

# 2021 Insurance Policy Wording - Plus

## Important Declaration

An insurance policy can only provide cover in respect of an event/occurrence which is sudden, unforeseen and beyond **You** reasonable control. Any facts known to **You**, prior to purchasing this cover and also between the date of purchase of this policy and the date of travel which could possibly result in **You** having to make a claim, must be disclosed to **Us** otherwise **You** may not be covered or may be subject to revised terms and conditions and possible medical screening additional premium.

In addition, anyone named under the policy must have read and understood the following relating to **Existing Medical Conditions**.

If **You** are travelling to the UK, Channel Islands or Isle of Man, **You** are automatically covered for **Your Medical Conditions** unless:

1. **You** or a **Close Relative** has received a terminal prognosis
2. **You** or a **Close Relative** has a **Medical Condition** but as yet no formal diagnosis
3. **You** or a **Close Relative** is on a waiting list or has knowledge of the need for surgery

In addition, anyone insured on this policy must have read and understood the following relating to Existing Medical Conditions:

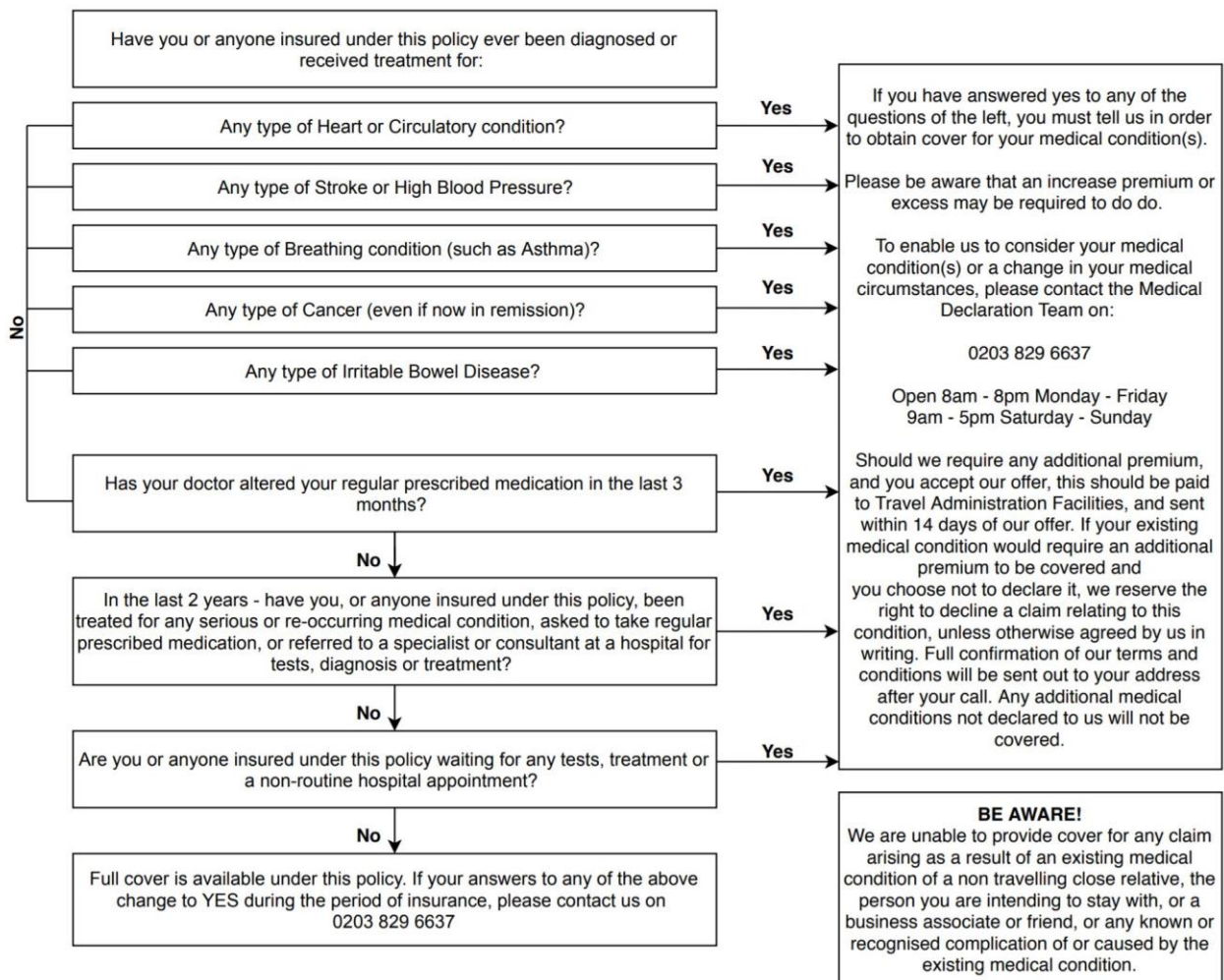
If **You** are travelling outside of the UK, Channel Islands or Isle of Man, please read and follow the below:

### EXISTING MEDICAL CONDITIONS

**Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us. Please tell them that you have a T&G Travel Insurance Policy.**

The Medical Declaration Team may be contacted between 8am and 8pm Monday to Friday and 9am and 5pm on Saturdays and Sundays. So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully and accurately: Please see page 2 for policy definition of **Existing Medical Condition**.

**Please call on:**  
**+44 (0)203 829 6637**



## Important Declaration

**You** will be advised whether the **Existing Medical Condition** may be covered, an additional premium may be quoted and whether any amendments will be made to the policy terms and conditions. If terms can be provided for the condition **You** will be given a medical screening reference number and a letter will be sent to **You** upon receipt of payment. Any additional premiums must be paid directly to the medical screening company and not the company **You** are arranging **Your** travel insurance with.

Should **You** not make the medical helpline aware of any **Existing Medical Condition**, cover for the **Medical Condition** in question will be excluded. If there is a change to **Your** health which arises between the date of purchasing the policy and the planned date of departure please contact the Medical Declaration Team for further advice, in order to establish if the change in **Your** health will affect **Your** cover under this insurance.

There is no cancellation or curtailment cover for an **Existing Medical Condition** of persons not necessarily travelling but upon whom travel depends, such as a **Close Relative**.

### Definitions of an Existing Medical Condition:

Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if the condition is considered to be stable or under control.

Please also see General Exclusion 8 for additional details of other excluded **Medical Conditions**.

