quarantined or confined to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

General exclusions

Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.

Section B2

Anything mentioned under 'What is not covered' in Section B2 – Medical Expenses and Emergency Repatriation.

You should also refer to the 'Important Conditions Relating to Health'.

Section B4 – Personal accident

Special definitions relating to this section (which are shown in *italics*)

Loss of limb

Loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

Loss of sight

Total and irrecoverable *loss of sight* which shall be considered as having occurred:

In both eyes

if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist

In one eye

if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres)

What is covered

We will pay one of the benefits shown on the Schedule of Benefits for the following:

Bodily injury

If **you** sustain **bodily injury** that solely and independently of any other cause results, within two years, in **your** death, loss of limb, loss of sight or permanent total disablement.

Special conditions relating to claims

Our medical practitioner may examine **you** as often as they consider necessary if **you** make a claim.

Provisions

- Benefit is not payable to **you**:
 - Under more than one sub-section of death, *loss of limb* or sight or permanent total disablement
 - Under permanent total disablement until one year after the date **you** sustain **bodily injury**
 - Under permanent total disablement if **you** are able or may be able to carry out any relevant occupation after one year.
 - Under *loss of limb* or sight if the permanent loss of use is only partial and not total and complete (being 100%).
- Death benefit will be paid to the deceased insured person's estate.

What is not covered

General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Permanent total disablement	Any claim under permanent total disablement if at the date of the accident you are over the statutory age of retirement and not in full time paid employment.
Disease, illness, injection or ingesting any substance	Any claims arising directly or indirectly from contracting any disease or illness or injecting or ingesting any substance.
Existing bodily injury	Any claim arising from any event which worsens a previously existing bodily injury

Section B5 – Personal baggage

(only applicable if indicated on your policy validation certificate)

What is covered

We will pay **you** up to the amount shown on the Schedule of Benefits for:

Accidental loss	Accidental loss, theft or damage to baggage and valuables . The amount payable in the event of a total loss will be at the current value less a deduction for wear, tear and depreciation (loss of value), or we may replace, reinstate or repair the lost or damaged baggage or valuables . The maximum we will pay you for any single item, pair or set of items or for all your valuables is shown in the Schedule of Benefits.
Emergency replacement	Emergency replacement of clothing, medication and toiletries if your baggage is temporarily lost in transit during the outward journey and not returned to you within 12 hours, as long as we receive written confirmation from the carrier confirming the number of hours your baggage was delayed. If the loss is permanent we will deduct the amount paid from the final amount under the Accidental loss section.

Special conditions relating to claims

1. **You** must report the loss, theft or attempted theft of all **baggage** and **valuables** to the local Police, in the country where the incident occurred, within 48 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written Police report .
2. If **your baggage** or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, official authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **your baggage** or **valuables** are lost, stolen or damaged while in the care of an airline **you** must give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy). **You** must also obtain a written Property Irregularity Report from the airline.
4. If **you** claim for a **pair or set** of items, **we** shall only be liable for the value of that part of the **pair or set** which is lost, stolen or damaged.

What is not covered

Baggage left in an unattended vehicle	Loss, theft of or damage to baggage contained in an unattended vehicle: <ol style="list-style-type: none">1. overnight between 21:00 and 09:00(local time)2. at any time between 09:00 and 21:00 (local time) unless:<ol style="list-style-type: none">a. it is locked out of sight in a secure baggage area; andb. forcible means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
Business equipment, goods, tools	Loss, theft of or damage to business equipment, business goods, samples, tools of trade and other items used in connection with your business, trade, profession or occupation.
Confiscation or detention	Loss or damage due to delay, confiscation or detention by customs or any other authority.
Fragile items	Loss or damage (cracking, scratching, breakage) to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), pictures, porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Items not covered	Loss, theft or damage to antiques; bicycles; boats and ancillary equipment; computers; contact or corneal lenses; dental fittings; dinghies; games consoles; golf equipment ; hearing aids; laptops; medical fittings; mobile telephones; musical instruments; perishable goods (such as foodstuffs); personal digital assistants (PDA's); precious stones; prescribed medication; samples; satellite navigation systems (GPS); securities; ski equipment ; smart phones; suitcase damage only (unless the suitcases are entirely unusable as a result of one single incidence of damage); tablet computers; televisions; tents; tools of trade; vehicles or vehicle accessories (other than non-motorised wheelchairs and pushchairs).
Policy excess	The policy excess for each claim, per separate incident claimed for, under this section by each insured person except as shown under 'Emergency Replacement'.

