



The complete travel insurance package



Travel Plus

Insurance Policy

2009/10

Important Contact Details

	Telephone	Fascimile	Textphone
Customer services			
P J Hayman & Company Limited – (Broker Support)	0845 230 3526	0239 241 9019	-
P J Hayman & Company Limited – (Direct Clients)	0845 230 0631	0239 241 9019	-
Medical Screening Line	0845 230 5555	0239 241 9049	-
24-hr Emergency medical assistance			
Outside UK:	+44 (0) 20 8603 9509	+44 (0) 20 8603 0204	+ 44 (0) 20 8666 9562
Within UK:	0208 603 9509	0208 603 0204	0208 666 9562
Claims	0845 260 1525	0239 241 9049	-
24-hr Legal helpline			
Outside UK:	+44 (0) 20 8603 9804	-	+ 44 (0) 20 8666 9562
Within UK:	0208 603 9804	-	0208 666 9562

Contents

	Page number
Important telephone numbers	Inside front cover
Summary of cover	4
Important information	5
General conditions	6
Definition of words	6-8
Geographical areas	9
Medical Declaration & Health Exclusions & Medical Screening	10-11
Cancellation – Section 1	12
Curtailment – Section 2	12-13
Medical & other expenses – Section 3	13-14
Personal possessions – Section 4	14-15
Delayed personal possessions – Section 5	15
Personal money & travel documents – Section 6	15
Personal accident – Section 7	15
Personal liability – Section 8	16
Travel disruption – Section 9	16-17
Travel risks – Section 10	17
Winter sports – Section 11	18
Legal expenses and consumer contract disputes – Section 12	18-19
BONDPLUS (Financial Failure) – Section 13	19
General exclusions	20
Making a complaint	20
24 hour emergency medical assistance	21
Making a claim	22

Summary of cover

The following is only a summary of the main cover limits. **You** should read the rest of this Policy for the full terms and conditions.

Section	Standard (Single Trip & Annual Multi-trip)	Premier (Single Trip Only)	Premier Plus (Annual Multi-trip Only)	Excess deducted from each claim event**
1 Cancellation – Timeshare cover – Loss of Frequent Flyer Points	£2,500* Nil Nil	£5,000* £1,500 £1,500	£10,000 £1,500 £1,500	£75 per person (£150 per family) Loss of Deposit claims - £15 per person (£30 per family)
2 Curtailment	£2,500*	£5,000*	£10,000	£75 per person (£150 per family)
3 Medical and Other Expenses (not UK) – Outpatient Treatment on return Home – Cost of Replacement Trip – Hospital Inconvenience Benefit	£5,000,000 £1,000 £500 £500 (£25 per day)	£10,000,000 £2,000 £1,000 £1,000 (£50 per day)	£15,000,000 £2,000 £2,000 £2,000 (£100 per day)	£75 per person (£150 per family) Nil
4 Personal Possessions (Single items, pair or set limit) (Valuables limit) (Sports Equipment limit)	£1,500 £300 £300 £250	£2,500 £500 £750 £500	£3,000 £500 £750 £500	£50 per person (£100 per family)
5 Delayed Personal Possessions (over 8 hours)	£100	£250	£500	Nil
6 Personal Money and Travel documents (Cash limit)	£500 £250	£1,000 £500	£1,500 £750	£50 per person (£100 per family)
7 Personal Accident (A) Death (B) Loss of sight/limb(s) (C) Permanent total disablement	£10,000 £15,000 £15,000	£15,000 £30,000 £30,000	£30,000 £30,000 £30,000	Nil
8 Personal Liability	£2,000,000	£2,000,000	£2,000,000	£250 Property Damage
9 Travel Disruption – Missed departure – Travel delay (after 10 hours) or – Cancellation (after 10 hours)	£500 £100 (£25 each 10 hour delay) £2,500*	£1,000 £250 (£50 each 10 hour delay) £5,000*	£1,500 £500 (£100 each 10 hours) £10,000	£50 per person (£100 per family) Nil £75 per person (£150 per family)
10 Travel Risks – Hijack/Kidnap – Mugging – Catastrophe	£2,500 (£100 per day) £250 £750	£5,000 (£250 per day) £500 £1,000	£10,000 (£500 per day) £1,000 £1,500	Nil
11 Winter Sports – Ski Equipment loss/damage (Single items, pair or set limit) (Hired Ski Equipment lost/damaged) – Loss of Ski Pack – Delayed Ski Equipment (after 8 hours) – Piste Closure (not UK) – Avalanche / Weather Delay	£500 £300 £150 £200 £100 £200 (£20 per day) £200	£1,000 £500 £300 £500 £200 £400 (£40 per day) £400	£1,000 £500 £300 £500 £200 £400 (£40 per day) £400	£50 per person (£100 per family) Nil Nil Nil Nil
12 Legal Expenses and Consumer Contact Dispute	£25,000	£25,000	£50,000	Nil
13 BONDPLUS (Financial Failure)	£1,250	£2,500	£5,000	Nil