In deciding to accept this insurance and in setting the terms and premium, **We** have relied on the information **You** have given **Us**. **You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out and make changes to **Your** policy.

## Single Trip Policy

### Dear traveller

Thank you for purchasing **Your** travel insurance from **Us**. Please take the time to read **Your** policy documents carefully to ensure that **You** understand what is, and what is not covered. If **You** should have any queries, or if **You** require additional cover, please contact our customer services team who will be happy to help **You**.

#### The Insurers

This insurance is arranged by Travel & General Insurance Services and insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FNR is 203320.

#### Call Monitoring and Recording

Telephone calls may be monitored or recorded in order to improve customer service and to prevent and detect fraud.

#### Complaints Procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure on the right hand side of the page.

### Complaints regarding Sale Of The Policy:

Please contact your agent who arranged the Insurance on your behalf. If your complaint about the sale of your policy cannot be resolved by the end of the third working day, your agent will pass it to:

Customer Insights Manager,  
1 Tower View, Kings Hill, West Malling, ME19 4UY.  
Call on 0203 829 6604 or email [complaints@policyholderclaims.co.uk](mailto:complaints@policyholderclaims.co.uk)

### Complaints regarding Claims and Assistance:

Please contact:

Customer Insights Manager,  
1 Tower View, Kings Hill, West Malling, ME19 4UY.  
Call on 0203 829 6604 or email [complaints@policyholderclaims.co.uk](mailto:complaints@policyholderclaims.co.uk)

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than £2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower, London, E14 9SR. Tel: 0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

## Schedule of Cover

Section	Cover	Sums Insured (up to & per person)	Excess
Section A	Cancellation or Curtailment	£5,000	£75 (Nil LOD)
Section B	Medical Expenses Inpatient Benefit Criminal Injuries Benefit	£5,000,000 £500 £5,000	£75 Nil Nil
Section C	Accidental Death and Disability Benefit - Accidental Death - Disablement	£10,000 £25,000	Nil Nil
Section D	Delayed Departure or Arrival Cancellation due to a Delay of 24 hours or more Missed Departure Missed Connection	£100 £5,000 £1,000 £1,000	Nil £75 Nil Nil
Section E	Personal Effects (Single item limit £400) (Valuables limited to £500 in total) Tickets Temporary Loss of Baggage	£2,500  £1,000 £100	£75  £75 Nil
Section F	Personal Money	£250	£75
Section G	Loss of Passport	£250	Nil
Section H	Personal Liability	£2,000,000	£250
Section I	Legal Expenses	£15,000	Nil
Section J	<b>Wintersports Extension Cover</b> Own ski equipment (single item limit £600) Ski equipment hire Hired ski equipment Ski pack Piste closure £50 a day to a maximum of: Delay due to an avalanche	<b>Optional</b> £2,500  £500 £500 £500 £500 £500	Nil  Nil £75 £75 Nil Nil
Section K	<b>Denial of Boarding Extension – on payment of additional premium</b> If you are denied on your inbound flight – Additional Accommodation If you are denied on your inbound flight – Additional Return Transport	£40 per 24 hours up to a maximum of £560 £300 Europe, £500 Worldwide	Nil £75

## In Case Of A Serious Emergency

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

### IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

**YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745**

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

#### It is important that you are aware of the following:

##### Medical Treatment

- There is not cover for:
  - routine, non-emergency or elective treatment
  - or treatment that can wait until you return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.
- Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection.

##### Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

### OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

#### FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3793**.

#### YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

#### OPTIMAL CARE

In our experience access to the best doctors, diagnostics and optimal care, particularly in Europe but also across many destinations worldwide, is to be found within the regulated environment of state hospitals. Whilst they don't always look as nice as some private facilities, we have experience of good clinical outcomes without the risk of a patients' health being compromised by commercial interest, or immoral and dangerous practices such as extortion, detainment and withdrawal of treatment. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website [www.ourphilosophies.co.uk](http://www.ourphilosophies.co.uk)

#### IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

**In European Union Countries** – if you present yourself at a public facility you should show your EHIC.

**In Australia** – you should enrol for Medicare, and have it accepted.

*Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.*

**In Turkey, Cyprus, Egypt and Bulgaria** – we utilise the services of Global Excel who can arrange for the bill to be paid directly. You simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here [www.globalexcel.com](http://www.globalexcel.com).

**Everywhere else in the World** – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

**PLEASE NOTE:** If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 203 829 6745**.

## General Information

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

### Important Information

**Please keep this travel insurance policy in a safe place and carry it with You when you go on Your journey. We also suggest that You leave a copy with a relative or neighbour in case of an emergency.**

**Please be aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.**

Cover applies to each **Insured Person** named on the booking invoice or validation certificate. The cover and limits will apply to each **Insured Person** who has paid the appropriate premium.

**IMPORTANT- Your personal insurance number is the same as Your booking invoice number or validation certificate number. Please note Your personal insurance number prior to travel. This Policy Document and booking invoice or validation certificate showing the Insurance Premium, inclusive of tax where applicable, is all that We will issue to You.**

### Cooling off Period / Cancellation of Policy

If **You** decide that for any reason, this Policy does not meet **Your** insurance needs then please return it to **Your** travel agent within 14 days from the day of purchase or the day on which **You** receive **Your** policy documentation, whichever is the later. On the condition that no travel has taken place and no claims have been made or are pending, we will then refund **Your** premium in full.

Thereafter **You** may cancel the insurance cover at any time by informing **Your** travel and if we agree to a refund, then we will refund 50% of the total policy premium **You** have paid. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at your last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions.

### Consumer Insurance Act

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

- supply accurate and complete answers to all questions we or the administrator may ask as part of **Your** application for cover under the policy
- to make sure that all information supplied as part of **Your** application for cover is true and correct
- tell us of any changes to the answers **You** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

### Period of Insurance/Start and End Dates

#### Single Trip

The Period of Insurance as shown on **Your** booking invoice or validation certificate. Cover under Section A – Cancellation starts from the issue date stated on **Your** booking invoice or validation certificate and ends when **You** leave **Your** residence or place of business to commence travel. The cover under all other sections of the policy starts on the commencement date shown on the booking invoice or validation certificate and ends on **Your** return home or expiry of the Period of Insurance, whichever is first.

No premium refund outside of the Cooling Off Period may be offered if **You** return home prior to the expiry of the Period of Insurance.