Sports equipment in use	Loss or damage to sports equipment or damage to sports clothing while in use.
Unattended baggage in a public place	Loss, theft of or damage to baggage left unattended at any time in a place including on a beach or in or around a swimming pool to which the general public has access or left in the custody of a person who does not have an official responsibility for the safe keeping of the property, except as shown under 'Baggage left in an unattended vehicle'.
Unattended valuables	Loss, theft of or damage of valuables left unattended at any time (including in a vehicle, in checked-in luggage or while in the custody of a carrier, tour operator or public transport provider) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation and there is evidence of forced entry which is confirmed by a police report.
Unforced or unconfirmed entry to accommodation	Loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
Wear and tear	Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

Section B6 – Personal money, replacement passport and travel documents

What is covered

We will pay **you** up to the amounts shown on the Schedule of Benefits for the:

Accidental loss	Accidental loss, theft or damage to personal money , passport and travel documents (including the unused portion of passports, visas and driving licences).
Additional accommodation and travel expenses	Reasonable additional travel and accommodation expenses necessarily incurred outside your home area to obtain a replacement of your passport or visa which has been lost or stolen outside your home area .

The maximum **we** will pay for bank notes, currency notes and coins and all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa obtained outside **your home area** and the value of the unused portion of **your** passport, visa or driving licence) is shown on the Schedule of Benefits.

Special conditions relating to claims

1. **You** must report the loss, theft or attempted theft of all **personal money**, passports or travel documents to the local Police, in the country where the incident occurred, within 48 hours of discovery or as soon as possible after that and get (at **your** own expense) a written Police report.
2. If **your personal money**, passports or travel documents are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If travel documents are lost, stolen or damaged while in the care of a carrier, transport company, official authority, airline, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation. In respect of an airline, **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy). **You** must also obtain a written Property Irregularity Report from the airline.

What is not covered

Accommodation expenses	Any additional travel and accommodation expenses incurred because you were unable to board the public transport on which you were booked to return to the United Kingdom or Channel Islands (whichever is your home area) or continue your trip as a result of the accidental loss, theft or damage to your passport or visa.
Confiscation or detention	Loss or damage due to delay, confiscation or detention by customs or any other authority.
Depreciation, exchange rates and shortages	Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
Financial loss	Any financial loss suffered as a result of your debit or credit card being lost or stolen.
Policy excess	The policy excess for each claim, per separate incident claimed for, under this section by each insured person .
Tickets	Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless you can provide evidence of the specific monetary value.
Travellers cheques	Loss, theft of or damage to travellers cheques if you have not complied with the issuer's conditions or where the issuer provides a replacement service.
Unattended personal money and documents	Loss, theft of or damage to personal money or your passport or visa if left unattended at any time (including in a vehicle, in checked-in luggage or while in the custody of a carrier, tour operator or public transport provider) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.

Section B7 – Personal liability

What is covered

We will pay **you** up to the amount shown on the Schedule of Benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

Bodily injury, death, illness or disease	Bodily injury , death, illness or disease to any person who is not in your employment or who is not a close relative or travelling companion.
Property damage	Loss or damage to property that does not belong to and is neither in the charge of nor under the control of you , a close relative , a travelling companion and/or anyone in your employment other than any temporary holiday accommodation occupied (but not owned) by you .

Special conditions relating to claims

1. **You** must give us written notice of any incident, which may result in a claim as soon as possible.
2. **You** must send us every court claim form, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give us all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

Assumed liability	Compensation or legal costs arising directly or indirectly from liability which has been assumed by you under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
Business activity	Compensation or legal costs arising directly or indirectly from the pursuit of any business, trade, profession or occupation or the supply of goods or services.
Criminal acts or assault	Compensation or legal costs arising directly or indirectly from any deliberate or criminal act or assault.
General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Fines	Compensation or legal costs arising directly or indirectly from fines imposed by a court of law or other relevant bodies.
Manual work	Compensation or legal costs arising directly or indirectly from carrying out any manual work , trade or profession.
Mechanical or motorised vehicles	Compensation or legal costs arising directly or indirectly from ownership, possession or use of mechanically propelled or horse-drawn or mechanical or motorised vehicles (other than wheelchairs, electric wheelchairs or mobility scooters), aircraft or watercraft, bicycles, and animals (other than horses, domestic dogs or cats).
Policy excess	The policy excess for each separate claim, arising from the same incident claimed for in relation to any temporary holiday accommodation occupied by you .
Transmission of infectious disease or virus	Compensation or legal costs arising directly or indirectly from the transmission of any contagious or infectious disease or virus.

Section B8 – Travel delay and holiday abandonment

(‘Cancelled public transport’ is only applicable if section A1 – Cancellation is indicated on your policy validation certificate. This section does not apply to trips within your home area, except for trips between the United Kingdom and the Channel Islands.)

What is covered

Cancelled public transport	The public transport on which you are booked to travel is cancelled before or after the scheduled time of departure from the final international departure point from the United Kingdom or Channel Islands (whichever is your home area) as a result of the following events: a. a strike b. industrial action c. adverse weather conditions d. a mechanical breakdown or technical fault occurring in the public transport on which you are booked to travel.
Delayed public transport	The public transport on which you are booked to travel is delayed at the final international departure point from or to the United Kingdom or Channel Islands (whichever is your home area) for at least the number of hours shown on the Schedule of Benefits from the scheduled time of departure.

