

BLUE

INSURANCES

TRAVEL INSURANCE SUMMARY OF COVER 2011-2012

Policy Number: BI

PLEASE SEE
VALIDATION
CERTIFICATE FOR
LEVEL OF COVER
AND POLICY
TYPE.

IMPORTANT NOTICE

If **You** or any person who is travelling has a pre-existing **Medical Condition** then **You** must declare that condition to Health Check 01454 643 422. **Please do not Curtail any Trip or incur inpatient medical expenses without first contacting MAPFRE Assistance +44 1454 643 421.**

TRAVEL INSURANCE POLICY SCHEDULE

Section/Description	Premier Cover Limit (per Insured Person)	Excess (per Insured Person)	Premier Plus Cover Limit (per Insured Person)	Excess (per Insured Person)	Backpacker Cover Limit (per Insured Person)	Excess (per Insured Person)
A. Cancellation or Curtailment	Up to £3,000	£95 (Loss of deposit £45)	Up to £5,000	£45 (Loss of deposit £35)	Up to £3,000	£95 (Loss of deposit £35)
B. Emergency Medical Expenses and other Expenses Including Emergency Assistance Services Emergency Dental Pain Relief	Up to £5,000,000	£95 £135 (Over 65yrs)	Up to £10,000,000	£45	Up to £3,000,000	£95 £75 (Over 65yrs)
C. Hospital Benefit	Up to £250 £150 (£20 per day)	N/A	Up to £250 £200 (£25 per day)	N/A	Up to £250 £200 (£20 per day)	N/A
D. Personal Accident Loss of Limbs or Sight (Aged under 66yrs) Permanent Total Disablement (Aged under 66yrs) Death Benefit (Aged 18 to 65yrs) Death Benefit (Under 18 or 66yrs & over) All Benefits (66yrs & over)	Maximum Benefit £20,000 £20,000 £20,000 £10,000 £5,000 £5,000	N/A N/A	Maximum Benefit £40,000 £40,000 £40,000 £10,000 £5,000 £5,000	N/A N/A	Maximum Benefit £15,000 £15,000 £10,000 £10,000 N/A	N/A N/A
E. Baggage, Baggage Delay and Passport Single Article or Set of Articles Limit Valuables Limit in Total Delayed Baggage (after 12hrs) Replacement of Passport Emergency Passport Travel Tobacco, Alcohol and Fragrance etc.	Up to £2,000 £200 Up to £250 £200 (£50 per 24hrs) Up to £250 Up to £250 Up to £100	£95 N/A N/A N/A N/A	Up to £3,000 £250 Up to £400 £300 (£75 per 24hrs) Up to £250 Up to £250 Up to £50 Up to £750	£45 N/A N/A N/A N/A N/A	Up to £1,000 £150 Up to £200 £150 (£50 per 24hrs) Up to £250 Up to £250 Up to £50 Up to £350	£95 N/A N/A N/A N/A N/A
F. Personal Money and Documents Cash Limit (Currency notes and coins) Cash (Aged under 18yrs) Travel Documents	Up to £600 £250 £100	£95 N/A	Up to £750 £350 £100	£45 N/A	Up to £350 £200 N/A	£95 N/A
G. Personal Liability	Up to £2,000,000	£250	Up to £2,000,000	£100	Up to £2,000,000	£300
H. Hijack	£1,000 (£100 per day)	N/A	£2,000 (£200 per day)	N/A	£1,000 (£100 per day)	N/A
I. Missed Departure	Up to £750	£95	Up to £1,000	£45	Up to £500	£95
J. Catastrophe	Up to £750	£95	Up to £1,000	£45	Up to £500	£95
K1. Delayed Departure	£15 for each 12hrs (Up to Max £200)	N/A	£25 for each 12hrs (Up to Max £400)	N/A	N/A	N/A
K2. Holiday Abandonment	£3,000 (after 24hrs)	£95	£5,000 (after 24hrs)	£45	£3,000 (after 24hrs)	£95
L. End Supplier Failure Insurance	Up to £3,000	N/A	Up to £4,000	£45	N/A	N/A
M. Credit Card Fraud	Up to £500	£95	Up to £1,000	£45	N/A	N/A
N. Overseas Legal Expenses and Assistance	Up to £10,000	£250	Up to £20,000	£100	Up to £10,000	£300
O. Strike	Up to £200	N/A	Up to £200	N/A	Up to £200	N/A
Wintersports (Available upon payment of additional premium)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
P1. Ski Equipment Owned Hired Single Article Limit	Up to £400 Up to £400 Up to £300	£95	Up to £600 Up to £600 Up to £400	£45	Up to £400 Up to £400 Up to £200	£95
P2. Ski Hire	£500 (£50 per day)	N/A	£600 (£75 per day)	N/A	£400 (£50 per day)	N/A
P3. Ski Pack	£300 (£50 per day)	N/A	£400 (£75 per day)	N/A	£300 (£50 per day)	N/A
P4. Piste Closure	£500 (£50 per day)	N/A	£600 (£75 per day)	N/A	£300 (£50 per day)	N/A
P5. Avalanche Closure	Up to £500	£95	Up to £750	£45	Up to £400	£95
Optional Extras (Available upon payment of additional premium)	(Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)	(per Insured Person)
Q. Flight Cancellation	Up to £750	£95	Up to £1,500	£45	N/A	N/A
R. Wedding/Civil Partnership Single Article or Set of Articles Limit	Up to £1,000 Up to £250	£95	Up to £2,000 Up to £300	£45	N/A N/A	N/A N/A
S. Business Equipment	Up to £1,000	£95	Up to £2,000	£45	N/A	N/A
T1. Golf Equipment Single Article or Set of Articles Limit	Up to £1,000 Up to £150	£90	Up to £2,000 Up to £200	N/A	N/A N/A	N/A N/A
T2. Golf Equipment Hire	£200 (£50 per day)	N/A	£400 (£75 per day)	N/A	N/A	N/A
T3. Green Fees	£200 (£50 per day)	N/A	£400 (£75 per day)	N/A	N/A	N/A
U. Cruise Connection Cover	Up to £750	N/A	£1,500	N/A	N/A	N/A
V. Exam Failure	N/A	N/A	N/A	N/A	Up to £750	£95

* **You** are not covered under sections, B, C, D, G and P for **Winter Sports** activities unless an additional premium has been paid and shown on the validation certificate.

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Territorial Limits

- Area 1 The United Kingdom, Channel Islands and the Isle of Man
 Area 2 The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya, and Albania)
 Area 3 Australia/New Zealand
 Area 4 Worldwide including the Caribbean but excluding The United States of America and Canada.
 Area 5 Worldwide including The United States of America, Canada and the Caribbean.

Type of Insurance and Cover

Travel insurance for single, annual multi trips or backpacker – Please refer to **Your** validation certificate for **Your** selected cover.

Some **Winter Sports** may also be included upon payment of an appropriate additional premium – **Your** validation certificate will show if **You** selected this option.

Flight cancellation, wedding, **Business Equipment**, **Golf Equipment** and **Cruise Connection Cover** may also be included upon payment of an appropriate additional premium – **Your** validation certificate will show if **You** selected these options.

Travel Insurance Policy

INTRODUCTION

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of the validation certificate which must be attached to the policy.
In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage or other specified events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy as referred to in **Your** validation certificate.
The validation certificate and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

POLICY EXCESS

Under most sections of the policy, claims will be subject to an **Excess**. This means that **You** will be responsible for paying the first part of each claim, per section, for each separate incident, payable for each **Insured Person**, unless the additional premium has been paid to waive the **Excess** as shown in the validation certificate.

RESIDENCY

This policy is only available to **You** if **You** are permanently resident in the **United Kingdom** and have been for the past six months prior to the date of issue.

THE LAW APPLICABLE TO THIS CONTRACT

You and **We** can choose the law which applies to this policy. **We** propose that English law applies. Unless **We** and **You** agree otherwise English law will apply to this policy.

TYPE OF INSURANCE AND COVER

Travel insurance for single, annual multi trips or backpacker – **Please refer to Your validation certificate for Your selected cover.**

Some **Winter Sports** may also be included upon payment of an appropriate additional premium – **Your validation certificate will show if You selected this option.**

Flight Cancellation, Cruise Connection, Wedding, Golf and Business Travel Cover may also be included upon payment of an appropriate additional premium – **Your validation certificate will show if You selected these options.**

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **We** cannot meet **Our** obligations to **You**. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

SEPARATE CONTRACTS

You have entered into a contact of insurance with Mapfre Asistencia and a separate contract with Blue Insurances Limited to arrange and administer the policy.