### Geographical Limits

**Area 1: UNITED KINGDOM.** Including the Channel Islands and Isle of Man  
**United Kingdom Only:** Whilst insurance is available for holidays in the United Kingdom, Section B – Medical Expenses, 1. Medical and Associated Expenses, 2. Inpatient Benefit, 3. Criminal Injuries Benefit and Section H. Personal Liability shall be inoperative.

#### Area 2: EUROPE

Europe means the continent of Europe West of the Ural Mountains, Channel Islands, Isle of Man and also countries bordering the Mediterranean, plus Iceland, Jordan, Madeira, the Canary, Azores and Mediterranean Islands.

#### Area 3: WORLDWIDE excluding North America

North America means the USA, Canada and the Caribbean

- For any period of cover purchased Area 3 can include a single day/night stop over anywhere in the World for both outward and return travel.
- If the period of cover purchased is two months or more Area 3 can be extended to include a maximum of six days/nights anywhere in the World.

#### Area 4: WORLDWIDE

Meaning Rest of the World, including USA, Canada and the Caribbean

### Automatic Trip Extension

If **You** are prevented from completing **Your** travel before the expiration of this Insurance as stated under the Period of Insurance on the validation certificate or booking invoice for reasons which are beyond **Your** control, including ill health or failure of public transport, this Insurance will remain in force until completion but not exceeding a further 31 days on a day by day basis, without additional premium. In the event of **You** being hijacked, cover shall continue whilst **You** are subject to the control of the person(s) or their associates making the hijack during the Period of Insurance for a period not exceeding twelve months from the date of the hijack.

Please ensure **You** arrange cover for the entire duration of **Your** travel.

### Limits of Cover

Certain limits apply to each section of the policy. These limits are shown in the policy and in **Your** Schedule of cover.

### Reciprocal Health Agreements: EHC and Medicare

If you are travelling to **European Union** countries **You** should obtain a European Health Insurance Card (EHIC). You can apply either online through <http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC> or by telephoning 0300 330 1350. This will entitle **You** to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the excess under the medical section will not apply.

When **You** are travelling to **Australia** and **You** have to go to hospital, **You** must register for and make use of the treatment offered under the national Medicare scheme. If **You** know **You** need treatment, **You** can enrol for Medicare at a DHS Service Centre. If **You** receive treatment before **You** enrol, Medicare benefits will be back-paid for eligible visitors.

### Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **Your** main residence is situated.

## General Information

### Fraudulent Claims

**You** must not act in a fraudulent way. If **You** or anyone acting for **You**:

- fails to reveal or hides a fact likely to influence whether **We** accept **Your** proposal, **Your** renewal, or any adjustment to **Your** policy;
- fails to reveal or hides a fact likely to influence the cover **We** provide;
- makes a statement to us or anyone acting on **Our** behalf, knowing the statement to be false;
- sends us or anyone acting on **Our** behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage **You** caused deliberately or with **Your** knowledge; or
- if **Your** claim is in any way dishonest or exaggerated;

**We** will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You** and inform the appropriate authorities.

### Documentation

All certificates, information and evidence required by **Us** shall be furnished at the expense of **You** or **Your** legal personal representatives and shall be in such form and of such nature as **We** may prescribe. **You** shall, as often as required submit to medical examination on behalf of **Us** at **Our** own expense and in the event of **Your** death **We** shall be entitled to have a post-mortem examination at **Our** own expense.

### Cessation of Insurance

All cover shall cease upon **Your** return to **Your** normal place of residence or business in **Your** country of residence or upon **Your** admission into medical care in **Your** country of residence whichever shall be the sooner.

### Duplicate Insurance

If at the time of loss, theft or damage insured by Sections A, B, D, E, F, G, H, I and J there is another insurance against such loss or damage or any part thereof **We** shall be liable under this Insurance for its proportionate share only of such loss or damage.

### Subrogation

**We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **Your** name for **Our** benefit against any other party.

### One Way Travel

Cover under all sections ceases on arrival at final destination.

### USA Medical Costs

Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, **we** will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to your **home country**. They may engage the services of collection agencies but any correspondence should simply be sent on to **us**, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on your behalf.

### Definitions

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

**Adverse Weather** – Weather of such severity that; the police, or other appropriate authority, warn by means of public communications networks including, but not limited to, popular websites, television or radio against all but essential travel and/or; it causes major disruption to transport services i.e. rail, road or bus which is reported in the media.

**Close Relative** – Means mother, father, sister, brother, wife, husband, partner (including common law and civil partnerships), son, daughter (including fostered/adopted), grandparent, grandchild, parent in law, son in law, daughter in law, brother in law, sister in law, step parent, step child, step sister, step brother or legal guardian.

**Dependent Business Partner** – Means a person in the same employ as **You** whose absence from work necessitates **Your** presence.

**Irrecoverable Payments and Charges** – Means the cost of airline tickets and any other amount that is not refundable from the airline, tour operator or their suppliers.

**Medical Condition** – Means any disease, illness or injury.

**Medical Practitioner** – Means a registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.

**Policy Excess** – Means the amount of any claim that **You** have to pay before any payment is made to **You**.

**Pre-Existing Medical Condition** – Means

- a) Any type of
  - a. Heart or Circulatory Condition;
  - b. Stroke or High Blood Pressure;
  - c. Breathing Condition (including Asthmas);
  - d. Cancer (even if now in remission);
  - e. Diabetes; or
  - f. Irritable Bowel Disease

Which **You** (or any other person not necessarily travelling but upon which travel depends such as a **Close Relative**) have ever received treatment for (including surgery, tests or investigations by **Your** doctor or a consultant/specialist or prescribed drugs/medication).

- b) Any Medical Condition for which **You** (or any other person not necessarily travelling but upon which travel depends such as a **Close Relative**) have received surgery, inpatient treatment or investigations in a hospital or clinic for within the last two years or taking any prescribed drugs/medication.

**Repatriation** – Means the return of someone named on the policy to their home, a hospital, nursing home or funeral directors in the United Kingdom or the Channel Islands as arranged by the assistance team, unless otherwise agreed by us.

**Strike or Industrial Action** – Means any form of industrial action taken by workers which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

**Travelling Companion** – Means a person that **You** have arranged to undertake **Your** journey with if it would be unreasonable to expect **You** to continue the journey without that person.

**Unattended** – Means when **You** are not in full view of and not in a position to prevent unauthorised interference with **Your** property.