We will pay **you** up to the amount shown on:

1. the Schedule of Benefits for each period of delay, up to the maximum stated in the Schedule of Benefits (which is meant to help **you** pay for telephone call, meals and refreshments bought during the delay) provided **you** eventually travel; or
2. **your** policy validation certificate for **your** proportion only of any irrecoverable unused travel and accommodation costs and other prepaid charges which **you** have paid or are contracted to pay, if **you** choose to cancel **your trip** before departure from the **United Kingdom** or Channel Islands (whichever is **your home area**) in the following circumstances:
 - a. **you** have been delayed by 24 hours or longer
 - b. **you** have not been provided with suitable alternative **public transport** within 24 hours of the scheduled time of departure following cancellation of the **public transport**

You can only claim under subsection 1 or 2 above for the same event, not both.

Special conditions relating to claims

1. **You** must check-in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
2. In the event of cancellation or long delay of flights **you** must comply with the contract terms of the travel agent, tour operator, carrier or transport provider (and where applicable **your** rights under EU Air Passenger Rights legislation) and seek financial compensation, assistance or a refund of **your** ticket from them.

What is not covered

Applicable to ‘Cancelled public transport’ and ‘Delayed public transport’ of ‘What is covered’

Delays to subsequent public transport	Any delays to any subsequent outbound or return connecting public transport following your departure from the final departure point from or to the United Kingdom or Channel Islands (whichever is your home area).
General exclusions	Anything mentioned in the ‘General Exclusions’ applicable to all sections of the policy.

Missed connecting flight	Any costs incurred as a result of you missing a connecting flight.
Non check-in	If you do not check in for flights, sea crossing, coach or train departure before the intended departure time.
Policy excess	The policy excess for each claim, per separate incident claimed for, under this section by each insured person under subsection 2 of 'What is covered'.
Strike or industrial action	Any claims arising directly or indirectly as a result of a strike or industrial action existing or being publicly announced by the date you bought this policy or at the time of booking any trip , whichever is later.
Trips within your home area	Claims arising directly or indirectly from Trips solely within the United Kingdom or Channel Islands (whichever is your home area).
Volcanic eruptions or ash clouds	Any claims arising directly or indirectly as a result of volcanic eruptions or volcanic ash clouds.
Withdrawal of aircraft or sea vessel	Any claims arising directly or indirectly as a result of 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 or from which you are travelling.

Applicable to 'Delayed public transport' only of 'What is covered'

Air passenger duty	The cost of Air Passenger Duty (APD) whether irrecoverable or not.
Airline travel mileage and supermarket reward schemes	Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless you can provide evidence of the specific monetary value.
Timeshare, holiday property bond or other holiday points schemes	Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme and any property maintenance costs, fees or charges incurred by you , as part of your involvement in such schemes.
Recoverable costs	Any costs incurred by you that are recoverable from : <ol style="list-style-type: none"> 1. the providers of the accommodation, their booking agents (or the administrators of either) or for which you receive or are expected to receive compensation or reimbursement 2. the public transport provider or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other help, or they have offered reasonable alternative travel arrangements within 24 hours of the scheduled time of departure. 3. your credit or debit card provider or for which you receive or are expected to receive compensation or reimbursement.
Package holiday	Any costs where your trip was booked as part of a package holiday except for any prepaid costs or charges that do not form part of your package holiday.

Section B9 – Missed departure and missed connection

This section does not apply to **trips** within **your home area**, except for **trips** between the **United Kingdom** and the Channel Islands).

What is covered

We will pay **you** up to the amount shown on the Schedule of Benefits for:

Missed departure and connection	<p>Additional accommodation (room only) and travel expenses, only up to the same standard as originally booked, necessarily incurred in reaching your international destination or returning to the United Kingdom or Channel Islands (whichever is your home area), if you fail to arrive at any departure point in time to board the public transport on which you are booked to travel for each leg of the trip as a result of:</p> <ol style="list-style-type: none">1. the failure of other public transport2. an accident or breakdown of the vehicle in which you are travelling3. an accident or breakdown happening ahead of you on a public road which causes an unexpected delay to the vehicle in which you are travelling4. strike, industrial action or adverse weather conditions.
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Special conditions relating to claims

You must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What is not covered

Additional expenses	Claims arising directly or indirectly from additional expenses where the scheduled public transport provider has offered reasonable alternative travel arrangements within 24 hours of the scheduled time of departure.
General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Insufficient journey time	Claims arising directly or indirectly from you not allowing sufficient time for your journey in order to meet the check-in time specified by the transport providers or agent.
Strike or industrial action	Claims arising directly or indirectly from a strike or industrial action existing or being publicly announced by the date you bought this policy or at the time of booking any trip .
Trips within your home area	Claims arising directly or indirectly from trips solely within the United Kingdom or Channel Islands (whichever is your home area).
Vehicle breakdown	Claims arising directly or indirectly from: <ol style="list-style-type: none">1. the breakdown of any vehicle owned by you that has not been serviced properly and maintained in accordance with the manufacturer's instructions.2. an accident to or breakdown of the vehicle in which you are travelling where a repairer's report or other evidence is not provided.