Underwriter

This insurance contract is between you and Mapfre Asistencia, trading in the United Kingdom under the name of MAPFRE ASISTENCIA, with registered office at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS; and corporate tax number 680/1807623857. Mapfre Asistencia is duly registered with Companies House under Branch Number BR008042 and Company Number FC021974. Mapfre Asistencia is authorised by the Financial Services Authority (FSA) to operate in the United Kingdom according to the right of freedom of establishment of the European Union and the European Economic Area (EEA) legislation.

Mapfre Asistencia, Compañía Internacional de Seguros y Reaseguros has registered offices in Spain, which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of Mapfre Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondo de Pensiones). Mapfre Asistencia has integral reserves in Spain and has registered to operate in the following branches:

- Branch 1 Accidents: by Decree of the Ministry of Economy issued on June 4, 2003.
- Branch 9 Other damage to property: by Decree of the Ministry of Economy issued on August 1, 2010.
- Branch 13 General Civil Liability: by Decree of the Ministry of Economy issued on November 26, 2003.
- Branch 16 Miscellaneous Financial loss: by Decree of the Ministry of Economy issued on October 7, 2002.
- Branch 17 Legal Expenses: by Decree of the Ministry of Economy issued on October 7, 2002.
- Branch 18 Assistance: by Decree of the Ministry of Economy issued on November 31, 1989.

Arranged by

BLUE
INSURANCES

This exclusive travel insurance has been organised by Blue Insurances.
Suffolk House, Trade Street, Cardiff CF10 5DT
Blue Insurances Limited is regulated by the Central Bank of Ireland and is EEA authorised to provide services in the UK by the Financial Services Authority (UK).

Master Certificate Number

This evidence of insurance is to confirm that those persons who have paid the appropriate premium are insured under the **Master Certificate** number **BLUE/MAPFRE/UKRetail/2011** issued to Blue Insurances.

Period of Cover

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate/invoice issued between 01.06.2011 and 31.05.2012 and for holidays or journeys commencing up to 31.05.2013.

Territorial Limits

- Area 1 **The United Kingdom**, Channel Islands, Isle of Man and the Republic of Ireland
- Area 2 The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya, and Albania)
- Area 3 Australia/New Zealand
- Area 4 Worldwide including the Caribbean but excluding The United States of America, Canada, Alaska and Hawaii
- Area 5 Worldwide including The United States of America, Canada, Alaska, Hawaii and the Caribbean

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of **bold** print and will start with a capital letter.

BAGGAGE

– means luggage, clothing, personal effects, **Valuables**, **Golf Equipment** and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip** excluding **Ski Equipment** and **Personal Money**.

BODILY INJURY

– means an identifiable physical injury sustained by **You** due to a sudden, external, unexpected and specific event. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

BUSINESS EQUIPMENT

– means items used by **You** in support of **Your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators forming part of **Your** **Baggage**.

BUSINESS TRIP

– means a **Trip** taken wholly or in part for business purposes but excluding manual work.

CANCELLATION PERIOD

– means the 14 days following the date the policy is received at new business or the 14 days from the renewal date.

CLOSE BUSINESS ASSOCIATE

– means 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

– means 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, aunt, uncle, niece, nephew, step parent, step child, step sister, step brother, foster child, legal guardian, next of kin, fiancé/fiancée, or partner (any couple, including same-sex, in a common law relationship or who have co-habited for at least 6 months).

CRUISE

– means a **Trip** involving a sea voyage of more than three days total duration, where transportation and accommodation is primarily on an ocean going passenger ship.

CURTAILMENT/CURTAIN

– means either:

- abandoning or cutting short the **Trip** by immediate direct early return to **Your Home Area**, in which case claims 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, or
- by attending a hospital as an in-patient or being confined to **Your** accommodation due to compulsory quarantine or on the orders of a **Medical Practitioner**, in either case for a period in excess of 48 hours outside **Your Home Area**. 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 for which **You** were hospitalised, quarantined or confined to **Your** accommodation.

EXCESS

– where applicable the excess is the first amount of each claim, per section, for each separate incident payable for each **Insured Person**.

FAMILY COVER

– means up to two adults and any number of their children, step children or foster children aged under 18 (or under 24yrs if living at **Home** and in full time education), accompanying the parents or legal guardian insured on the same policy travelling on any **Trip** to the same destination. Under annual multi trip cover any child under 16 years cannot travel independently. Any child 16 years or over is covered to travel independently from their parents provided they are travelling on an organised school or college **Trip** only and with a responsible adult 18 years or over.

GOLF EQUIPMENT

– means golf clubs, golf balls, golf bag, golf shoes and non motorised golf trolley forming part of **Your** **Baggage**.

HIJACK

– means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **You** are travelling in as a passenger.

HOME

– means **Your** normal place of residence in the **United Kingdom**.

HOME AREA

– means for residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **Your** home area means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and Isle of Man, **Your** home area means the Channel Islands or Isle of Man depending on where **Your Home** is.

INCIDENTAL

– means happening on a casual or occasional basis.

MEDICAL CONDITION

– means any disease, illness or injury.

MEDICAL PRACTITIONER

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

PERIOD OF INSURANCE

– means if annual multi trip cover is selected: the period for which **We** have accepted the premium as stated in the validation certificate. During this period any **Trip** not exceeding 60 days is covered. If **You** are aged 66-69 years cover is limited to 35 days and if **You** are aged 70-75 years cover is limited

Travel Insurance Policy

to 14 days. In any event **Winter Sports** cover is limited to 21 days in total in each **Period of Insurance** (if **You** have paid the appropriate **Winter Sports** premium to include this cover). Under these policies Section A – Cancellation Cover shall be operative from the start date this insurance is effected by **You** or at the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

– means if Single trip cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the validation certificate. Under these policies Section A – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

– means if Backpacker cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown in the validation certificate. Under these policies Section A – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**.

This policy also entitles **You** to a maximum of two return visits to **Your Home** before **Your** intended return date (as specified on **Your** validation certificate) for up to a maximum duration of 14 days excluding any return for which a claim is being made as a result of Emergency Medical, Repatriation or **Curtailment**. Cover is suspended from the time **You** arrive at **Your** departure point to **Your Home** and starts again when **You** exit the airport at **Your** overseas destination. During this period no cover is provided by the policy.

For the above policy types; All other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** or in respect of a **Business Trip** your place of business in the **United Kingdom** (whichever is the later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **Trip**. Any **Trip** that had already begun when **You** purchased this insurance will not be covered, except where **You** renew an existing annual multi trip policy which fell due for renewal during the **Trip**.

The period of insurance is automatically extended for the period of the delay in the event that **Your** return to **Your Home Area** is unavoidably delayed due to an event insured by this policy.

– means if one way trip cover is selected: the period of a single outward **Trip** (max 7 days) and terminating upon its completion, but not in any case exceeding 24 hours after the time **You** first leave the immigration control of **Your** final destination country. Under these policies Section A – Cancellation Cover shall be operative from the time **You** pay the premium and evidence of insurance is issued and will cease upon departure of **Your Trip** or in the event of a cancellation claim on **Your** policy all remaining cover will cease for the planned **Trip**. All other sections of the policy, the insurance commences when **You** leave **Your Home** to commence the **Trip** and terminates 24 hours after the time **You** first leave the immigration control of **Your** final destination country.

PERSONAL MONEY

– means bank notes currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, money cards and credit/debit or charge cards all held for private purposes.

POLICY SCHEDULE

– means the details of cover as outlined on page 1 of this document.

PUBLIC TRANSPORT

– means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

SINGLE ITEM

Any one article pair or set of articles (including golf clubs) or collection which are used or worn together. The single item limit applies except when the additional **Golf Equipment** section is purchased and shown in the validation certificate then the single item limit applies to each individual golf club and not the set as a whole.

SKI EQUIPMENT

– means skis (including bindings), ski boots, ski poles, snowboards, snowboard bindings and snowboard boots forming part of **Your Baggage**.

TERRORISM

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

TRAVELLING COMPANION

– means a person(s) with whom **You** have booked to travel or are travelling with on the same booking invoice and without whom **Your** travel plans would be impossible.

TRIP

– means any holiday, business or pleasure trip or journey made by **You** within the area of travel shown in the validation certificate which begins and ends in **Your Home Area** during the **Period of Insurance** unless the trip is a one way trip or journey as defined under **Period of Insurance**. Participation in **Winter Sports** is limited to the duration specified on **Your** validation certificate (provided **You** have paid the appropriate **Winter Sports** premium to include this cover).