**Valuables** – Means jewellery, watches, gold, precious stones and articles made of/or containing gold, silver or precious metals. Photographic, TV, audio, CD's, MP3 Players, video, computer, GPS/navigation electrical equipment. Binoculars, optical equipment and telescopes and animal skins.

**We, Us, Our** – Means White Horse Insurance Ireland dac

**You, Your, Insured Person** – Means any person named on the booking invoice or validation certificate.

## The Policy

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

**The following sections explain the cover provided by Your policy during the Period of Insurance. The cover is set out in Your Schedule of Cover together with any excesses limits or endorsement.**

### General Conditions and Exclusions

#### General Conditions

1. This insurance is available for holiday or business travel, but excludes overseas residency, permanent overseas employment, work of a predominantly manual nature or any hazardous activity not agreed on behalf of **Us**.
2. That **You** contact the assistance team as soon as possible with full details for anything which may result in a claim as a result of a medical emergency.

#### General Exclusions

**You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out or make changes to **Your** policy. Please tell **Us** if there are any changes required to the information set out in **Your** schedule.

**You** must tell **Us** as soon as possible about any changes in the information **You** have provided to **Us** which happens before or during any period of insurance. When **We** are notified of a change, **We** will tell **You** if this affects **Your** policy, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your** policy. If **You** do not inform **Us** about a change it may affect any claim **You** make or could result in **Your** insurance being invalid.

If the information provided by **You** is not complete and accurate:

1. **We** may cancel **Your** policy and refuse to pay any claim;
2. **We** may not pay any claim in full;
3. **We** may revise the premium and/or change any excess; or
4. The extend of cover may be affected.

**We** shall not pay for:

1. Any
  - a. mountaineering or climbing, pot holing, motorised competitions or races, sports tours or travelling by motorcycle (other than in respects of motorcycles up to 125cc hired or borrowed during the Period of Insurance and **You** are wearing crash helmets whether required locally or not), wintersports, ski racing, ski jumping, ice hockey or the use of bobsleighs or skeletons.
  - b. activity in the air, other than as a passenger in a fully-licensed passenger carrying aircraft, bungee jumping and parasailing. **Note:** The exclusions shown are not applicable to cancellation claims under Section A.
  - c. wilful exposure to needless danger (other than in an attempt to save a human life).
2. Any solvent abuse, the use of drugs (other than medically prescribed drugs), or alcohol abuse and the effects of alcohol.
3. Any direct or indirect consequence (apart from emergency medical treatment) of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
4. **Your** participation in any criminal or illegal acts.
5. Any direct or indirect consequence (apart from emergency medical treatment) of any act of war, invasion, acts of foreign enemy (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by order of any government, local or public authority.

6. Any direct or indirect consequence (apart from emergency medical treatment) of: Irradiation, or contamination by nuclear material; the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
7. Unless **We** provide cover under this insurance, any other loss, damage or additional expenses following on from the event for which **You** are claiming. Example if such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred of preparing a claim, or loss or earning following bodily injury or illness.
  - a. Any costs for telephone calls (other than the first call to the assistance team to notify them of a medical emergency requiring treatment/hospitalisation), taxi fares (unless a taxi is being used in place of an ambulance to take **You** to or from a hospital, or food and drink expenses (unless these form part of **Your** hospital costs if **You** are admitted as an inpatient).
8. **You** will not be covered under Section A – Cancellation or Curtailment, Section B – Medical Expenses or Section C – Personal Accident, for any claims arising directly or indirectly from either, at the time of taking out this policy:
  - a. Any **Pre-Existing Medical Condition** unless **You** have contacted the **Medical Declaration Team** and **We** have agreed to provide cover and **You** have paid any additional premium required;
  - b. Any **Medical Condition** that **You** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** has received a terminal prognosis;
  - c. Any **Medical Condition** that **You** are aware of but which has not had a formal diagnosis;
  - d. Any **Medical Condition** for which **You** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** is on a waiting list for or has knowledge of the need for surgery in a hospital;
  - e. Any circumstances that **You** are aware of that could reasonably be expected to give rise to a claim on this policy unless **You** have been given **Our** written agreement.

Or at any time:

- a. Any **Medical Condition** that **You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought their advice;
  - b. Any surgery, treatment or investigations for which **You** intend to travel outside **Your** normal country of residence to receive (including any expenses incurred due to the discovery or other **Medical Conditions** during and/or complications arising from these procedures).
  - c. Any **Medical Condition** for which **You** or any other person not necessarily travelling but upon whom travel depends such as a **Close Relative** is not taking the recommended treatment or prescribed medication for as directed by a **Medical Practitioner**.
9. **Your** travel to an area which is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign, Commonwealth and Development Office (FCDO).
  10. Any search and rescue costs or ship to shore rescue costs (cost charge to **You** by a Government, regulated authority or private organisation concerned with finding and rescuing an individual). This does **NOT** include medical evacuation costs by the most appropriate transport.
  11. Private medical treatment unless authorised by the assistance team.
  12. Any consequence howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered or otherwise corrupted.
  13. Sonic or pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.
  14. Any claim if you purchased this insurance with the reasonable intention or likelihood of claiming.

## The Policy

### Section A – Cancellation or Curtailment

Up to the amount shown in the Schedule of Cover if **You** are forced to cancel your trip unexpectedly before the start date or curtail your trip by returning to **Your** normal country of residence before completion, because the following happened which you could not have been expected to foresee or avoid:

- you or anyone insured on this policy, became **ill** with an infectious disease within 14 days of your **trip** starting or during your **trip (including contracting Covid-19)**;
- you, a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with became **ill (excluding contracting Covid-19)**, was injured or died;
- your home was burgled, or seriously damaged by fire, storm or flood;
- your pre-booked accommodation was damaged by a **natural disaster** during your **trip**, and alternative accommodation was not provided;
- you, or a **travel companion** were called for jury service or required as a witness in a court of law;
- you, or a **travel companion** were made redundant;
- you, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel.

We will pay:

- a. for cancellation prior to departure any Irrecoverable Payments and Charges (whether paid or contracted to be paid) that you cannot get back from anyone else or which cannot be transferred or used for another purpose for travel, accommodation, tours or excursions up to the Sum Insured, for any of the reasons above.
- b. for curtailment after departure a pro-rata proportionate refund of inclusive tour costs, or alternatively the original value of unused air tickets up to the Sum Insured, for any of the above reasons.