Volcanic eruptions and ash clouds	Claims arising directly or indirectly from volcanic eruptions or volcanic ash clouds.
Withdrawal of aircraft of sea vessel	Any claims arising directly or indirectly as a result of 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 or from which you are travelling.

Section B10 – Hijack

What is covered

We will pay up to the amount shown on the Schedule of Benefits for:

Delay caused by hijack	You are delayed in reaching your destination on the outward leg or reaching the United Kingdom or Channel Islands (whichever is your home area) on the return leg of your trip due to the unlawful seizure or wrongful exercise of control of an aircraft or other transport that you are travelling as a passenger.
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Special conditions relating to claims

You must produce independent written evidence confirming the length of the hijack.

What is not covered

General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
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Section B11 – Legal expenses

What is covered

We will take the following action in an attempt to get compensation up to the amount shown on the Schedule of Benefits if **you** die or are injured as a result of an accident which occurs during **your trip** during the **period of insurance**, and **you** or **your** legal representatives take legal action to get compensation:

Appeals	Pay for any fees, expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator.
Award of costs by any tribunal or court	Pay for any costs payable by you following an award of costs by any tribunal or court and any costs payable following an out of court settlement made in connection with any claim or legal proceedings.
Failed claims	Pay the costs incurred if no compensation is received either as a result of the claim being abandoned or failing.
Fees and disbursements	Provide for each insured person for any fees and other disbursements reasonably incurred by your legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by us .

Recovered costs	Pay the balance of costs if the value of the costs not recovered exceeds the compensation after the application of the compensation, if compensation is recovered for you , then the usual costs rules of the relevant jurisdiction will apply. In some jurisdictions you will recover costs, in others you will not. Any costs not recovered must first be met from the compensation.
Travel costs	Provide up to £1,000 for each insured person , for travel costs that have to be paid to go to a foreign court in connection with any legal action under 'Fees and Disbursements'.

Special conditions relating to claims

1. **We** shall have complete control over the legal proceedings and the appointment and control of a lawyer. **We** shall appoint a lawyer on **your** behalf with the expertise necessary to pursue **your** claim.
2. **You** must follow **your** legal representative's advice and provide any information and assistance required. Failure to do so will entitle us to withdraw cover.
3. **We** must have access to any and all of **your** legal representative's file of papers.
4. **We** may include a claim for **our** legal costs and expenses.

What is not covered

Contingency fee agreements	Claims where legal costs and expenses are based directly or indirectly on the amount of compensation award (Contingency Fee Agreement).
Costs greater than likely compensation	Claims where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Granting of support	Legal costs and expenses incurred before the granting of support by us in writing.
Holiday and insurance providers and travelling companions	Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, the Insurers or their agents, someone you were travelling with or another insured person .
Multiple country claims	Legal costs and expenses incurred where an action is brought in more than one country.
Notification timeframes	Claims notified more than 180 days after the date of the incident.
Other policies	Claims where you are insured for legal costs and expenses under any other insurance policy.
Unlikely success	Claims where in our opinion there is insufficient prospect of success in obtaining a reasonable benefit.

Optional Winter Sports Cover

If **you** have chosen to add **Winter sports** cover to **your** policy, cover for sections B12, B13, B14, B15 and B16 only operates under:

Single trip policies	if the appropriate winter sports section is shown as applicable on your policy validation certificate and the appropriate additional premium has been paid.
Annual multi-trip policies	for a period of no more than the maximum number of days in total, as detailed on your policy validation certificate, in each period of insurance , providing the appropriate winter sports section is shown as applicable on your policy validation certificate and the appropriate additional premium has been paid.

Section B12 – Ski equipment

What is covered

We will pay **you** up to the amount shown on the Schedule of Benefits for:

Accidental loss, theft or damage	The accidental loss, theft or damage to your own or hired ski equipment . The amount payable in the event of a total loss will be calculated as follows:	
	Age of ski equipment	Amount payable
	Less than 1 year old	90% of value
	Over 1 year old	70% of value
	Over 2 years old	50% of value
	Over 3 years old	30% of value
	Over 4 years old	20% of value
	Over 5 years old	No payment

The maximum **we** will pay for any one item, **pair or set** of items is the amount payable calculated from the table above or the amount shown in the Schedule of Benefits whichever is less. **We** may at **our** discretion replace, reinstate or repair the lost, damaged or stolen **ski equipment**.