If annual multi **Trip** cover is selected any such **Trip** not exceeding 60 days is covered. If **You** are aged 66-69 years cover is limited to 35 days and if **You** are aged 70-75 years cover is limited to 14 days. In any event **Winter Sports** cover is limited to 21 days in total in each **Period of Insurance** (if **You** have paid the appropriate **Winter Sports** premium to include this cover). In addition any trip solely within **Your Home Area** is only covered where **You** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

UNATTENDED

– means 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)

– means England, Scotland Wales Northern Ireland, Isle of Man and the Channel Islands.

VALUABLES

– means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photo-graphic, audio, video, computer, game console, television (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3/4 players and portable satellite navigation equipment.

WE/US/OUR

– means The Insurer, Mapfre Asistencia trading under the name of Mapfre Assistance, whose registered office at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

WINTER SPORTS

– Guided cross country skiing (Nordic skiing), glacier skiing, mono skiing, off piste skiing or snowboarding except in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, recreational racing, skiing, snowboarding, snowmobiling and snow sledging.

YOU/YOUR/INSURED PERSON(S)

– means each person travelling on a **Trip** whose name appears in the validation certificate.

Important Conditions Relating to Health

 01454 643 422

Medical Screening Line Opening Hours

Monday - Friday 8am - 8pm

Saturday 9am - 5pm

Sunday 10am - 4pm

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

At the time of taking out this policy:

Do **You** have or have **You** had any **Medical Condition(s)** for which **You** are taking or have taken prescribed medication or are waiting to receive, or have received treatment (including surgery, tests, or investigations) within the last 2 years?

If No (including if **You** have had no **Medical Conditions**)

Please read the following statements to see if they apply to **You**.

(if none of them apply then **Your Medical Condition(s)** will be covered)

If Yes

It is a condition of this policy that **You** will not be covered under Section A – Cancellation or Curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, Section D – Personal Accident and Section W3 – Green Fees for any claims arising directly or indirectly from this **Medical Condition(s)** unless **You** contact **Us** on 01454 643 422 and **We** have agreed in writing to cover **Your Medical Condition(s)**.

If **You** have only one **Medical Condition** and it is one of those shown in the table below of **Medical Condition(s)** which do not require screening then this will be covered under the policy without the need to contact **Us**.

In Either Circumstances:

It is a condition of this policy that **You** will not be covered under Section A – Cancellation or Curtailment Charges, Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit, Section D – Personal Accident and Section W3 – Green Fees for any claims arising directly or indirectly from:

A. At the time of taking out this policy:

- i) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** are aware of but have not had a diagnosis.
- ii) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.
- iii) Any **Medical Condition** for which **You** or a **Close Relative** or a **Travelling Companion** are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.

B. At any time

- i) 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 his/her advice but despite this **You** still travel.
- ii) Any surgery, treatment or investigations for which **You** intend to travel outside of **Your Home Area** to receive (including any expenses incurred due to the discovery of other **Medical Conditions** during and/or complications arising from these procedures).
- iii) Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
- iv) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

You should also refer to the general exclusions on page 4.

Medical Conditions which do not require screening. (You do not have to contact Us if You only have one of these)

- | | | | |
|---|--|---|---|
| • Achilles Tendon Injury | • Cyst Breast (Benign) | • Hypothyroidism (Underactive Thyroid) | • Osteoporosis, Osteopaenia (fragile bones) |
| • Acid Reflux | • Cyst Testicular (Benign) | • Hypercholesterolaemia (high cholesterol) | • NO vertebral (backbone) fractures |
| • Acne | • Cystitis | • Hysterectomy (provided carried out more than 6 months ago) | • Pelvic Inflammatory Disease |
| • Anal Fissure/Fistula | • Diarrhoea and/or vomiting (resolved) | • Irritable Bowel Syndrome | • Psoriasis |
| • Attention Deficit Hyperactivity Disorder (ADHD) | • Dislocated Hip | • Macular Degeneration | • Reflex Oesophagitis |
| • Allergy (requiring non prescriptive treatment only) | • Dyspepsia | • Menopause | • Rheumatism |
| • Bells Palsy (in isolation only) | • Eczema | • Migraine (confirmed diagnosis, no on-going investigations) | • Rhinitis (Allergic) |
| • Benign Prostatic Enlargement | • Epididymitis | • Menorrhagia | • Shingles (Herpes Zoster) |
| • Blindness | • Essential Tremor | • Myalgia (Muscular Rheumatism) | • Shoulder Injury |
| • Broken/Fractured Bones (not head or spine) | • Fungal Nail Infection | • Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue) | • Sinusitis |
| • Carpal Tunnel Syndrome | • Gall Bladder Removal (if more than 3 months ago) | • Nasal Polyp(s) | • Sleep Apnoea |
| • Cataracts | • Gastric Reflux | • Neuralgia, Neuritis | • Tendon Injury |
| • Colds or Influenza | • Genital Herpes | • Nut Allergy | • Tonsillitis |
| • Colitis (no hospital admissions in last 12 months) | • Glandular Fever | • Osteochondritis | • Underactive Thyroid |
| • Corneal Graft | • Glaucoma | | • Urticaria |
| • Cosmetic Surgery | • Gout | | • Varicose Veins legs only (if GP has confirmed that client is fit to travel) |
| • Cuts & Abrasions (non self-inflicted) | • Hayfever | | |
| | • Hemorrhoids (Piles) | | |
| | • Hernia (not Hiatus) | | |
| | • Hip Replacement | | |
| | • HRT (Hormone Replacement Therapy) | | |
| | • Hyperthyroidism (Overactive Thyroid) | | |

General Conditions Applicable to Whole Policy

You must comply with the following conditions to have the full protection of **Your** policy.

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

1. DUAL INSURANCE

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to Section D – Personal Accident).

2. REASONABLE PRECAUTIONS

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safe guard **Your** property from loss or damage and to recover property lost or stolen.

3. Maximum Age Limit

- Premier Cover – Single Trip 86yrs or Annual Multi Trip 75yrs.
- Premier Plus Cover – Single Trip 86yrs or Annual Multi Trip 75yrs
- Backpacker – 49yrs.
- Winter sports cover – 65yrs.

4. STATUTORY CANCELLATION RIGHTS

You may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual multi trip policies the renewal date (the **Cancellation Period**) by writing to the issuing agent at the address shown on **Your** validation certificate during the **Cancellation Period**. Any premium already paid will be refunded to **You** providing **You** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. The policy will be cancelled with effect from its date of issue.

CANCELLATION OUTSIDE THE STATUTORY PERIOD

You may cancel this policy at any time after the **Cancellation Period** by writing to the issuing agent at the address shown on **Your** validation certificate. If **You** cancel after the **Cancellation Period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to **Your** last known address. No refund of premium will be made.

NON PAYMENT OF PREMIUMS

We reserve the right to cancel this policy immediately in the event of non payment of the premium or in the event that the payment is made by fraudulent use of a credit/debit card or other payment method then the policy automatically becomes null and void.

General Exclusions Applicable to All Sections of the Policy

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

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency Medical and Other Expenses, Section C – Hospital Benefit and Section D – Personal Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any data as its true calendar date, or to continue to function correctly beyond that date.
5. **Your** pursuit of **Winter Sports** unless Sections R1 – R5 are shown as operative in the validation certificate and appropriate premium paid.
6. The following **Winter Sports** activities even if Sections R1 – R5 are shown as operative in the validation certificate: Off piste skiing or snowboarding in areas designated as unsafe by local resort management unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
7. **Your** engagement in or practice of manual work including:
 - hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant (other than in a purely managerial/supervisory, sales or administrative capacity).
 - work in connection with a profession, business or trade for example: plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder.
 - working with wild animals of any kind.
 - work of any other kind except where shown as covered under Sports and Activities Grade 1.
8. **Your** engagement in or practice of: flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of a motorised vehicle unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom**, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
9. **Your** participation in or practice of any sport or activity unless:
 - a) Shown as covered without charge in the Grade 1 list on page 5 or
 - b) Shown as operative in **Your** validation certificate.
10. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
11. Any circumstances **You** are aware of at the time of taking out this policy that could reasonably be expected to give rise to a claim on this policy.
12. **Your** own unlawful action or any criminal proceedings against **You**.
13. Any other loss, damage or additional expense following on from the event for which **You** are claiming unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.
14. Operational duties as 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 4. of Section A – Cancellation or curtailment Charges).
15. Loss of enjoyment.
16. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office (FCO)* or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.