**Note:** Where **You** are not travelling on a pre-paid or fixed itinerary then additional travelling expenses shall be deemed to be those costs in excess of normal tourist class air fares. **Your** claim will be based solely on the number of complete days not used. **Where return to a person's normal country of residence is necessary in an emergency situation You should contact the assistance team who may be able to assist in having existing air tickets amended.**

### Exclusions applicable to Section A

We shall not pay for any claim:

- i. due to a known event;
- ii. if you are unable to provide evidence from a medical professional confirming your illness or infectious disease;
- iii. if you cancelled or curtailed your **trip** because:
  - a. you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19;
  - b. you simply did not want to travel or had a fear of travelling;
  - c. you could no longer afford to pay for the trip;
  - d. of an existing medical condition which you have not told us about and that we have not agreed to cover in writing;
  - e. of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
  - f. due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
  - g. of normal pregnancy or childbirth where you are more than 29 weeks pregnant;
- iv. if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;

- If you ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- If you purchased insurance with the reasonable intention or likelihood of claiming;
- If you ask us to pay for the cost of your original return ticket when we have paid for a new ticket or arranged your medical repatriation;
- If you are unable to prove your financial loss;
- If you do not co-operate with us.

## The Policy

### Section B – Medical Expenses

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

#### B1. Medical, Repatriation and Associated Expenses

Up to the amount shown in the Schedule of Cover should **You** suffer accidental bodily injury or illness (including compulsory quarantine) during the Period of Insurance, **We** will pay:

- i. normal and necessary receipted expenses of emergency medical or surgical treatment incurred outside **Your** country of residence including, emergency dental treatment to relieve pain and suffering (limited to £250), specialists or ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites, decompression chambers, ambulance/necessary transport charges (including helicopter/air ambulance charges if necessary on medical grounds and authorised by the assistance team). **We** reserve the right to repatriate **You** to **Your** country of residence when in the opinion of the doctor in attendance and their medical advisers **You** are fit to travel.
- ii. reasonable additional accommodation and **Repatriation** expenses incurred by **You** and any one member of **Your** family or party who has to remain or travel with the injured or ill insured person, certified by a doctor to be strictly necessary on medical grounds, and approved by the assistance team.
- iii. the travel and reasonable accommodation expenses of one person to travel from **Your** country of residence if their presence is strictly necessary on medical grounds.
- iv. the cost of transporting **Your** remains to **Your** former place of residence up to £7,500 of funeral expenses incurred outside **Your** former country of residence up to £1,000.

#### B2. Inpatient Benefit

In addition to the costs referred to above, **We** will also pay £20 for each complete 24 hour period, up to the amount shown in the Schedule of Cover if **You** are confined to a hospital during your trip.

#### B3. Criminal Injuries Benefit

Should an **Insured Person** be admitted to hospital as an in-patient as a result of receiving Criminal Injuries following a personal assault verified by a written report that substantiates the injuries resulted from an unprovoked personal assault, the Inpatient Benefit payable under Section B2 above is increased to £100 per complete day, up to the amount shown in the Schedule of cover, that the **Insured Person** is confined to hospital outside their **Home Country**.

#### Exclusions applicable to Section B1, 2 & 3

We shall not pay for any claim:

- i. arising from travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- ii. arising from a **Pre-Existing Medical Condition** unless **We** have agreed to provide cover and **You** have paid any additional premium required.
- iii. for the cost of medical or surgical treatment of any kind received by **You** later than 52 weeks from the date of the accident or start of the illness.
- iv. for medical expenses incurred in **Your** country of residence.
- v. not verified by a medical report obtained whilst travelling.
- vi. for elective or cosmetic surgery, unless deemed medically necessary and agreed by the assistance team.
- vii. for dental treatment to provide, replace or repair caps, crowns or bridges other than for the relief of pain and suffering.
- viii. for any form of treatment or surgery which in the opinion of the doctor in attendance and the assistance team can be reasonably delayed until **Your** return to **Your** country of residence.
- ix. for any medical treatment and associated costs **You** have to pay when you have refused curtailment/**Repatriation**.
- x. for medication **You** are taking before, and which **You** will have to continue taking during **Your** trip (except in the event of accidental loss or damage to the medication).
- xi. where you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19.
- xii. where the risk associated with bringing you **home** is greater than the risk of you remaining in resort or any claim where your return **home** would present unnecessary risk to other travellers.

### Section C – Accidental Death and Disability Benefit

Up to the amount shown in the Schedule of Cover in the event of **You** sustaining bodily injury arising wholly and exclusively from violent, accidental, external and visible means which injury shall solely and independently of any other cause result in **Your** death or disablement within 12 months of the injury, **We** will pay to **You** or in the event of death to **Your** legal personal representative the following Sum insured:

1. Death, .....	£10,000
2. <b>Loss of Sight</b> , .....	£25,000
3. <b>Loss of One or Two Limbs</b> , .....	£25,000
4. <b>Permanent Total Disablement</b> , .....	£25,000

#### Please be aware that:

- i. the benefit payable under (1) above is reduced to £1,000 if **You** are under 16 years of age.
- ii. the total compensation in respect of any one **Insured Person** shall not exceed the amount in the Schedule of Cover.

#### Specific Definitions applying to Section C

**Loss of One or Two Limbs** – Loss or severance at or above the wrist or ankle or total permanent loss or used of an entire arm or leg.

**Loss of Sight** – Total and irrecoverable loss of sign 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.
- b. in one eye if the degree of sight remaining after correction is 3/60 or less in the Snellen Scale.

**Permanent Total Disablement** – A disability which has lasted for at least 12 months from which **We** believe **You** will never recover and which prevent **You** from carrying out any gainful occupation for which **You** are reasonably qualified by way of training, education or experience.

#### Special Conditions

If **You** were already disabled before the bodily injury or already had a condition which is gradually getting worse, **We** may reduce **Your** payment. Any reduced payment will be based on **Your** medical assessment of the difference between:

- a. the disability after the bodily injury; and
- b. the extent to which the disability is affected by the disability or condition before the accident.

## The Policy

### Section D – Travel Delay

#### 1) Delayed Departure or Arrival

We will pay up to the amount shown in the Schedule of Cover if the departure of the coach, aircraft, train or sea vessel in which **You** have arranged to travel is delayed for at least 12 hours from the departure time specified in the travel itinerary, or if the arrival of the coach, aircraft, train or sea vessel at the destination is at least 12 hours later than the time specified in the travel itinerary, due to **Strike, Industrial Action, disruption, Adverse Weather** conditions or mechanical breakdown of the coach, aircraft, train or sea vessel.