Special conditions relating to claims

1. **You** must report the loss, theft or attempted theft of all **ski equipment** to the local Police in the country where the incident occurred within 48 hours of discovery or as soon as possible after that and get a written Police report (at **your** own expense) .
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, official authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **ski equipment** is lost, stolen or damaged while in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy). **You** must also obtain a written Property Irregularity Report from the airline.
4. For items damaged while on **your trip**, **you** must obtain an official report from an appropriate local retailer confirming the date and extent of the damage.

What is not covered

Confiscation or detention	Loss or damage due to delay, confiscation or detention by customs or any other authority.
Equipment left in an unattended vehicle	Loss, theft of or damage to ski equipment contained in an unattended vehicle: <ol style="list-style-type: none">overnight between 21:00 and 09:00 (local time)at any time between 09:00 and 21:00pm (local time) unless:<ol style="list-style-type: none">it is locked out of sight in a secure baggage area; andforcible means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Policy excess	The policy excess for each separate claim per incident claimed for, under this section by each insured person .
Unforced or unconfirmed entry to accommodation	Loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
Unattended equipment in a public place	Loss, theft or damage to ski equipment left unattended in a place to which the general public has access (other than skis or snowboards that are left locked on a ski rack) or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at any time, except as shown in 'Equipment left in an unattended vehicle' above.
Wear and tear	Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

Section B13 – Ski Hire

What is covered

We will pay **you** an amount per day up to the maximum amount shown on the Schedule of Benefits for:

Ski equipment hire	The reasonable cost of hiring replacement ski equipment as a result of the accidental loss, theft or damage or temporary loss in transit for more than 12 hours of your own ski equipment
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Special conditions relating to claims

- You** must report the loss, theft or attempted theft of **your own ski equipment** to the local Police in the country where the incident occurred within 48 hours of discovery or as soon as possible after that and get (at **your own expense**) a written Police report .
- If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, official authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your own expense**) written confirmation.
- If **ski equipment** is lost, stolen or damaged while in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy). **You** must also obtain a written Property Irregularity Report from the airline.
- For items damaged while on **your trip**, **you** must obtain an official report from an appropriate local retailer confirming the date and extent of the damage.

What is not covered

Confiscation or detention	Loss or damage due to delay, confiscation or detention by customs or any other authority.
Equipment left in an unattended vehicle	Loss, theft of or damage to ski equipment contained in an unattended vehicle: <ol style="list-style-type: none">overnight between 21:00 and 09:00 (local time)at any time between 09:00 and 21:00pm (local time) unless:<ol style="list-style-type: none">it is locked out of sight in a secure baggage area; andforcible means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
General exclusions	Anything mentioned in the 'General Exclusion's applicable to all sections of the policy.
Unattended equipment in a public place	Loss, theft or damage to ski equipment left unattended in a place to which the general public has access (other than skis or snowboards that are left locked on a ski rack) or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at any time except as shown in 'Equipment left in an unattended vehicle' above.
Unforced or unconfirmed entry to accommodation	Loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
Wear and tear	Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

Section B14 – Ski pack

What is covered

We will pay **you** up to the amount shown on the Schedule of Benefits for:

Ski pack	The unused portion of your ski pack (ski school fees, lift passes and hired ski equipment) following your bodily injury , illness or disease.
Lift pass	Your lift pass if you lose it.

Special conditions relating to claims

- You** must provide (at **your** own expense) written confirmation to us from a **medical practitioner** that the **bodily injury**, illness or disease prevented **you** from using **your** ski pack.
- You** must report any loss of **your** lift pass to an appropriate authority within 48 hours of discovery and obtain a written report of the loss or theft.

What is not covered

General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
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Section B15 – Piste closure

Cover is only available under this section between 1 December to 30 April in the Northern Hemisphere, and between 1 April and 31 October in the Southern Hemisphere.

What is covered

We will pay **you** an amount per day up to the amount shown on the Schedule of Benefits for:

Transport costs	Transport costs necessarily incurred by you , to travel to and from an alternative site if either lack of or excess of snow, adverse weather conditions or an avalanche results in the skiing facilities (excluding cross-country skiing) in your resort being closed and it is not possible to ski.
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The cover only applies to:

- The resort which **you** have prebooked for a period more than 12 hours and for as long as these conditions continue at the resort, but not more than the prebooked period of **your trip**.
- Trips** taken outside the **United Kingdom** during the published ski season (other than ski **trips** to Scotland which include at least one night of prebooked accommodation) for **your** resort.

If no alternative sites are available **we** will pay **you** a cash benefit per day up to the amount shown in the Schedule of Benefits.

Special conditions relating to claims

You must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days the skiing facilities were closed in **your** resort and the reason for the closure.