* Contact details are: Travel Advice Unit, Consular Directorate, Foreign & Commonwealth Office, Old Admiralty Building, London, SW1A 2PA Telephone: 0845 850 2829 Fax: 0207 008 0155 www.fco.gov.uk
17. **We** will not pay for claims arising directly or indirectly from: volcanic ash clouds unless you have purchased Travel Disruption, Flight Cancellation, Cruise Connection Cover for which cover is applicable under the relevant terms and conditions

Claims Conditions

You must comply with the following conditions to have the full protection of **Your** policy.

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

When contacting the claims department, please have the following information to hand:

Ref: Blue UK Retail 2011-2012

- Name of **Your** policy and where it was purchased
- Policy number
- Date insurance purchased
- Resort and country visited
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

Failure to have the above information to hand may result in **Your** claim being delayed.

1. Claims

Obtain a claim form online at www.mapfreassistance.co.uk or email traveldept@mapfre.com. **You** must notify **Us** at the address given below, depending on the type of claim:

MAPFRE Assistance Travel Claims

Tel 01454 643 420 or from outside the UK tel +44 1454 643 420

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay.

You or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

We may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy.

You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a postmortem examination.

You must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property. **We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

2. Subrogation

We are entitled to take over and conduct in **Your** name the defence and

settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover any payment **We** have made under this policy to anyone else.

3. Fraud

You must not act in a fraudulent manner.

If **You** or anyone acting for **You**:

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a claim knowing the statement to be false in any respect or
- c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) Make a claim in respect of any loss or damage caused by **Your** wilful act or with **Your** connivance

Then

- a) **We** shall not pay the claim
- b) **We** shall not pay any other claim which has been or will be made under the policy
- c) **We** may at **Our** option declare the policy void
- d) **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy
- e) **We** shall not make any return of premium
- f) **We** may inform the police of the circumstances.

Sports and Activities – Grade 1 (No Additional Charge)

You are covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities automatically, provided that the activity is on an **Incidental** basis You do not need to contact Your issuing agent.

- Archery
- Badminton
- Baseball
- Basketball
- Beach Games
- Bungee Jump (1)
- Camel/Elephant Riding +
- Canoeing (Grades 1 to 3) – Life jacket and helmet must be worn
- Clay Pigeon Shooting +
- Cricket
- Cycling (excluding Mountain Biking) – wearing a helmet
- Dinghy Sailing +
- Fell Walking
- Fencing
- Fishing
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Football
- GAA Football
- Golf
- Hiking (under 2,000 metres altitude)
- Hockey
- Horse Riding (up to 7 days, no Polo, Hunting, Jumping) – wearing a helmet
- Ice Skating (Rink)
- Jet Boating +
- Jet Ski-ing +
- Jogging
- Kayaking (Grades 1 to 3) – Life jacket and helmet must be worn
- Manual Work (bar and restaurant work, amateur musicians and singers, chalet maids, au pair/nanny, retail work, fruit picking and occasional light manual work at ground level but excluding the use of power tools or machinery)** +
- Marathon Running
- Motorcycling up to 125cc (with the appropriate UK motorcycle licence, wearing a crash helmet, no racing) +
- Netball
- Non manual work (Including professional administrative or clerical duties only)
- Orienteering
- Paintballing +
- Parascending/Parasailing (over water)
- Pony Trekking – wearing a helmet
- Quad biking up to 50cc (wearing a crash helmet, no racing) +
- Racquetball
- Rambling
- River Canoeing (Up to Grade 3) – Life jacket and helmet must be worn
- Roller Skating
- Roller Blading
- Rounders
- Rowing
- Running – sprint/long distance
- Safari (UK organised)
- Sail Boarding
- Sailing within territorial waters +
- Scuba Diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Skate Boarding
- Snorkelling
- Squash
- Surfing (under 14 days)
- Tennis
- Tour Operator Safari
- Track Events
- Trekking (under 2,000 metres altitude)
- Volleyball
- War Games + (with eye protection)
- Water Polo
- Water ski-ing
- White Water Rafting (Grades 1 to 3) – Life jacket and helmet must be worn
- Windsurfing
- Yachting (racing/crewing inside territorial waters) +

* Scuba diving – scuba diving to the following depths. Provided You are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organization and not diving alone:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres*
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 30 metres*
- BSAC Dive Leader – 30 metres*

We must agree with any equivalent qualification. If You do not hold a qualification, We will only cover You to dive to a depth of 18 metres.

You will not be covered under this policy if You travel by air within 24 hours after participating in Scuba Diving.

* For the purposes of diving under Sports and Activities Grade 1.

** Please see paragraph 7. in the General exclusions applicable to all sections of the policy for details of manual work which cannot be covered under this policy.

+ Cover under Section G – Personal Liability for those sports and activities marked with a + is excluded.

Sports and Activities – Grade 2 Subject to Additional Premium

50% Loading to cover all activities or £30 per activity

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £320

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

- Boxing Training (no contact)
- Bungee Jump (up to 3 additional)
- Black Water Rafting (Grade 1 to 4) – Life jacket and helmet must be worn
- Camel/Elephant Riding/Trekking (non **Incidental**)
- Cycle Touring – wearing a helmet
- Go Karting – wearing a crash helmet
- Horse Riding – wearing a helmet (no Polo, Hunting, Jumping)
- Hot Air Ballooning – organised pleasure rides only (non **Incidental**)
- Hurling
- Jet Skiing (non **Incidental**)
- Martial Arts (Training only)
- Mountain Biking – wearing a helmet
- Parascending/Parasailing (over water, non **Incidental**)
- Rambling/Trekking between 2,001m and 4,200m
- Safari (non UK organised)
- Scuba Diving* (non **Incidental**/down to 50m if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
- Sea Canoeing (see notes below)
- Sea Fishing (non **Incidental**)
- Surfing
- Triathlon
- Waterskiing/Windsurfing/Snorkelling (non **Incidental**)

* Scuba diving – scuba diving to the following depths. Provided You are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organization and not diving alone:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres*
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres*
- BSAC Dive Leader – 50 metres*

We must agree with any equivalent qualification. If You do not hold a qualification, We will only cover You to dive to a depth of 18 metres.

You will not be covered under this policy if You travel by air within 24 hours after participating in Scuba Diving.

* For the purposes of diving under Sports and Activities Grade 2.

Sports and Activities – Grade 3 Subject to Additional Premium

100% Loading to cover all activities or £75 per activity

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £650

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

- Abseiling
- American Football
- Canoeing (Grade 4) – Life jacket and helmet must be worn
- Gliding
- Kayaking (Grade 4) – Life jacket and helmet must be worn
- Motorcycling over 125cc (with the appropriate UK motorcycle licence, wearing a crash helmet, no racing)
- Paragliding
- Rambling/Trekking between 4,201m and 6,000m (professionally organised Trips with experienced operators, maximum age 45 years)
- Rugby
- Sand Yachting
- Tandem Skydive (up to 2 jumps maximum)
- White Water Rafting (Grade 4) – Life jacket and helmet must be worn
- Yachting (racing/crewing) – outside territorial waters
- Zip Lining/Trekking (safety harness must be worn)

Sports and Activities – Grade 4 Subject to Additional Premium

200% Loading to cover all activities or £112.50 per activity

You can be covered under Section B – Emergency Medical Expenses and Section D – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £650

Personal Accident Sum insured reduced by 50%

Personal Liability Cover is Excluded

- Canyoning
- Hang Gliding
- High Diving under 5m (excluding cliff diving)
- Horse Jumping – wearing a helmet (no Polo, Hunting)
- Kite Surfing
- Micro Lighting
- Parascending/Parasailing (over land, non **Incidental**)
- Rock Climbing (under 2,000m)
- Rock Scrambling (under 4,000m)

Emergency and Medical Service

Contact MAPFRE Assistance Emergency Assistance Service +44 1454 643 421

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In the event of **Your Bodily Injury** or illness which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailed** necessitating **Your** early return to **Your Home Area** **You** must contact the Emergency Assistance Service. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact the Emergency Assistance Service as soon as possible.

Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical Assistance Abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport to **Your Home Area** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at home.

Payment for Medical Treatment Abroad

If **You** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **You** as soon as possible.

Reciprocal Health Agreements

If **You** are travelling to countries within the European Union (EU), European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance Card (EHIC) application from **Your** local Post Office. **You** can also apply online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of either a European Health Insurance Card or private health insurance, **We** will not apply the deduction of **Excess** under Section B – Emergency Medical and Other Expenses.