* The Sums Insured on a Single Trip policy under Section 1 - Cancellation, Section 2 - Curtailment and Section 9 (Delay cancellation only), may be increased to a maximum of **£10,000** per person (age restrictions apply) on payment of the appropriate additional premium. A **£20,000** maximum policy limit applies.

** If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to **Nil** in the event of a claim.
Note: Any excess imposed by **us** following **your** call to the Medical Screening Line will still apply.

Important Information

Thank you for taking out the Travel Plus travel insurance Policy.

Your Policy Schedule shows the sections of the Policy you have chosen, the people who are covered and any special terms or conditions that may apply.

It is very important that you read the whole of this Policy before you travel and make sure you understand exactly what is and is not covered and what to do if you need to claim.

If you have any queries, please contact the broker/ issuing agent or P J Hayman & Company Limited on 0845 230 3526. (Direct clients should phone: 0845 230 0631).

Insurer

Your Travel Plus travel insurance (other than Section 13 - BONDPLUS (Financial Failure) is underwritten by Mondial Assistance Europe N.V. and administered in the **United Kingdom** by Mondial Assistance (UK) Limited.

Section 13 - (BONDPLUS Financial Failure) is underwritten by IGI Insurance Company Limited.

How your Policy works

Your Policy and **Policy Schedule** is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this Policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section, apply to each **insured person**. **Your** Policy does not cover all possible events and expenses. Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the Policy document.

Telling us about relevant facts

Before **you** travel **you** must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

Extension of cover

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or interruption of Public Transport Services **you** are unable to complete the **trip** before the expiry of this Policy, the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip** up to a maximum of 60 days.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify the broker / issuing agent or P J Hayman & Company Limited on **0845 230 3526** (or **0845 230 0631** for direct clients) within 14 days of receiving **your Policy Schedule** and return all **your** documents for a refund of **your** premium.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Event excess

Under some sections of the Policy an **event excess** will apply. This means that **you** will be responsible for paying the first part of the claim for each single event or occurrence. The amount **you** have to pay is the excess.

If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim.

Data protection

Information about **your** Policy may be shared between P J Hayman & Company Limited, IGI Insurance Company Limited, Mondial Assistance (UK) Limited and Mondial Assistance Europe N.V. for underwriting purposes.

You should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives, the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

Your information will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurers** are covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover is limited up to 100% of the first **£2,000** and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **020 7892 7300**, or by visiting their website at www.fscs.org.uk

Governing law

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

Contracts (Rights of Third Parties) Act 1999

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

Renewal of your insurance cover

If **you** have Annual Multi-trip cover, **we** will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your Policy Schedule**.

The terms of **your** cover and the premium rates may be varied by **us** at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about relevant facts and check that **you** still comply with the Medical Declaration & Health Exclusions (see pages 10 & 11) as this may affect the cover provided. If **you** do not comply with the Medical Declaration & Health Exclusions **your** insurance may be invalidated.

General Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- You** are a **resident of the UK**.
- You** take reasonable care to protect **yourself** and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- You** have a valid policy schedule.
- You** accept that **we** will not extend the **period of insurance**:
 - for Single Trip cover if the original policy plus any extensions have either ended, been in force for longer than 94 days (45 days if **you** are aged 70 years or over), or **you** know **you** will be making a claim;
 - for Annual Multi-trip cover beyond the expiry of **your** policy.
- You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' on page 22 for more information.
- You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- On the date **your** Single Trip policy is issued **you** were aged 85 years or under.
On the date **your** Annual Multi-trip policy is issued **you** were aged:
 - 79 years or under if Standard Cover is required; or
 - 74 years or under if Premier Plus Cover is required.**Winter Sports** Cover is only available to persons aged 69 years of age or under, on the date **your** policy is issued.

We have the right to do the following

- Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances **we** may report the matter to the police.
- Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- Take over and deal with, in **your** name, any claim **you** make under this policy.
- Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
- With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- Send **you** home at any time during **your** trip if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.

- Not accept liability for costs incurred after the date the treating **doctor** and **our** medical advisers agree **you** should return to the **UK**, if **you** refuse to be repatriated.
- Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- Not to pay any claim on this policy (except under the Personal Accident section) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
- If **you** cancel or cut short **your** trip:
 - all cover provided on **your** Single Trip policy will be cancelled without refunding **your** premium;
 - all cover provided on **your** Annual Multi-trip policy for that trip will be cancelled without refunding **your** premium.
- Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Definition of Words

The following definitions apply to this Policy. They have the meanings given below. These words are highlighted by the use of bold print.

You/your/insured person

Any person named on the **Schedule/Booking Confirmation**. The cover and limits will apply to each person who has paid the appropriate premium.

We/our/us

Mondial Assistance (UK) Limited who administer this insurance on behalf of Mondial Assistance Europe N.V. for Sections 1 - 12. IGI Insurance Company Limited for Section 13 - BONDPLUS (Financial Failure) only.

Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Appointed Adviser

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

Catastrophe

Avalanche, explosion, fire, flood, hurricane, lightning, local government directive, medical epidemic, storm or tempest.

Claims procedure

Instructions shown in the 'Making a Claim' section of this Policy (see page 22) that **you** must follow in the event of a claim.

Close business associate

A person in the same employ as **you** whose absence from work necessitates **your** presence.

Close relative

Mother, father, sister, brother, wife, husband, partner (including common law and civil partnerships), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, cousin, niece, nephew, aunt, uncle or legal guardian.

Curtailment/curtail

Abandonment of the **trip**, either by return to **your** home or to attend a hospital abroad as an in-patient.

Departure point

The airport, international train station or port where **your** trip from the **UK** to **your** destination begins and where the final part of **your** trip back to the **UK** begins.

Doctor

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

Event excess

This is **£50** per individual, per incident, with a maximum of **£100** applying if Family Cover has been purchased. This is increased to **£75** per individual, per incident, or **£150** per Family, under Section 1-Cancellation, Section 2 - Curtailment, Section 3 - Medical & Other Expenses and Section 9 - Travel Disruption (B2 Cancellation only).

If **you** have paid the additional premium for Excess Waiver, the excess would be reduced to Nil in the event of a claim.

Expense/expenses

Costs agreed by **us** or **our** 24-hour emergency medical assistance service, that **you** could become responsible for, such as emergency medical costs or legal expenses.

Family

Two adult partners and their accompanying children (under 18 years at the date of issue of the policy, or under 23 years if still in full time education and normally resident with an insured adult). Adults and children may travel independently if Annual Multi-trip cover is taken.