What is not covered

Provision of alternative skiing facilities	Any circumstances where transport costs, compensation or alternative skiing facilities are provided to you .
General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Impending closure	The closure or impending closure of the skiing facilities in your resort existing or being publicly announced by the date you bought this policy or at the time of booking any trip .

Section B16 – Avalanche Cover

What is covered

We will pay **you** up to the amount shown in the Schedule of Benefits for:

Accommodation and travel expenses	Reasonable additional accommodation (room only) and travel expenses necessarily incurred in: <ol style="list-style-type: none">reaching your booked resort; orreturning home if you are delayed for more than 12 hours as a direct result of an avalanche.
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The cover only applies to **trips** taken outside the **United Kingdom** (other than ski **trips** to Scotland which include at least one night of prebooked accommodation) during the published ski season for **your** resort.

Special conditions relating to claims

You must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

What is not covered

General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Section B9	Anything mentioned under 'What is not covered' in Section B9 – Missed Departure and Missed Connection.

Optional Golf Cover

If **You** have added golf cover to **your** policy the appropriate golf cover (section B17, B18, B19 and B20) is shown on **your** policy validation certificate for each person the appropriate premium has been paid for.

Section B17 – Golf equipment

What is covered

We will pay **you** up to the amount shown on the Schedule of Benefits for:

Accidental loss, theft or damage	The accidental loss, theft or damage to your own or hired golf equipment . The amount payable in the event of a total loss will be calculated as follows:	
	Age of golf equipment	Amount payable
	Less than 1 year old	90% of value
	Over 1 year old	70% of value
	Over 2 years old	50% of value
	Over 3 years old	30% of value
	Over 4 years old	20% of value
	Over 5 years old	No payment

The maximum **we** will pay for any one item, **pair or set** of items is the amount payable calculated from the table above or the amount shown on the Schedule of Benefits. **We** may at **our** discretion replace, reinstate or repair the lost, damaged or stolen **golf equipment**.

Special conditions relating to claims

- You** must report the loss, theft or attempted theft of the **golf equipment** to the local Police, in the country where the incident occurred, within 48 hours of discovery or as soon as possible after that and get a written Police report (at **your** own expense).
- If **golf equipment** is lost, stolen or damaged while in the care of a carrier, transport company, official authority, hotel or **your** accommodation provider **you** must report details of the loss, theft or damage to them in writing and get (at **your** own expense) written confirmation.
- If **golf equipment** is lost, stolen or damaged while in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy). **You** must also obtain a written Property Irregularity Report from the airline.
- For items damaged while on **your trip**, **you** must obtain an official report from an appropriate local retailer confirming the date and extent of the damage.

What is not covered

Confiscation or detention	Loss or damage due to delay, confiscation or detention by customs or any other authority.
Equipment left in an unattended vehicle	Loss, theft of or damage to golf equipment contained in an unattended vehicle: <ol style="list-style-type: none">overnight between 21:00 and 09:00(local time)at any time between 09:00 and 21:00pm (local time) unless:<ol style="list-style-type: none">it is locked out of sight in a secure baggage area; andforcible means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
General exclusions	Anything mentioned in the 'General Exclusion's applicable to all sections of the policy.
Policy excess	The policy excess for each separate claim per incident claimed for, under this section by each insured person .
Unattended equipment in a public place	Loss, theft or damage to golf equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at any time except as shown in 'Equipment left in an unattended vehicle ' above.
Unforced or unconfirmed entry to accommodation	Loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
Wear and tear	Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

Section B18 – Golf equipment Hire

What is covered

We will pay **you** an amount per day up to the maximum amount shown on the Schedule of Benefits for:

Golf equipment hire	The reasonable cost of hiring replacement golf equipment as a result of the accidental loss, theft or damage or temporary loss in transit for more than 12 hours of your own golf equipment
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Special conditions relating to claims

- You** must report the loss, theft or attempted theft of **your own golf equipment** to the local Police in the country where the incident occurred within 48 hours of discovery or as soon as possible after that and get (at **your own expense**) a written Police report
- If **golf equipment** is lost, stolen or damaged while in the care of a carrier, transport company, official authority, hotel or **your accommodation provider you** must report details of the loss, theft or damage to them in writing and get (at **your own expense**) written confirmation.
- If **golf equipment** is lost, stolen or damaged while in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy). **You** must also obtain a written Property Irregularity Report from the airline.
- For items damaged while on **your trip, you** must obtain an official report from an appropriate local retailer confirming the date and extent of the damage.