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be obtained in the Health Advice for Travellers booklet available from **Your** local Post Office. Alternatively please call the Emergency Assistance Service for guidance.

If **You** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Insurance

Section A: Cancellation or Curtailment Charges

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for any irrecoverable unused travel and accommodation costs and other pre-paid charges (including sports, concert and entertainment tickets) which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- the **Trip** is necessary and unavoidable; or
 - the **Trip** is **Curtailed** before completion:
- as a result of any of the following events occurring:

- The death, **Bodily Injury**, illness or complications as a direct result of pregnancy:
 - You**
 - Your Travelling Companion**
 - any person with whom **You** have arranged to reside temporarily
 - Your Close Relative**
 - Your Close Business Associate**
- Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.
- Redundancy (which qualifies for payment under the current **United Kingdom** redundancy payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or **Your Travelling Companion**.
- You** or any person who **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 have **Your/their** authorised leave cancelled or are called up for operational reasons, provided that such cancellation or **Curtailed** could not reasonably have been expected at the time when **You** purchased this insurance or at the time of booking any **Trip**.
- In the event of Burglary at **Your Home** within 48 hours of **Your** departure or the police requesting **You** to return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

Special Conditions Relating to Claims

- You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of the Emergency Assistance Service to confirm the necessity to return **Home** prior to **Curtailed** of the **Trip** due to death,

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Bodily Injury, illness or complications arising as a direct result of pregnancy.

- If **You** cancel the **Trip** due to:
 - stress anxiety, depression or any other mental or nervous disorder that **You** are suffering from **You** must provide a medical certificate from a consultant specialising in the relevant field; or
 - any other **Bodily Injury**, illness or complications arising as a direct result of pregnancy, **You** must provide a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from travelling.
- If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation, at the time it is found necessary to cancel the **Trip**, the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- The cost of recoverable airport charges and levies.
- Any claims arising directly or indirectly from:
 - Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is affected by **You** or the time of booking any **Trip** (whichever is the earlier).
 - Circumstances known to **You** prior to the date this insurance is effected by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **Curtailed** of the **Trip**.
 - Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
- Claims arising directly or indirectly as a result of **Your** failure to comply with the Important conditions relating to health shown on page 3.
- Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
- Travel tickets paid for using any mileage or supermarket reward scheme for example Air Miles.
- Your** failure to obtain the required passport or visa.
- Anything mentioned in the general exclusions on page 4.

YOU SHOULD ALWAYS CONTACT THE EMERGENCY ASSISTANCE SERVICE BEFORE CURTAILMENT.

Section B: Emergency Medical and Other Expenses

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the following expenses which are necessarily incurred as a result of **You** suffering unforeseen **Bodily Injury**, illness, disease and/or compulsory quarantine or complications as a direct result of pregnancy:

- Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **Your Home Area**.
- Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £250 incurred outside of **Your Home Area**.
- In the event of **Your** death:
 - outside **Your Home Area** the reasonable additional cost of funeral expenses abroad up to a maximum of £4,000 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **You** remains to **Your Home**.
 - within **Your Home Area** the reasonable additional cost of returning **Your** body to **Your Home**.
- Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport or accommodation expenses for a friend, **Travelling Companion** or **Close Relative** to remain with **You** or travel to **You** from **Your Home Area** or escort **You** and additional travel expenses to return **You** to **Your Home** if **You** are unable to use the return ticket.
- With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

Special Conditions Relating to Claims

- You** must give notice immediately to the Emergency Assistance Service of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
- In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Your Home Area** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or the Emergency Assistance Service **You** can be moved safely and/or travel safely to **Your Home Area** to continue treatment.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Any claims arising directly or indirectly in respect of:
 - Costs of telephone calls other than:
 - Calls to the Emergency Assistance Service notifying and dealing with the problem for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **You** telephoned.
 - Any costs incurred by **You** when **You** receive calls on **Your** mobile telephone from the Emergency Assistance Service for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - The cost of taxi fares, other than those for travel to or from hospital relating to **Your** admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
 - The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
 - Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Your Home Area**.
 - Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Your Home Area**.
 - Additional costs arising from single or private room accommodation.
 - Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
 - Any expenses incurred after **You** have returned to **Your Home Area**.
 - Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - Expenses incurred as a result of **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
 - Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:

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- i) for private treatment, or
 - ii) funded by, or are recoverable from the Health Authority in **Your Home Area**.
3. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important conditions relating to health shown on page 3.
 4. Anything mentioned in the general exclusions on page 4.

Section C: Hospital Benefit

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for every complete 24 hours **You** have to stay in hospital as an in-patient or are confined to **Your** accommodation due to **Your** compulsory quarantine on the order of a **Medical Practitioner** outside of **Your Home Area** up to a maximum as stated in the **Policy Schedule** as a result of **Bodily Injury** or illness **You** sustain. **We** will pay the amount above in addition to any amount payable under Section B – Emergency Medical and Other Expenses. This payment is meant to help **You** pay for additional expenses such as taxi fares and phone calls incurred during **Your** stay in hospital.

Special Conditions Relating to Claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner**.

What is Not Covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **Your** accommodation:
 - i) Relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
 - ii) Relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii) Following **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - b) Hospitalisation, compulsory quarantine or confinement to **Your** accommodation:
 - i) Relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Your Home Area**.
 - ii) As a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
 - iii) Occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in **Your Home Area**.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important conditions relating to **Your** health shown in page 3.
3. Anything mentioned in the general exclusions on page 4.

Section D: Personal Accident

Special Definitions (which are shown in italics)

Loss of limb – means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight – means total and irrecoverable loss of sight which shall be considered as having occurred:

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

What is Covered

We will pay **You**, the amount shown in the **Policy Schedule**, if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, *loss of limb*, *loss of sight* or permanent total disablement.

Special Conditions Relating to Claims

1. **Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to **You**:
 - a) Under more than one of items shown in the **Policy Schedule**.
 - b) Under Permanent Total Disablement, until one year after the date **You** sustain **Bodily Injury**
 - c) Under Permanent Total Disablement, if **You** are able or may be able to carry out any relevant employment or relevant occupation.
2. The death benefit payment will be paid into the deceased's estate.

What is Not Covered

1. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important conditions relating to health shown in page 3.
2. Anything mentioned in the general exclusions on page 4.

Section E: Baggage, Baggage Delay and Passport

What is Covered

1. **We** will pay **You** up to the amount shown in the **Policy Schedule** for the accidental loss of, theft of or damage to **Baggage**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation. (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**). The maximum **We** will pay for any **Single Item**, and in total for **Valuables** is as shown in the **Policy Schedule**.
2. **We** will also pay **You** up to the amounts shown in the **Policy Schedule** for:
 - a) Delayed **Baggage** – The emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within 12 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
 - b) Replacement of Passport – reasonable additional travel and accommodation expenses necessarily incurred outside **Your Home Area** to obtain a replacement of **Your** lost or stolen passport or visa which has been lost or stolen outside **Your Home Area**.
 - b2) Emergency Passport Travel – reasonable additional transport costs if **You** are unable to make **Your** pre booked return flight **Home** following the loss or theft of **Your** passport within 48 hours of **Your** pre booked return flight **Home**.

You may claim only under one of either Section E – **Baggage, Baggage Delay and Passport** or Section U – **Wedding/Civil Partnership Cover** for the same event, not both.

Special Conditions Relating to Claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage**. A Holiday Representatives Report is not sufficient.
2. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You**

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must:

- a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule** (except claims under subsection 2. a) above).
2. Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9pm and 8am local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/sailboards bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
8. Claims arising for **Personal Money** and documents.
9. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
10. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with **Your** business, trade, profession or occupation.
11. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
12. Anything mentioned in the general exclusions on page 4.

Section F: Personal Money and Documents

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the accidental loss of, theft of or damage to **Personal Money** and documents (including driving licence).

Special Conditions Relating to Claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Personal Money** and documents. A Holiday Representatives report is not sufficient.
2. Receipts for items lost, stolen or damaged should be retained, including foreign currency exchange receipts showing the amount, as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Loss, theft of or damage to **Personal Money** and documents left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on page 4.