Hazardous activity

The following activities are automatically covered:
Abseiling; Archery; Athletics; Badminton; Banana boating; Baseball; Basketball; Bowls; Bungee jumping (within organiser's guidelines); Camel riding (no liability cover); Canoeing/Kayaking/Rafting (to Grade 2, no white water); Clay pigeon shooting (no liability cover); Climbing wall; Cricket; Cross-country running; Curling; Cycling (leisure); Deep sea fishing; Fell running/walking (no climbing); Fishing; Glacier walking; Gliding (not piloting and subject to flying with qualified pilot); Go-karting (organiser's guidelines, no liability); Golf; Gymnastics; Hiking/Trekking/Hill walking (where no ropes or guides are required); Horse riding/Pony trekking (excluding competitions, racing, jumping, hunting, eventing, polo and rodeo); Hot air ballooning (licensed operator only, not piloting); Jet boating/Jet skiing (no racing or liability cover); Marathon running; Mountain biking; Netball; Orienteering; Paintballing (wearing eye protection, no liability cover); Parascending/Parasailing (towed by a boat); Quad biking (wearing protective clothing and in a controlled environment, no liability cover); Racing (on foot); Racketball; Rambling; Ringos; Roller skating/Roller blading (wearing pads and

helmets); Rounders; Rowing (no racing); Safari (organised by a bona-fide tour operator); Sailboarding; Sailing/Catamaran sailing/Dinghy sailing/Yachting (if qualified, no liability cover, territorial waters only); Scuba-diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor); Shooting (range only, no liability cover); Skateboarding (wearing pads and helmets); Skidooring (no liability cover); Sledging (pulled by dogs or reindeer); Snorkelling; Snow mobiling (no liability cover); Softball; Squash; Surface water sports; Surfing; Swimming; Table tennis; Tennis; Tenpin bowling; Tug-of-war; Volleyball; War games /Paintballing; Wakeboarding; Walking; Water polo; Water skiing; White water rafting (within organiser's guidelines to Grade 3 only); Windsurfing; **Winter Sports** (where **you** have paid the appropriate additional premium); Zorbing.

There is no cover for:

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

If **you** intend to undertake any activity not shown above that may be considered hazardous, or require confirmation of whether **your** activity is insured, please contact **your** broker/ issuing agent or P J Hayman & Company Limited on **0845 230 3526** (or **0845 230 0631** for direct clients). **We** may be able to cover **you** for other activities that are not listed. An extra premium may need to be paid.

Hijack

The unlawful seizure or wrongful exercise of control of the aircraft (or the crew thereof) in which **you** are travelling as a passenger.

Home

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

Insurer

Mondial Assistance Europe N.V. for Sections 1 - 12.
IGI Insurance Company Limited for Section 13.

Kidnap

Your unlawful capture and detention in excess of 24 hours.

Legal action

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

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

Legal costs

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

Mugging

A violent attack on **you** with a view to theft by person(s) not previously known to **you**.

Pair or set

A number of items of **personal possessions** (not including **ski equipment**) that belong together or can be used together.

Period of Insurance

Single-trip - cancellation cover is effective from the issue date shown on the **Schedule** and terminates on commencement of the planned **trip**.

(Note: Cover for one-way **trips** is available on payment of an additional premium. The maximum duration for such **trips** is 31 days).

Annual Multi-trip - cancellation cover is effective immediately a **trip** is booked or from the start date shown on the **Schedule** (whichever is the latest), and terminates on the commencement of each **trip**, or on the expiry of the Policy (whichever is the earlier)

All - all other covers commence when **you** leave **your** place of residence or business (whichever is the later), to commence the **trip** until the time of return to **your** place of residence or business (whichever is earlier) on completion of the **trip**. Cover will not commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return home (other than **Personal Money** – see Section 6).

Personal Money

Cash or bank or currency notes, cheques, postal and money orders, current postage stamps (excluding stamp collections), travellers' cheques, coupons or vouchers which have a monetary value.

Personal possessions

Items owned entirely by **you** including **your** luggage and their contents, articles **you** are wearing or carrying with **you** including **your valuables** and **your sports equipment**.

Redundancy

Any person declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

Resident

Any person permanently residing in the **United Kingdom** and registered with a **Doctor** in the **UK**.

Scheme administrators

P J Hayman & Company Limited; Stansted House, Rowlands Castle, Hampshire PO9 6DX. Telephone for cover queries: **0845 230 3526** (or **0845 230 0631** for Direct Clients).

Fax: **023 9241 9019**

e-mail: travel.insurance@pjhayman.com

web site: www.pjhayman.com

Schedule/Booking Confirmation

This is proof of insurance and is part of the Policy. It will show details of **you**, the **period of insurance** and the cover **you** have opted for.