What is not covered

Confiscation or detention	Loss or damage due to delay, confiscation or detention by customs or any other authority.
Equipment left in an unattended vehicle	Loss, theft of or damage to golf equipment contained in an unattended vehicle: <ol style="list-style-type: none">overnight between 21:00 and 09:00 (local time)at any time between 09:00 and 21:00pm (local time) unless:<ol style="list-style-type: none">it is locked out of sight in a secure baggage area; andforcible means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
General exclusions	Anything mentioned in the 'General Exclusion's applicable to all sections of the policy.
Unattended equipment in a public place	Loss, theft or damage to golf equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at any time except as shown in 'Equipment left in an unattended vehicle' above.
Unforced or unconfirmed entry to accommodation	Loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
Wear and tear	Loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

Section B19 - Non- Refundable Green Fees

What is covered

We will pay **you** an amount per day up to the maximum amount shown on the Schedule of Benefits for:

Unused green fees	Any irrecoverable unused green fees which you have paid or are contracted to pay if: <ol style="list-style-type: none">your trip is necessarily and unavoidably cancelledyour trip is curtailed before completionbodily injury, illness or disease prevents you from playing golf but you are still able to go on the trip. as a result of any of the events detailed under 'What is covered' in Section A1 – Cancellation Charges, Section B1 - Curtailment Charges, Section B2 – Medical Expenses and Emergency Repatriation occurring.
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What is not covered

General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
Section A1, B1 and B2	Anything mentioned under 'What is not covered' in Section A1– Cancellation Charges, Section B1 - Curtailment Charges, Section B2 – Medical Expenses and Emergency Repatriation.

Section B20 – Hole in One

What is covered

We will pay **you** up to the amount shown on the Schedule of Benefits for:

Buying drinks	The costs incurred at the bar for buying drinks in the event that you complete a hole in one during any organised game on any full size golf course. This amount will only be payable once in any game.
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Special conditions relating to claims

You must produce written confirmation from the secretary of the golf course stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed.

What is not covered

General exclusions	Anything mentioned in the 'General Exclusions' applicable to all sections of the policy.
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General conditions applicable to all sections

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

1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance company covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share and are entitled to contact that insurance company for a contribution (not applicable to Section B4 – Personal accident). **You** must help us to obtain, pursue or recover a contribution from any third party or insurer (including the Department for Work and Pensions) by providing all details required and completing any necessary forms.

2. Reasonable precautions

At all times **you** must take all reasonable precautions and steps to:

- avoid injury, illness, disease, loss, theft or damage; and
- safeguard **your** property from loss or damage;
- recover lost or stolen property.

3. Cancellation

Statutory cancellation rights

You may cancel this policy within 14 days of receiving **your** policy documents (new business) and for annual multi-trip policies by the renewal date (the cancellation period) by writing to Talk to TIM at the address below during the cancellation period. Any premium paid will be refunded to **you** providing **you** have not travelled, not claimed or intend to make a claim and no incident has occurred that is likely to result in a claim. This may be subject to an administration fee.

Talk to TIM, McGowan House, Waterside, The Lakes, Bedford Road, Northampton, NN4 7XD

Email: info@talktotim.co.uk

Cancellation outside the statutory period

You may cancel this policy at any time after the cancellation period in writing to: Talk to TIM at the address shown above. If **you** cancel after the cancellation period no premium refund will be made.

We reserve the right to cancel this policy by providing 21 days' notice by registered post to **your** last known address on the following grounds if:

- a) **You** make a fraudulent claim as set out in paragraph 4 - Fraudulent claims below.
- b) **You** do not pay the premium.
- c) **You** are or have been engaged in criminal or unlawful activities.
- d) Any policy in **your** name is added to the Insurance Fraud Register.

In each case no refund of the premium will be made.

4. Fraudulent claims

Throughout **your** dealings with us **we** expect **you** to act honestly. If **you** or anyone acting for **you** knowingly:

- a) Provides false or incomplete information to **us** as part of **your** application for **your** policy;
- b) Makes a fraudulent or exaggerated claim under **your** policy.
- c) Makes a false statement in support of a claim.
- d) Submits a false or forged document in support of a claim.
- e) Makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then we:

- a) may prosecute fraudulent claimants
- b) may make the policy void from the date of the fraudulent act
- c) will not pay any fraudulent claims
- d) will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date
- e) will not return any premium paid by **you** for the policy
- f) may inform the Police of the circumstances

5. Claims

In the event of a claim, if **we** require any medical certificates, information, evidence, receipts or bills, these must be obtained by **you** at **your** expense. Claims will not be paid if **you** do not provide these documents or for any loss which has not been proven. If **we** require a medical examination, **you** must agree to this, and in the event of death **we** are entitled to a post mortem examination. These costs will be met by **us**.

You must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

Where **you** have not insured for the full cost of the **trip**, **we** will only consider payment for the equivalent proportion of any loss.

6. The contract

We and **you** do not intend any term of this contract to be enforceable by any third party in accordance with the Contracts (Rights of Third Parties) Act 1999.

7. Excess

Under most sections of this policy, claims will be subject to an **excess**. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**.

8. Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the administrator may ask as part of **your** application for cover under this policy
- b) Make sure that all information supplied as part of **your** application for cover is true and correct
- c) Tell **us** of any changes to the answers **you** have given as soon as **you** are aware

Failure to provide answers in line with the requirements of the Consumer Insurance Act 2012 may mean that **your** policy is invalid and any claim declined.

9. Documentation

You must provide proof of **your** insurance in the event of a claim and give us full details in writing of any incident resulting in a claim, under any section, within 31 days of the incident.

You accept that no alterations or additions to the printed terms and conditions of **your** policy wording, **Policy Supplement** or policy validation certificate will be valid unless authorised by **us**.

General Exclusions - applicable to all sections

We will not pay for claims arising directly or indirectly from:

1. War risks, civil commotion and terrorism

Please read the **Policy Supplement** for full details of what is and is not covered.

2. Pregnancy

Your policy may apply specific terms and conditions relating to pregnancy cover - please read the **Policy Supplement** for full details of what is and is not covered.

3. Radioactive contamination

Radiation by ionisation; contamination by radioactivity from any nuclear fuel or from any nuclear waste; combustion of nuclear fuel, radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

4. Sonic bangs

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

5. Winter sports

Your participation in **winter sports**, unless the appropriate **winter sports** premium has been paid.

If **you** have paid the **winter sports** premium then cover will apply under Section B12 to B16 for the **winter sports** specified within the definition of **winter sports** for the period not exceeding the total number days detailed on **your** policy validation certificate. This applies for each **period of insurance** under annual multi-trip policies and for the period of the **trip** under single **trip** policies.

6. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining.

7. Other sports or activities

- a) Your participation in or practice of any other sport or activity, manual work, driving any motorised vehicle (other than **your** own or hired vehicle on public roads) or racing unless listed as a covered activity within the Sports and Activities Cover table.
- b) **You** travelling by air within 24 hours after **your** last scuba dive.

8. Suicide, drug use or solvent abuse

Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted disease, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction) and putting yourself at needless risk (unless **your** life is in danger or in an attempt to save human life).

9. Alcohol abuse

You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your trips** or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected or **you** are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal or alcohol related illnesses and **you** need to make a claim as a result.

10. Jumping from vehicles, buildings or balconies

You climbing on top of or jumping from a vehicle, building or balcony; sitting, planking, balconing, owling or lying on any external part of any building; climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways); and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

11. Unlawful action

Your own unlawful action or any criminal proceedings against **you** including **your** failure to comply with the laws applicable to the country in which **you** are travelling.

12. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. *For example loss, damage or additional expense include, but are not limited to, the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury, illness or disease.*

13. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 5 of Section A1 – Cancellation Charges or sub-section 3 of Section B1 – Curtailment charges).

14. Travelling against FCO or WHO advice or advice from a Regulatory Authority

Your travel to a country, specific area or event when the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or regulatory authority in a country to or from which **you** are travelling has advised against all or all but essential travel.

15. Family and single parent cover travel restrictions

You being aged under 18 and travelling under annual multi-trip cover without one of the policy's insured adults. If **you** reach the age of 18, at which point **you** are classed as an adult, during the **period of insurance**, cover will continue until the next renewal date.

16. Multiple claims

The same costs, charges or expenses which are valid under multiple sections. **You** may only claim for the costs under one section for the same incident per person.

17. Health conditions

- a) Any claim where the terms shown under the 'Important Conditions Relating to Health' have not been followed or where any **pre-existing medical conditions** or their linked conditions are specifically excluded.
- b) **You** failing to take medication as prescribed by **your medical practitioner**.
- c) Routine treatment or care which could reasonably be expected to arise during **your period of insurance**, unless **you** have declared this to us and **we** have accepted cover in writing.
- d) **You** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

18. Mechanically assisted vehicles

- a) **You** driving a motor vehicle, riding a motorcycle or mechanically assisted bicycle, unless **you** have an appropriate licence, are insured under a motor insurance policy, are following the local safety laws and, in respect of motorcycling, the engine capacity is 125cc or lower. **You** must wear a helmet while riding on a motorcycle, moped or scooter and wear a seatbelt when travelling in a motor vehicle where a seatbelt is available.
- b) Quad biking is not covered at any time.

19. Ineligible claimants

Expenses or losses incurred by, or on behalf of, any person who is not insured by this policy.

20. Boarding disallowed

You not being allowed to board a flight, train, sea vessel, coach or bus for any reason or failing to obtain the required passport or visa.

21. Swimming pool access

The unauthorised use of swimming pools outside the specified times of opening.

22. Loss of enjoyment

Loss of enjoyment of the **trip**.

23. Insolvency

The tour operator, airline, or any other company, firm, transportation company, travel agent or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation.

The logo consists of a blue speech bubble with a white outline and a white tail pointing downwards. Inside the bubble, the text "Talk to TIM" is written in a bold, sans-serif font. "Talk to" is in dark blue, and "TIM" is in white.

Talk to TIM

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