Section G: Personal Liability

What is Covered

We will pay up to the amount shown in the **Policy Schedule**, (inclusive of 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 in respect of accidental:

1. **Bodily Injury** death illness or disease to any person who is not in **Your** employment or who is not a **Close Relative**, or member of **Your** household or **Travelling Companion**.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **You**, a **Close Relative**, **Travelling Companion**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

Special Conditions Relating to Claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
3. **You** must not admit any liability or liability, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
5. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership possession or use of vehicles aircraft or watercraft (other than surfboards or manually propelled row-boats, punts, canoes and where the appropriate **Golf Equipment** premium has been paid, golf buggies whilst in use on a golf course).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the first £300 of each and every claim arising from the same incident).
3. Anything mentioned in the general exclusions on page 4.

Section H: Hijack

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the every completed period of 24 hours in the event of **Hijack** of the transport on which **You** are travelling.

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What is Not Covered

1. Claims not substantiated by a written police report confirming the length and exact nature of the incident
2. Anything mentioned in the general exclusions on page 4.

Section I: Missed Departure

What is Covered

We will pay **You** up to the amount shown in the policy schedule for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination or returning to **Your Home Area** (including missing onward connecting flights between **Your Home Area** or mainland Europe only) if **You** fail to arrive at the international departure point in time to board the **Public Transport** on which **You** are booked to travel on **Your** outward journey from **Your Home Area** or on the final part of **Your** return journey to **Your Home Area**, as a direct result of:

3. the failure or delay of other scheduled **Public Transport** or
4. an accident to or breakdown of the vehicle in which **You** are travelling or
5. an accident or breakdown occurring ahead of **You** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **You** are travelling or
6. strike, industrial action or adverse weather conditions.

Special Conditions Relating to Claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriageway **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.
3. **You** may claim only under Section K1 – Delayed Departure or Section I – Missed Departure for the same event, not both.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
 - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairer's report is not provided.
 - c) Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the General Exclusions Applicable to All Sections on page 4.

Section J: Catastrophe

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, in the event that the tour company is unable to assist and **You** are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, tsunami, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **Trip** or, if the **Trip** cannot be continued for **Your** return **Home**.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims where a report from local or national authority is not obtained stating that it was not acceptable for **You** to remain in **Your** booked accommodation.
3. Claims where the tour company has made alternative arrangements.
4. Anything mentioned in the general exclusions on page 4.

Section K1/K2: Delayed Departure/ Holiday Abandonment

What is Covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for:

- i) at least 12 hours from the scheduled time of departure in respect of subsection K1 – Delayed Departure (see below) due to: or
- ii) at least 24 hours from the scheduled time of departure in respect of subsection K2 – Holiday Abandonment (see below) due to:
 - a) strike or
 - b) industrial action or
 - c) adverse weather conditions or
 - d) mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel.

We will pay **You**:

- K1. Delayed Departure – The amount shown in the **Policy Schedule** for the first completed 12 hours delay and an additional amount for each full 12 hours delay thereafter up to the maximum amount shown in the **Policy Schedule**
- K2. Holiday Abandonment – Up to the amount shown in the **Policy Schedule** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 24 hours has elapsed, **You** choose to cancel **Your Trip** before departing from the **United Kingdom**.

You may claim only under subsection K1. or K2. above for the same event, not both.

You may claim only under Section K1 – Delayed Departure or Section I – Missed Departure for the same event, not both.

Special Conditions Relating to Claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. In the case of a claim under sub section K2 – Holiday Abandonment **You** must provide **Your** booking confirmation together with written details from **Your** travel agent, tour operator or provider of transport/ accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **Trip**.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is effected by **You** or the date **Your Trip** was booked whichever is the later.
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation

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of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **You** are travelling.

3. Anything mentioned in the general exclusions on page 4.

Section L: Third Party Supplier Insolvency

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for any irrecoverable unused costs and charges relating to third party companies that become insolvent within **Your** booking, such as accommodation providers, hotels, car hire, ferries, coaches, which **You** have paid or are contracted to pay.

You may claim only under Section L – Third Party Supplier Insolvency or Section A – Cancellation or curtailment Charges, not both.

Special Conditions Relating to Claims

1. **You** must obtain written confirmation from the liquidator that the third party provider has become insolvent.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Any costs incurred by **You** which are recoverable from the company providing the accommodation or for which **You** receive or are expected to receive compensation.
3. Any costs which **You** would have expected to pay during **Your Trip**.
4. Anything mentioned in the general exclusions on page 4.

Section M: Credit Card Fraud

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for losses suffered solely as a result of any credit or cash card for which **You** are responsible, being stolen or lost and/or fraudulently used outside the **United Kingdom** by any person other than **You** or a **Close Relative** or **Your Travelling Companion**.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Claims where **You** can or could have recovered **Your** losses from any other source.
3. Claims where the card's reporting of loss procedures have not been followed.
4. Any costs incurred in the replacement or return of the lost or stolen card.
5. Anything mentioned in the general exclusions on page 4.

Section N: Overseas Legal Expenses and Assistance

What is Covered

We will pay up to the amount shown in the **Policy Schedule** for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death.

Where there are two or more **Insured Person(s)** insured by this policy, then the maximum amount payable by **Us** for all such claims shall not exceed double the amount shown in the **Policy Schedule**.

Special Conditions Relating to Claims

1. **We** shall have complete control over the legal case through agents **We** nominate, by appointing agents of **Our** choice on **Your** behalf with the expertise to pursue **Your** claim.
2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
4. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against the **Us**.
5. **We** may include a claim for **Our** legal cost and other related expenses.
6. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to the **Us**.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Any claim where in the **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
3. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, the Emergency Assistance Service or their agents, Blue Insurance, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.
4. Legal costs and expenses incurred prior to the **Our** written acceptance of the case.
5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded on the condition that **Your** action is successful (for example a Contingency Fee Agreement).
7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
8. Legal costs and expenses incurred if an action is brought in more than one country.
9. Any claim where in the **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**
10. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
11. Costs of any Appeal.
12. Claims occurring within the **United Kingdom**.
13. Claims by **You** other than in **Your** private capacity.
14. Anything mentioned in the general exclusions on page 4.

Section O: Scheduled Airline Failure

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline provider not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency of the scheduled airline after **Your** departure:
 - a) additional pro rata costs incurred by **You** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
 - b) if **Curtailed** of the holiday is unavoidable the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Scheduled flights not booked within the **United Kingdom**.
3. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
4. The financial failure of:
 - a) any scheduled airline in chapter 11 or national equivalent, or for which threat of insolvency was public knowledge, at the date this insurance is effected by **You** or the date **Your Trip** was booked whichever is the later.
 - b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim); or
 - c) any travel agent, tour organiser, booking agent or consolidator with whom **You** have booked a scheduled flight.

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5. Anything mentioned in the general exclusions on page 4.

Section P: Strike

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for any irrecoverable overseas accommodation costs at **Your Trip** destination which **You** have paid or are contracted to pay as a result of the cancellation of **Your** flight due to strike or industrial action taken by the airline on which **You** are due to travel.

Special Conditions Relating to Claims

- In the event of strike or industrial action **You** must:
 - obtain written confirmation from the airline of the date and duration on which this occurred.
 - provide **Your** unused travel tickets.
 - provide receipts or bills for any accommodation cost claimed for.
- You** may claim only under Section K1 – Delayed Departure or Section P – Strike for the same event, not both.

What is Not Covered

- In the event of strike or industrial action any additional accommodation costs incurred by **You**:
 - where the airline has offered reasonable alternative travel arrangements.
 - which are recoverable from the airline or for which **You** receive or are expecting to receive compensation.
- Claims arising directly or indirectly from strike or industrial action existing or being publicly announced prior to the date this insurance is effected by **You** or the time of booking any **Trip** whichever is the later.
- Anything mentioned in the general exclusions on page 4.

Section Q: Personal Travel Assistance

Transfer of Emergency Funds

In the event of an emergency the Emergency Assistance Service will assist in contacting a friend or **Close Relative** in **Your** home country to make arrangements for the transfer of funds to **You** in **Your** overseas destination. The Emergency Assistance Service will not advance or supply the funds.

Message Relay

The Emergency Assistance Service will assist in the transmission of urgent messages to a **Close Relative** or **Close Business Associate** if medical or travel problems disrupt a **Trip**.

Drug Replacement

The Emergency Assistance Service will assist with the following:

- replacement of lost drugs or other essential medication, or lost or broken prescription glasses, or contact lenses, which are unobtainable abroad.
 - sourcing and delivery of compatible blood supplies.
- The Emergency Assistance Service will not pay for the replacement costs of any item or the costs of sourcing and delivering blood supplies.

Tracing Personal Property

The Emergency Assistance Service will assist in tracing and re-delivery of personal property that has been lost or misdirected in transit if the carrier has failed to resolve the problem. To be able to provide this service the **Insured Person** must have his/her personal property tag number available.