Ski equipment

Skis, snowboards, ski boots, ski bindings, ski sticks or ice skates.

Ski pack

Lift passes, ski equipment hire and ski school fees for which **you** have paid and which are not recoverable.

Sports equipment

Specialist equipment belonging to **you** used specifically for a particular sport or leisure pursuit.

Travel documents

Driving licence, passport, travel tickets, travel passes, ski passes, all of which are owned by **you**.

Travelling companion

Any person that has booked to travel with **you** on **your trip**.

Trip/trips

A holiday or journey that begins when **you** leave **home** and ends on **your** return **home** or, in the case of repatriation on medical grounds, to a hospital or nursing home in the **United Kingdom**.

Note: A **trip** must involve pre-booked accommodation or travel unless it is a "one-off" event taking place on a single day.

Unattended

Away from **your** person which **you** are unable to see and/or get hold of.

United Kingdom/UK

England, Scotland, Wales, Northern Ireland, The Scilly Isles, The Channel Islands, The Isle of Man and other offshore islands.

Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones); MP3 players, PDA's, electronic games, TV's and CD's, mini discs, DVD's, cartridges, video and audio tapes.

Winter sports

The following activities are covered if **winter sports** cover is shown on **your** policy schedule:

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

There is no cover for:

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

We may be able to cover **you** for other activities that are not listed. Please contact **your** broker / issuing agent or P J Hayman & Company Limited on **0845 230 3526** (or **0845 230 0631** for direct clients). An extra premium may need to be paid.

Annual Multi-trip Notes

You may take any number of **trips** during the Policy period of cover however certain limitations and restrictions apply as set out below.

Cover options:	Standard	Premier Plus
Maximum duration any one trip	31 days	60 days
Winter Sports included	Up to 17 days in a year	No limit

At the start date of the policy:

- you** must be aged 79 years or under if Standard Cover is required; or
- you** must be aged 74 years or under if Premier Plus Cover is required, but
- you** will not be covered for **Winter Sports** unless **you** are aged 69 years or under.

Single Trip Notes

At the start date of the policy **you** must be aged 85 years or under, but **you** will not be covered for **Winter Sports** unless **you** are aged 69 years or under.

The maximum duration under Single Trip is 94 days, reduced to 45 days if **you** are aged between 70 and 85 years.

Geographical Areas

You will not be covered if **you** travel outside the area **you** have chosen as shown on **your** Policy **Schedule**.

Area 1 – Europe

all countries west of the Ural Mountains, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

Area 2 – Australia & New Zealand (including up to 48 hours stop-over in Area 3 and Area 4)

Area 3 – Worldwide - including Egypt & Israel, (but excluding Canada, the Caribbean and the USA)

Area 4 – Worldwide (including Canada, Caribbean, USA)

Important - Medical Declaration & Health Exclusions

You will NOT be covered

For any **trip** where at the time of taking out this insurance **you**:

- are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- had received a terminal prognosis; or
- travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your trip**; or
- know **you** will need treatment or consultation at any medical facility during **your trip**; or
- are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

You will need to contact the Medical Screening Line in the following circumstances

If **you** are travelling outside the **United Kingdom** **you** should call the Medical Screening Line (see page 11) if **you**:

- need to declare a medical condition (other than where **you** have only one of the conditions listed in Question 1, on page 11);
- are unsure whether a medical condition needs to be declared or not;
- answer YES to any of the Medical Screening Questions shown on page 11.

Additionally, if you have an Annual Multi-trip Policy

You should call the Medical Screening Line (see page 11) if **you** are travelling outside the **United Kingdom** and:

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

Medical Screening

If you need to telephone the Medical Screening Line, you will be asked simple questions about your medical condition, medication, trips to the doctors, and other related matters.

If, as a result of your call, we wish to impose special terms, such as an additional premium, this will be advised to you immediately and confirmed in writing.