#### The Limits

We will pay either:

- a. £25 up to the amount shown in the Schedule of Cover for each full 12 hour period of delay starting from the original booked departure time or arrival time specified in the travel itinerary for each **Insured Person**, or
- b. if **You** elect to cancel the whole trip prior to departure any **Irrecoverable Payment and Charges** made for the travel, accommodation and other costs up to the amount shown in the Schedule of Cover for each **Insured Person**.

#### 2) Hijack of Aircraft, Train or Sea Vessel

The **Insurer** will pay £100 per day compensation up to the amount shown in the Schedule of cover per complete day that the **Insured Person** is in detention due to unlawful seizure or wrongful exercise of control of an aircraft, train or sea vessel or the crew thereof, in which the **Insured Person** is travelling as a passenger.

#### 3) Failure of Transport Connections in the United Kingdom

If the **Insured Person** arrives at the point of international departure in the **United Kingdom** too late to commence the booked travel as the result of failure of scheduled public transport services in the **United Kingdom** due to inclement weather, Strike or Industrial Action, Terrorism disruption or mechanical breakdown, or as a result of an accident to the motor vehicle in which the **Insured Person** is travelling to the point of departure, the **Insurer** will pay up to the amount shown in the Schedule of cover for additional travel and accommodation only expenses necessarily incurred by the **Insured Person** in order to reach the booked destination.

#### 4) Missed Connection

We will pay up to the amount shown on the Schedule of Cover for necessary additional transport charges incurred to join a prebooked tour, as a result of the train or aircraft in which **You** have arranged to travel on the outbound journey is delayed for at least 12 hours from the departure time specified in the travel itinerary.

#### Exclusions applicable to Section D

We shall not pay for any claim arising directly or indirectly from:

- i. **Strike or Industrial Action**, disruption, war, invasion, riot or civil commotion which had started or was publicised at the time of purchasing this policy.
- ii. the withdrawal from service (temporary or otherwise) of an aircraft, train or sea vessel on the recommendation of a Port Authority or the Civil Aviation Authority or of any similar body.
- iii. any upgrade in accommodation
- iv. any claim arising as a result of **You** not having taken reasonable steps to complete the journey to the departure point on time once the original occurrence giving rise to the delay is diminished or otherwise rectified
- v. any claim relating to internal flights
- vi. any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before **You** purchased **Your** policy
- vii. any claim in respect of mechanical breakdown or failure, if **Your** private motor vehicle has not been properly serviced and maintained
- viii. any repair costs to **Your** private motor vehicle
- ix. any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage.
- x. where you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19.
- xi. where the risk associated with bringing you **home** is greater than the risk of you remaining in resort or any claim where your return **home** would present unnecessary risk to other travellers.

### Section E – Personal Effects

We will pay for the Loss, Theft or Damage to:-

- i. **Accompanied personal luggage, clothing or effects belonging to the Insured Person.** Up to the amount shown in the Schedule of Cover. The amount payable will be at today's prices less deduction for wear, tear and depreciation.
- ii. **Tickets.** Up to the amount shown in the Schedule of Cover. Rail or other tickets including reasonable expenses incurred as a result of loss, theft or damage.
- iii. **Temporary Loss of Baggage.** Up to the amount shown in the Schedule of Cover. If **Your** baggage is temporarily lost for more than 24 hours by an airline, railway or shipping company on the outward journey, for the purchase of essential items the Insurer will pay the **Insured Person** up to £100 supported by receipts, but this will be deducted from the final claim if the loss is permanent.

#### Conditions Applicable to Section E

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

1. **You** shall act at all times as if un-insured and shall exercise reasonable care for the safety and supervision of his property and in the event of loss, theft or damage hereunder **You** shall take all reasonable steps to recover any lost property.
2. The maximum **We** will pay for any insured article is limited and denoted in the Schedule of cover, the value of a pair or set of articles is also limited, and the value of disc collections, including DVDs, electronic games and music discs shall be limited to £250. **You** shall produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued in excess of £100. Where this is not done liability shall be limited to £100.
3. Loss, theft or damage whilst in the custody or control of a carrier, authority, transport company, garage or hotel must be reported in writing to them and written acknowledgement obtained.
4. There is a maximum limit in respect of **Valuables** as denoted in the schedule of cover.
5. Payment for air tickets is limited to the original purchase price proportionately for each leg of the journey and loss, theft or damage must be reported immediately to the issuing agent or loss adjusters.
6. Claims for loss, theft or damage to spectacles or sunglasses are limited to £100 per pair.
7. **Your** failure to comply with local authority advice when checking in luggage may result in a claim being reduced or declined.

#### Exclusions Applicable to Section E

We shall not pay for any claim arising out of:

- i. damage due to moth, vermin, wear and tear and gradual deterioration.
- ii. loss, theft or damage to contact or corneal lenses, dentures or other aids or appliances, cycles, wind or kite/surf boards or mobile telephones. Winter Sports equipment unless the appropriate additional premium has been paid and is shown on your validation certificate or booking invoice.
- iii. loss, theft or damage to property hired to **You** or confiscated by Police, Customs or other relevant authority.
- iv. loss, theft or damage not reported whilst travelling overseas to the Police or other relevant authority and a written statement obtained in confirmation.
- v. the breakage of fragile articles and the consequence thereof unless caused by fire or accident to a means of conveyance. For example **Your** clothes or camera being damaged by a spillage.
- vi. mechanical breakdown or derangement.
- vii. loss, theft or damage to business or professional goods, equipment or samples.
- viii. loss, theft or damage to money, or **Valuables left Unattended** (including in a vehicle or the custody of carriers), unless in a locked safe, a locked hotel room, locked apartment, or locked holiday residence. **Valuables** and money are not insured if left in 'checked in' luggage.

## The Policy

### Section F – Personal Money

**We** will pay up to the amount shown in the Schedule of cover for Cash, Bank or Currency notes as a result of loss, theft or damage.

**Note in respect of Cash** Cover will be effective from time of collection from bank or currency exchange agent, or for 3 days before commencement of journey, or from date of commencement of this Insurance, whichever is the latter.

#### Conditions and Exclusions Applicable to Section F

Conditions and Exclusions under Section E also apply to Section F.