Replacement Travel

The Emergency Assistance Service will assist with the replacement of lost or stolen tickets and travel documents, and provide a referral to suitable travel agencies. The Emergency Assistance Service will not pay for any item.

Lost Credit Cards

The Emergency Assistance Service will provide advice of how to contact the appropriate card issuers if credit or charge cards are lost or stolen.

Emergency Translation Facility

The Emergency Assistance Service will provide a translation service in the event of an emergency if the local provider of an assistance service does not speak English.

Legal Help

The Emergency Assistance Service will provide a referral to a local English-speaking lawyer, embassy or consulate if legal advice is needed.

Medical Referral

In a medical emergency the Emergency Assistance Service will provide the following:

- provision of the names and addresses of local doctors, hospitals, clinics and dentists when consultation or treatment is required.
- if possible arrange for a doctor to call and if necessary, for the **Insured Person** to be admitted to hospital.

In the event that You need to contact the Emergency Assistance Service in connection with the above please call:

TBA or from outside UK TBA

Sections R1 – R5: Winter Sports

(Only operative if indicated in the validation certificate and additional premium paid).

COVER IN RESPECT OF SECTIONS R1 – R5 ONLY OPERATES:

- UNDER SINGLE TRIP POLICIES IF THE APPROPRIATE **WINTER SPORTS** EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.
- UNDER ANNUAL MULTI TRIP POLICIES FOR A PERIOD NOT EXCEEDING 17 DAYS IN TOTAL IN EACH PERIOD OF INSURANCE, IF THE APPROPRIATE **WINTER SPORTS** EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

Section R1: Ski Equipment

(Only operative if indicated in the validation certificate and additional premium paid).

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the accidental loss of, theft of or damage to **Your** own **Ski Equipment**, or for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (calculated from the table below) or **We** may at **Our** option replace, re-instate or repair the lost or damaged **Ski Equipment**.

Age of Item	Amount Payable
Up to 1 year old	– 90% of purchase price
Up to 2 years old	– 70% of purchase price
Up to 3 years old	– 50% of purchase price
Up to 4 years old	– 30% of purchase price
Up to 5 years old	– 20% of purchase price
Over 5 years old	– No payment

The maximum **We** will pay for any **Single Item** is calculated from the table above or shown in the **Policy Schedule**, whichever is the less.

Special Conditions Relating to Claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.

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- For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - obtain a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

Our liability for **Ski Equipment** hired by **You** shall be further limited to the **Insured Persons** liability for such loss or damage.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.
- Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
- Claims arising from loss or theft or damage of **Ski Equipment** carried on a vehicle roof rack unless secured by a lockable ski rack.
- Anything mentioned in the general exclusions on page 4.

Section R2: Ski Equipment Hire

(Only operative if indicated in the validation certificate and additional premium paid).

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 12 hours of **Your** own **Ski Equipment**.

Special Conditions Relating to Claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment**.
- For items damaged whilst on **Your Trip**, **You** must obtain an official report from a retailer confirming the item is damaged and beyond repair.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - obtain a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

- Loss, theft of or damage to **Ski Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the general exclusions on page 4.

Section R3: Ski Pack

(Only operative if indicated in the validation certificate and additional premium paid).

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**:

- For the unused portion of **Your** ski pack (ski school fees, lift passes and hired **Ski Equipment**) following **Your Bodily Injury** or illness.
- For the unused portion of **Your** lift pass if **You** lose it.

Special Conditions Relating to Claims

- You** must provide written confirmation from a **Medical Practitioner** that such **Bodily Injury** or illness prevented **You** from using **Your** ski pack.
- You** must report to an appropriate authority within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss or theft of **Your** ski pass.

What is Not Covered

- Anything mentioned in the general exclusions on page 4.

Section R4: Piste Closure

(Only operative if indicated in the validation certificate and additional premium paid).

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule**, for the cost of transport organised by the tour operator to an alternative site if due to lack of snow conditions results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside the **United Kingdom** during the published ski season for **Your** resort.

Special Conditions Relating to Claims

- You** must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities and the dates applicable.

What is Not Covered

- Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **You**.
- Anything mentioned in the general exclusions on page 4.

Section R5: Avalanche Closure

(Only operative if indicated in the validation certificate and additional premium paid).

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for the cost of transport organised by the tour operator to an alternative site if an avalanche results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski. The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside the **United Kingdom** during the published ski season for **Your** resort.

Special Conditions Relating to Claims

- You** must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities and the dates applicable.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Anything mentioned in the general exclusions on page 4.

Optional Covers

(Only operative if indicated in the validation certificate and additional premium paid).

COVER IN RESPECT OF SECTIONS S, T, U, V AND W ONLY OPERATES:

- IF THE APPROPRIATE OPTIONAL COVER EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

Section S: Flight Cancellation

(Only operative if indicated in the validation certificate and additional premium paid).

What is Covered

We will pay **You**, up to the amount shown in the **Policy Schedule** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination and/or in returning to the **United Kingdom** as a result of the flight on which **You** were booked to travel being cancelled or delayed for more than 24 hours and **You** choose to make other travel arrangements for **Your Trip** because the alternative transport offered by the airline was not within 24 hours of **Your** original scheduled departure time. The amount payable will be calculated after deduction of the amount of the refund on **Your** ticket(s) together with any compensation from the airline.

You may claim only under Section S – Flight Cancellation or Section K1 – Delayed Departure for the same event not both.

Special Conditions Relating to Claims

- You** must check in according to the itinerary supplied to **You**.
- You** must get written confirmation from the airline (or their handling agents) of the cancellation or number of hours delay and the reason for these together with details of any alternative transport offered.
- You** must comply with the terms of contract of the airline and seek financial compensation, assistance or a refund of **Your** ticket(s) from them in accordance with such terms and/or (where applicable) **Your** rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights. Details of **Your** rights can be downloaded from: http://europa.eu.int/comm/transport/air/rights/index_en.htm

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- The cost of recoverable airport charges and levies.
- Claims arising directly or indirectly from:
 - Strike, industrial action or air traffic control existing or being publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
 - An aircraft being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority or any similar body in any country.
- Any costs incurred by **You** which are recoverable from the airline or for which **You** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any accommodation costs, charges and expenses where the airline has offered alternative travel arrangements within 24 hours of **Your** original scheduled departure time.
- Any costs which **You** would have expected to pay during **Your Trip**.
- Anything mentioned in the general exclusions on page 4.

Section T: Cruise Connection

(Only operative if indicated in the validation certificate and additional premium paid).

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule** for reasonable additional onward travel expenses and accommodation (room only) necessarily incurred in reaching the next available embarkation point of **Your** cruise itinerary if **You** fail to arrive at the original embarkation point in time to board **Your** **Cruise** ship on which **You** are booked to travel, or **Your** failure to disembark at the original disembarkation place and time to reach **Your** international flight departure point, as a direct result of:

- the failure of any scheduled **Public Transport**
- the failure of **Your** booked **Cruise** ship
- strike, industrial action or adverse weather conditions.

Special Conditions Relating to Claims

- You** must allow sufficient time for the scheduled **Public Transport**, **Cruise** ship or other transport to arrive on schedule and to deliver **You** to **Your** embarkation point or International Departure point.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Claims arising directly or indirectly from:
 - Strike or industrial action or air traffic control delay existing or publicly announced by the date **You** purchased this insurance or at the time of booking any **Trip** whichever is the later.
 - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Irish Aviation Authority or a Port Authority or any similar body in any country.
- Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
- Any delay caused by quarantine on the **Cruise** ship due to contagious disease.
- Anything mentioned in the general exclusions on page 4.

Section U: Wedding/Civil Partnership

(Only operative if indicated in the validation certificate and additional premium paid).

Special Definitions (which are shown in italics)

You/Your/Insured Person/Insured Couple – means the couple travelling abroad to be married/entered into civil partnership whose names appear in the validation certificate

Wedding/Civil Partnership attire – means dress, suits, shoes and other accessories bought specially for the wedding/civil partnership and make-up, hair styling and flowers paid for or purchased for the wedding/civil partnership forming part of **Your** **Baggage**.

What is Covered

- We will pay up to the amounts shown in the **Policy Schedule** for the accidental loss of, theft of or damage to the items shown below forming part of **Your** **Baggage**:
 - for each wedding/civil partnership ring taken or purchased on the **Trip** for each **Insured Person**.
 - for wedding/civil partnership gifts taken or purchased on the **Trip** for the **Insured Couple**.
 - for **Your** *wedding/civil partnership attire* which is specifically to be worn by **You** on **Your** wedding/civil partnership day.