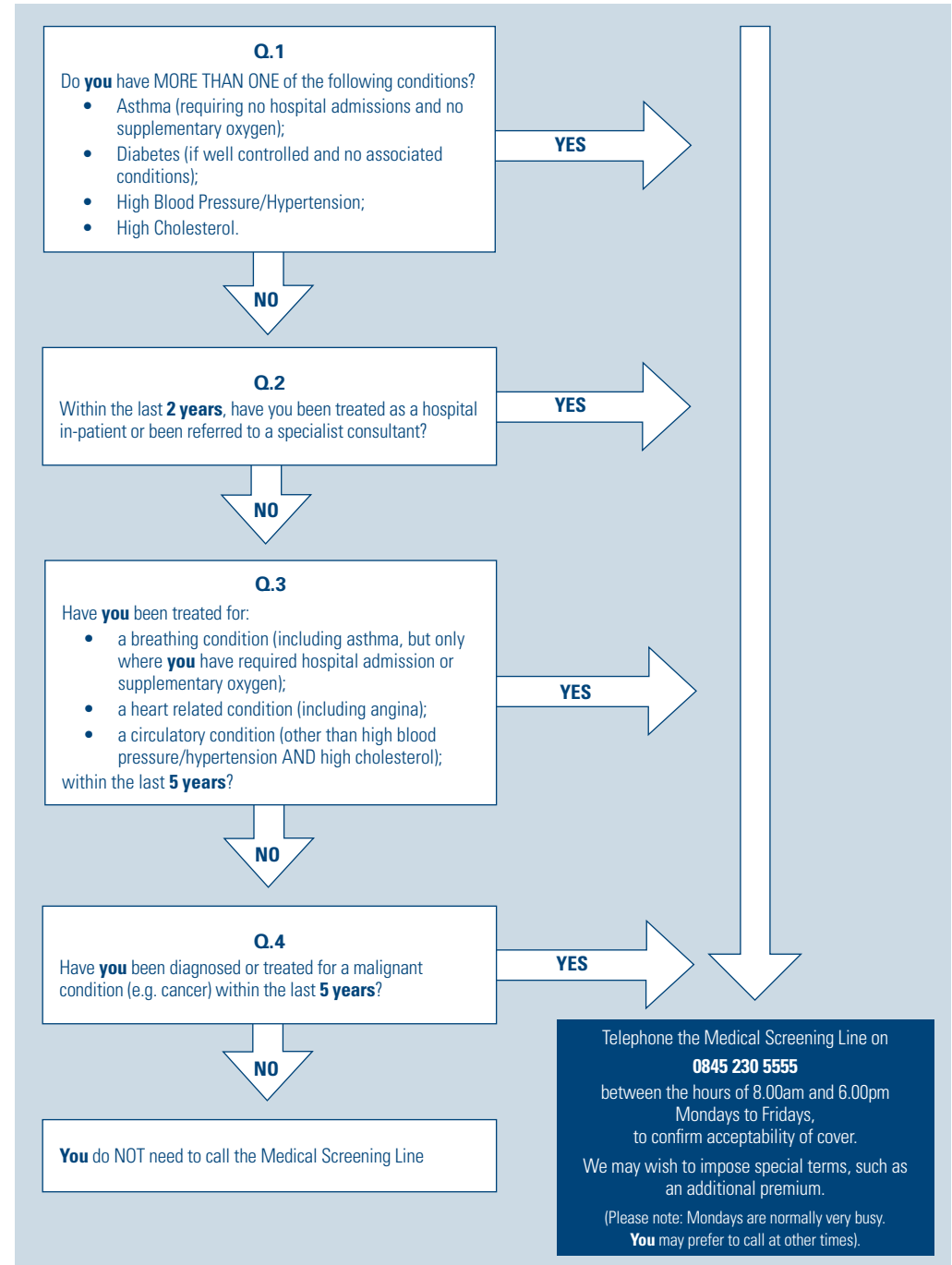
Should you decide not to pay the additional premium the declared medical condition will not be covered.

Any additional medical conditions not declared to us will not be covered.

You will also be advised of a medical screening reference, which you should keep a record of.