### Section G – Loss of Passport

**We** will pay up to the amount shown in the Schedule of cover. In respect of the cost of an emergency replacement or temporary passport or visa obtained whilst abroad including reasonable and receipted expenses incurred to obtain the same

#### Conditions and Exclusions Applicable to Section G

Conditions and Exclusions under Section E also apply to Section G.

### Section H – Personal Liability

**We** will indemnify **You** against sums which **You** are legally liable to pay as damages in respect of:

- i. Accidental bodily injury to any person;
- ii. Accidental loss of or damage to material property, which occurs during the Period of Insurance and arises out of and in the course of **Your** journey.

#### Conditions Applicable to Section H

1. The **Insurer** may at any time pay to the **Insured Person** in respect of any occurrence(s) covered by Section H the limit of liability applicable to such occurrence(s) (after deduction of any sums already paid) or any lesser amount for which the claim(s) arising from such occurrence(s) can be settled and upon such payment being made the **Insurer** shall be under no further liability in respect of such occurrence(s) except for the payment of Costs and Expenses incurred prior to the date of such payment.
2. If at the time of the happening of any occurrence covered by Section H there is any other existing insurance whether taken out by the **Insured Person** or not covering the same liability the **Insurer** shall not be liable to indemnify the **Insured Person** in respect of such liability except so far as concerns any excess beyond the amount which would have been payable under such other insurance had Section H not been effected.
3. **Insured Persons** must:
  - give the **Insurer** written notice as soon as possible of any incident which may give rise to a claim;
  - give the **Insurer** all necessary information and assistance which they may require; and
  - forward every letter, writ, summons and process to the **Insurer** as soon as they receive it.
4. **Insured Persons** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without the **Insurer's** permission in writing.

#### Exclusions Applicable to Section H

**We** shall not pay for any claim arising out of:

- i. bodily injury to any person who is under a contract of services with **You** when such injury arises out of and in the course of their employment by **You** or a member of **Your** family.
- ii. any liability assumed by **You** under a contract or agreement unless such liability would have attached in the absence of such contract or agreement.
- iii. loss or damage to property belonging to **You** or in **Your** care custody or control. However, this exclusion shall not apply in respect of loss of or damage to buildings and their contents not belonging to but temporarily occupied by **You** in the course of **Your** journey.
- iv. (i) the pursuit of any trade, business or profession. (ii) the ownership, possession or use of horse-drawn or mechanically propelled vehicles, aircraft, hovercraft, watercraft (other than manually propelled watercraft), firearms.
- v. the occupation or ownership of any land or building other than any building temporarily occupied by **You** in the course of **Your** journey.
- vi. punitive or exemplary damages.
- vii. activities or volunteer work organised by or when **You** are assigned overseas by or under the auspices of a charitable voluntary not for profit social or similar organisation, except where no other insurance or indemnity is available.
- viii. **We** will not pay more than £2,000,000 for damages payable for any claim arising from one event.

### Section I – Legal Expenses

**We** will pay for legal costs and expenses, or the appointment of a claims agent in order to pursue compensation and/or damages against a third party arising from or out of personal injury to or death to **You** occurring during the Period of Insurance up to the amount shown in the Schedule of cover.

**We** shall have complete control over the legal proceedings, however **You** have the right to select and appoint legal representations of **Your** choice to represent **You** in any legal inquiry or legal proceeding (providing the appointment of any legal representative is not on a contingency fee basis, where the legal representative charges a proportion of the amount recovered as a fee). **You** shall provide **Us** with details of the selected legal representative's name and address. **We** may provide information about legal representatives in the local area if asked to do so.

#### Exclusions Applicable to Section I

**We** shall not pay for:

- i. costs incurred in pursuance of any claim against a travel agent, or tour operator including any employee, servant or agent thereof, carrier or their suppliers, travelling companion, **Close Relative** or **Us** or **Our** representatives.
- ii. legal expenses incurred prior to the granting of **Our** support or without **Our** written consent.
- iii. any claim where, in **Our** opinion, there is insufficient prospect of success in obtaining a reasonable benefit.
- iv. claims for professional negligence.
- v. claims against any employer, or whilst carrying on any trade or profession.

#### Legal Expenses Claims

If **You** suffer a personal injury and wishes to claim against the person who caused it **You** should contact the claims handlers whose details are on page 12.

### Section J – Wintersports Extension Cover

**Applicable only if the appropriate premium has been paid and is shown on the validation certificate or booking invoice (as applicable) and in addition to the cover granted under all other sections of this Insurance.**

#### Ski Equipment

The **Insurer** will pay up to the amount shown in the Schedule of cover in respect of:

- A. Loss, theft or breakage of skis and ski equipment owned by the **Insured Person**.
- B. Loss, theft or breakage of skis and ski equipment hired to and in the charge of the **Insured Person**.

There is a limit for any single item, set or pair and an overall limit in respect of hired equipment. The **Insured Person** shall produce receipts or other evidence of value and ownership where possible and in any event in respect of any item valued in excess of £100. Where this is not done, liability shall be limited to £100.

**NOTE:** Claims will in any event be settled on the basis of 20% depreciation each year for such items.

#### Ski Hire

The **Insurer** will pay up to the amount shown in the Schedule of cover in respect of the cost of necessary hire of skis following:–

- A. Loss, theft or breakage of an **Insured Person's** skis.
- B. The misdirection or delay in transit of an **Insured Person's** skis, subject to the **Insured Person** being deprived of their use for not less than 12 hours.

#### Ski Pack

The **Insurer** will pay up to the amount shown in the Schedule of cover in respect of the proportionate value of any ski pass, hire or tuition fee necessarily unused due to the following:

- A. Accident or sickness of an **Insured Person**.
- B. Loss, theft or damage of ski pass.

#### Piste Closure

The **Insurer** will pay up to the amount shown in the Schedule of cover for each 24 hour period that it is not possible to ski, up to the maximum Sum Insured.

## The Policy

additional transport costs incurred to reach an alternative resort caused by a lack of snow or avalanche at the Insured Person's pre-booked resort following the closure of skiing facilities.

### Avalanche Closure

The Insurer will pay up to the amount shown in the Schedule of cover in respect of additional travel and accommodation expenses necessarily incurred in the event that the outward or return journey by public transport is delayed beyond the scheduled arrival time as a direct result of avalanche. Subject to a delay of not less than 12 hours having occurred. **NOTE:** This Winter Sports Extension is subject to the same Conditions and Exclusions as Section E. Personal Effects, other than the exclusion of hired equipment. Skis and Ski equipment includes snow boards and snow board equipment.