The maximum payment for any **Single Item** is shown in the **Policy Schedule**.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage**).

- We will pay the **Insured Couple** up to £300 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in the **United Kingdom** if:
 - the professional photographer who was booked to take the photographs/video recordings on **Your** wedding/civil partnership day is unable to fulfil such obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems, or
 - the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding/civil partnership day and whilst **You** are still at the holiday/honeymoon location.

You may claim only under one of either Section U – Wedding/Civil Partnership Cover or Section E – **Baggage**, **Baggage** Delay and Passport for the same event, not both.

Special Conditions Relating to Claims

- You** must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Baggage**.
- If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - obtain a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

- The **Excess** as shown in the **Policy Schedule**.
- Loss, theft of or damage to **Valuables** left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to **Baggage** left **Unattended** at any time or contained in an **Unattended** vehicle:
 - overnight between 9pm and 8am local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones or telecommunications equipment of any kind, deeds, manuscripts, securities, perishable goods, surfboards/sailboards bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** employment or occupation.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
- Anything mentioned in the general exclusions on page 4.

Section V: Business Cover

(Only operative if indicated in the validation certificate and additional premium paid).

What is Covered

- In addition to the cover provided under Section E – **Baggage** and Passport **We** will pay **You** up to the amount shown in the **Policy Schedule** for the accidental loss of, theft of or damage to **Business Equipment** occurring during the **Period of Insurance**. The amount payable will be the current market value, which takes into account a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Business Equipment**).
- We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **Your** place on a pre-arranged **Business Trip** in the event that:
 - You** die.
 - You** are unable to make the **Business Trip** due to **You** being hospitalised or totally disabled as confirmed in writing by a **Medical Practitioner**.
 - Your** **Close Relative** or **Close Business Associate** in the **United Kingdom** dies, is seriously injured or falls seriously ill.

Special Conditions Relating to Claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all **Business Equipment**.
- Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

- In respect of Cover 1 above:
 - The **Excess** as shown in the **Policy Schedule**.
 - Loss, theft or damage to **Business Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - overnight between 9pm and 8am (local time) or
 - at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
 - Loss or damage due to delay, confiscation or detention by customs or other authority.
 - Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth vermin by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
 - Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when **We** will pay up to the makers latest list price.
- In respect of Cover 2 above:

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- a) Additional costs under 2. b) above if **You** were totally disabled, hospitalised or **You** were on a waiting list to go into hospital at the time of arranging the **Business Trip**.
- b) Additional costs under 2. b) and c) above if **You** were aware of circumstances at the time of arranging the **Business Trip** which could reasonably have been expected to give rise to Cancellation of the **Business Trip**.
3. In respect of Cover 1 and 2 above:
 - a) Any loss or damage arising out of **You** engaging in manual work.
 - b) Any financial loss or costs incurred arising from the Interruption of **Your** business.
 - c) Anything mentioned in the general exclusions on page 4.

Golf Cover

(Only operative if indicated in the validation certificate and additional premium paid).

COVER IN RESPECT OF SECTIONS W1 – W3 ONLY OPERATES:

UNDER SINGLE **TRIP** POLICIES AND MULTI **TRIP** POLICIES IF THE APPROPRIATE GOLF COVER EXTENSION HAS BEEN CHOSEN AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID AND IS SHOWN ON THE VALIDATION CERTIFICATE.

Section W1: Golf Equipment

(Only operative if indicated in the validation certificate and additional premium paid).

What is Covered

We will pay **You** up to the amount as shown in the **Policy Schedule** for loss, theft, or damage to **Your Golf Equipment**. The amount payable will be at today's prices less a deduction for wear and tear and depreciation (calculated from the table below), or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Golf Equipment**. The maximum **We** will pay for any **Single Item** is shown in the **Policy Schedule**.

Age of Item	Amount Payable
Up to 1 year old	– 90% of purchase price
Up to 2 years old	– 70% of purchase price
Up to 3 years old	– 50% of purchase price
Up to 4 years old	– 30% of purchase price
Up to 5 years old	– 20% of purchase price
Over 5 years old	– No payment

Special Conditions Relating to Claims

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss or theft of all **Golf Equipment**. A Holiday Representatives Report is not sufficient.
2. If **Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. The **Excess** as shown in the **Policy Schedule**.
2. Loss, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
7. Anything mentioned in the general exclusions on page 4.

Section W2: Golf Equipment Hire

(Only operative if indicated in the validation certificate and additional premium paid).

What is Covered

We will pay **You** up to the amount as shown in the **Policy Schedule** for each 24 hour period, for the cost of necessary hire of **Golf Equipment** following:

- a) accidental loss of, theft of or damage to **Your Golf Equipment**; or
- b) the temporary loss in transit during the outward journey for at least 24 hours of **Your Golf Equipment**.

Special Conditions Relating to Claims

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery and or as soon as possible after that obtain a written report of the loss, theft or attempted theft of all **Golf Equipment**.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
3. If **Your Golf Equipment** is temporarily lost in transit **You** must obtain written confirmation from the carrier as to the exact nature and length of time temporarily lost.
4. If **Your Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Your Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
5. Receipts for items lost, stolen or damaged or proof of ownership should be retained as these will help **You** to substantiate **Your** claim.

What is Not Covered

1. Loss, theft or damage to **Golf Equipment** left **Unattended** at any time or contained in or stolen from an **Unattended** vehicle:
 - a) overnight between 9pm and 8am (local time) or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions,

Insurance

- moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
5. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
6. Anything mentioned in the general exclusions on page 4.

Section W3: Green Fees

(Only operative if indicated in the validation certificate and additional premium paid).

What is Covered

We will pay **You** up to the amount shown in the **Policy Schedule**, for the proportionate value of any non-refundable, pre-paid green fees, **Golf Equipment** hire or tuition fee necessarily unused due to the following:

- a) **Your Bodily Injury** or illness, or
- b) The loss or theft of **Your** pre-booked and pre-paid documentation which prevents **Your** participation in the pre-paid golfing activity.
- c) The closure due to adverse weather conditions of the golf course.

Special Conditions Relating to Claims

1. **You** must report to the police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of **Your** documentation.
2. For claims as a result of **Your Bodily Injury** or Illness **You** must obtain a report substantiating **Your Medical Condition**, its occurrence and **Your** inability to play golf from the treating doctor.
3. **You** must obtain written confirmation from the golf club of the time(s) and date(s) of the golf course closure due to adverse weather conditions.

What is Not Covered

1. Claims arising directly or indirectly as a result of **Your** failure to comply with the important conditions relating to health shown on page 3.
2. Anything mentioned in the general exclusions on page 4.

Complaints Procedure

Making Yourself Heard

If **You** have cause for complaint, it is important that **You** know that **We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

Who to Contact?

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **You** are talking to the right person, and;
- that **You** are giving them the right information.

When You Contact Us:

- Please give **Us** **Your** name and contact telephone number.
- Please quote **Your** policy and/or claim number and the type of policy **You** hold.
- Please explain clearly and concisely the reason for **Your** complaint.

So **We** begin by establishing **Your** first point of contact:

Step One – Initiating Your Complaint

Does **Your** complaint relate to:

- A. **Your** policy?
- B. A claim on **Your** policy?

If **A**, **You** need to contact the agent who sold **You** **Your** policy. If **B**, **You** need to contact MAPFRE Assistance Travel Claims on 01454 643 420 or from outside the UK +44 1454 643 420

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

Step Two – Contacting MAPFRE Assistance

Although **We** set ourselves high standards, if **We** do not meet **Your** expectations and **You** are dissatisfied in some way **We** would like to know. Please write to: The Customer Care Manager, Mapfre Assistance, 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Please quote **Your** policy details.

Step Three – Beyond MAPFRE Assistance

If **We** have given **You** **Our** final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service (Ombudsman).

Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
Telephone: 0845 080 1800 or fax: 020 7964 1001

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services.

It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted.

Please note that **You** have six months from the date of **Our** financial response in which to refer **Your** complaints to the Ombudsman. Referral to the Ombudsman will not affect **Your** right to take legal action.

Our Promise to You

- Acknowledge written complaints quickly.
- Investigate quickly and thoroughly.
- Keep **You** informed of the progress.
- Do everything possible to resolve **Your** complaint.
- Learn from **Our** mistakes.
- Use information from complaints to continuously improve **Our** service.

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