Medical Screening Questions

Important - not applicable to United Kingdom trips



Section 1: Cancellation

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Overall limit:	£2,500	£5,000	£10,000
Part B	Nil	£1,500	£1,500
Part C	Nil	£1,500	£1,500

What you are covered for

We will pay up to the amount shown under the selected cover option, as specified in **your Schedule**, in respect of:

- A) **your** unused travel and accommodation arrangements, which **you** have paid for or contracted to pay for and which are cancelled before **your** departure from **home**, provided the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your trip** as arranged) due to:
- 1) the death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **close business associate** of **you** or a **travelling companion**;
 - 2) **you** or a **travelling companion** being called for jury service in the **UK** or as a witness in a court in the **UK**;
 - 3) **you** or a **travelling companion** being required by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in the **UK**;
 - 4) **you** or a **travelling companion** being advised not to travel by a **doctor** as a result of pregnancy;
 - 5) **your redundancy** or the **redundancy** of a **travelling companion**;
 - 6) cancellation or interruption of scheduled public transport as a result of **hijack** occurring during the **period of insurance**;
 - 7) **your** passport, or the passport of **your travelling companion** being stolen during the seven days before **your** scheduled departure date;
 - 8) the withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department.

Premier and Premier Plus Cover Only

- B) **TIMESHARE** cover up to the amount shown in full during the Policy **period of insurance** – if the timeshare provider cannot provide alternative accommodation (in terms of area, season and exchange occupancy) within 12 months of the cancellation date, based on 10% of the original purchase price and a contribution of up to **£300** in respect of management and/or maintenance fees for which **you** are responsible.
- C) **LOSS OF FREQUENT FLYER POINTS** up to the amount shown (not to exceed the cost of the equivalent economy ticket) where it is not possible to transfer these to an alternative flight.

What you are not covered for

1. Anything in the General Exclusions, General Conditions or Making A Claim.
2. The **event excess** other than in respect of Loss of Deposit claims where the excess is reduced to **£15 (£30** per family).
3. Claims where **you** were unable to comply with the terms of the Medical Declaration & Health Exclusions (see pages 10 & 11).
4. Anything caused by:
 - **your** carriers refusal to allow **you** to travel for whatever reason;
 - **you** not having the correct passport or visa;
 - any restriction caused by the law of any country or people enforcing these laws;
 - bankruptcy or liquidation of the company providing **your** transport or accommodation their agents or any person acting for **you**, (see Section 13 – BONDPLUS);
 - anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
 - **your** vehicle being stolen or breaking down;
 - **you** not wanting to travel or not enjoying **your trip**;
 - riot, civil commotion, strike or lock-out;
 - the death of any pet or animal.
5. Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had cancel.
6. Circumstances that could reasonably have been anticipated at the time the **trip** was booked or when **you** purchased this insurance.
7. Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your trip** were bought (whichever is the later).
8. Claims where a theft of a passport has not been reported to the necessary authorities, including but not limited to, the Police and UK Passport Service (UKPS).
9. Any claim where **you** have not obtained prior authority from the Commanding Officer or other appropriate authoritative person to take leave.

Section 2: Curtailment

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Overall limit:	£2,500	£5,000	£10,000

If **you** think **you** may have to cut **your trip** short (**curtail**), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 21 for more information.

What you are covered for

We will pay up to the amount shown under the selected cover option, as specified in **your Schedule**, in respect of:

- 1) the value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for or contracted to be paid for before **your** departure from **home**, if **you** cut **your trip** short (**curtail**) after it has begun because of one of the following:

- i) anything mentioned under the heading 'What **you** are covered for' in Section 1 – Cancellation except **redundancy**;
 - ii) **you** are injured or ill and are in hospital for the rest of **your trip**;
- 2) reasonable additional travelling expenses incurred by **your** returning **home** (Economy Class) earlier than planned, for a reason stated in benefit 1 of this section.

We will calculate curtailment claims from the date it is necessary for **you** to return to the **UK** or the date **you** are hospitalised as an inpatient, for the rest of **your** journey.