### EXCLUSIONS APPLICABLE TO SECTION J

The Insurer shall not pay for any claim directly or indirectly caused by, arising or resulting from, or in connection with:

1. occurrences detailed above that do not occur during the Period of Insurance
2. the **Insured Person** participating in ski racing, ski-jumping, ice hockey, or the use of bob sleighs or skeletons
3. the Ski Hire, Ski Pack, Piste Closure or Avalanche, benefits above where not supported by documentary evidence
4. loss, theft or damage of skis or ski poles over five years old
5. loss, theft or damage to skis or ski equipment carried on a vehicle roof rack
6. loss of or damage to skis or ski equipment whilst in use
7. Piste Closure outside the months that constitute the local regular ski season.
8. Any **Existing Medical Condition** unless the Insurer has agreed to provide cover and **You** have paid the additional premium required and any **Medical Condition** which does not comply with the conditions detailed under the Important Declaration - **Existing Medical Conditions** section on page 1 and 2.

**Please note:** Winter Sports activities using a recognised piste are only insured if the appropriate premium has been paid and is shown on the Booking Invoice or Validation Certificate (as applicable).

Spontaneous 'off piste' winter sports activities will only be insured if, in addition to the requirement noted above, they are with a qualified instructor or in a group of not less than 3 persons in possession of working communications or portable telephones.

No cover for winter sports activities against local authority advice.

### Annual multi trip travel insurance

Where this Insurance is being issued as an Annual Multi Trip Travel Policy and the appropriate premium has been paid and is shown on the validation certificate or booking invoice (as applicable), it is agreed by the Insurer to cover all trips made by the Insured Person(s)

- a) to a destination outside of the United Kingdom.
- b) within the United Kingdom if such trip includes at least two nights pre-booked accommodation.

### Subject to the following:

1. The maximum duration of any one trip shall not exceed 31 days. Any trip which at the commencement of the insurance is known to be longer than the maximum duration of any one trip, is not insured for any part of such trip.
2. Each trip shall be deemed to be a separate insurance subject to the terms, conditions, limitations and exclusions contained herein.
3. Children are not insured unless named on the policy and reside permanently with a parent who is the principal **Insured Person**. Children are deemed to be 18 years or less at the date of payment of Insurance Premium.
4. Cover is granted under the insurance for WINTER SPORTS up to a total of 17 days in all during the period of this insurance subject to the appropriate additional premium having been paid and shown on the validation certificate or booking invoice. Please note if **You** wish to enquire about amending or extending the cover provided by this policy after the date of purchase, please contact the company **You** purchased **Your** insurance from.

### Section K – Denial of Boarding Extension (on payment of additional premium)

If you were denied boarding on the return journey of your trip due to having or being suspected of having an infectious disease (including Covid-19).

**We** will pay you up to **£40** for additional accommodation (of a standard no greater than your original booking) for each full 24-hour period that you are unable to return to your home country up to a maximum of **£560**.

**We** will pay up to **£300 Europe, £500 Worldwide** towards the cost of return transportation to your home country (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outward journey) at the earliest possible date based on medical or local authority advice.

### Exclusions Applicable to Section K

**We** shall not pay for any claim if:

- your transport provider has made arrangements to revalidate your original ticket but you chose not to accept it;
- your trip was part of a package holiday;
- you chose not to undertake your return journey;
- you were not denied boarding by your transport provider;
- you ask us to pay for travel to anywhere other than your home country;
- you are claiming for any costs relating to food or drink;
- you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, or any other specific legislation for transport or travel providers;
- you ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider;
- you cannot provide us with a written report from the transport provider confirming the refusal of boarding;
- you are claiming for costs associated with you attempting to return prior to the recommended return date following your initial refusal of boarding;
- you are claiming for costs of any travelling companion other than;
  - o your children who are under 18 years of age, or
  - o a legal dependant who is unable to travel without you, who is insured on this policy and where there is no responsible adult to supervise them, until you are able to return to your home country.
- you do not co-operate with us.

## General Advice

### What you must do in the event of a medical emergency

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

### **IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999**

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

### **YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745**

#### The Assistance Team

+44 (0) 203 829 6745

[operations@emergencyassistance.co.uk](mailto:operations@emergencyassistance.co.uk)

You will need to have some basic information for them to hand:

- Your telephone number in case you are cut off;
- Patient's name, age, and as much information about the medical situation as possible;
- Name of the hospital/clinic, ward, treating doctor and telephone numbers if you have them;
- Tell them you have a Sanctuary Travel and General Travel Insurance Policy and the policy number;
- Patient's UK GP contact details in case we need further medical information.

**Open 24 hours a Day, 7 days a Week, 365 Days a Year**

### What you must do if you need to make a claim

To notify a claim and request a claims form please visit [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk) where you will be able to download a claim form.

#### The Claims Department

1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

+44 (0) 203 829 6761

[claims@policyholderclaims.co.uk](mailto:claims@policyholderclaims.co.uk)

Open 8am – 8pm Monday – Friday, 9am – 1pm Saturday

Please quote Sanctuary Travel and General Travel Insurance

### For Legal Advice

Please contact Penningtons Manches LLP

0345 241 1875

Open 8:30am – 7pm Monday – Friday

### Data Protection and How We Use Your Personal Information

White Horse Insurance Ireland dac holds your personal information in accordance with all applicable data protection laws.

To administer your policy White Horse Insurance Ireland dac will collect and use information about you provided by you and this notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **us** for the purposes of administering your policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. **We** may also use your personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information you have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by **us** in fulfilling your insurance contract.

**We** may send your personal information in confidence to other companies who provide services to **us** for processing and storage. This may mean sending information to countries outside of the **United Kingdom**, European Union or European Economic Area that may not have the same levels of privacy legislation as in the **United Kingdom**, European Union or European Economic Area. When **we** do this, **we** will ensure that **we** transfer the data securely and accordingly to regulatory requirements. By buying this insurance policy, you agree to **us** using your personal information in this way.

You have various rights in relation to personal information that is held by **us**, including the right to request access to your personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how **we** use your information and what rights you have in relation to your personal information, however you can obtain more information about how **we** use your data by reviewing our full Privacy Policy. Our Privacy Policy is available on **our** website

[www.whitehorseinsurance.eu](http://www.whitehorseinsurance.eu)

Your data will be treated in accordance with **our** Privacy Policy.