We will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

What you are not covered for

1. Anything in the General Exclusions, General Conditions or Making A Claim.
2. The **event excess**.
3. Claims where **you** were unable to comply with the terms of the Medical Declaration & Health Exclusions (see pages 10 & 11).
4. Cutting short **your trip** unless **we** have agreed.
5. Anything caused by:
 - **your** carriers refusal to allow **you** to travel for whatever reason;
 - **you** not having the correct passport or visa;
 - any restriction caused by the law of any country or people enforcing these laws;
 - bankruptcy or liquidation of the company providing **your** transport or accommodation their agents or any person acting for **you**, (see Section 13 – BONDPLUS);
 - anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
 - **your** vehicle being stolen or breaking down;
 - **you** not wanting to travel or not enjoying **your trip**;
 - riot, civil commotion, strike or lock-out;
 - the death of any pet or animal.
6. Circumstances that could reasonably have been anticipated at the time the **trip** was booked or when **you** purchased this insurance.
7. Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.
8. The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.
9. Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your trip** were bought (whichever is the later).
10. Claims where a theft of a passport has not been reported to the necessary authorities, including but not limited to, the Police and UK Passport Service (UKPS).
11. Any claim where **you** have not obtained prior authority from the Commanding Officer or other appropriate authoritative person to take leave.

Section 3: Medical & Other Expenses

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Overall limit:	£5,000,000	£10,000,000	£15,000,000
Part E	£25 per day up to £500	£50 per day up to £1,000	£100 per day up to £2,000
Part F	£1,000	£2,000	£2,000
Part G	£500	£1,000	£2,000

This section does not apply to **trips** within the **United Kingdom** (except for **trips** within the Channel Islands, where NHS treatment is not available).

Channel Island residents are covered for Points B and D where **trips** are within the **United Kingdom**.

What you are covered for

If **you** become unexpectedly ill or are injured outside the **United Kingdom**, **we** will pay up to the amount shown under the selected cover option, as specified in **your Schedule**, in respect of:

- A) reasonable emergency medical and surgical treatment. Claims for emergency dental treatment (for the relief of pain only) shall be limited to **£350**;
- B) reasonable additional travelling **expenses** in returning to **your home** address and reasonable additional accommodation **expenses** (room only) up to a maximum of **£100** per day beyond the number of days booked;
- C) reasonable **expenses** of one **close relative** or friend limited to a maximum of **£100** per day to include accommodation, food, transport and essential telephone costs plus reasonable **travel costs** for return to the **United Kingdom** or to travel to be with **you** that is required on medical advice and has been authorised by **us** or by **our** 24 hour emergency medical assistance service, to remain with or to travel with **you**;
- D) the conveyance of **your** body or ashes to **your home** (the cost of burial or cremation is not included) or, local funeral expenses abroad limited to **£3,500**.
- E) a hospital inconvenience benefit (up to the amount shown above) in the event of **you** being admitted to hospital abroad as an in-patient due to accidental bodily injury or illness sustained abroad during the period of **your trip**;
- F) medical outpatient treatment (up to the amount shown above) following **your** return **home**, subject to the acceptance of a valid claim under Part A;
- G) the cost of a replacement **trip** (up to the amount shown above or the cost of **your** original **trip**, whichever is less) in the event that **you** are hospitalised for more than 5 days outside the **United Kingdom**, subject to the acceptance of a valid claim under Part A of this Section.

NOTE: All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **you** become ill or are injured **we** have the right to bring **you** back **home**, if the treating **doctor** and **our** 24 hour emergency medical assistance service **doctor** agree that **you** can safely travel **home**. If **you** refuse to return **home**, **we** have the right to stop cover.

What you are not covered for

- Anything in the General Exclusions, General Conditions or Making A Claim.
- The **event excess** (other than in respect of Part E where no excess will apply) unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 21 for more information).
- Any sums which are recovered by **you** under any National Insurance Scheme or Reciprocal Health Arrangement.
- Any expenses incurred for illness, injury or treatment required in consequence of:
 - surgery or medical treatment which in the opinion of the attending **doctor** and **our** 24 hour emergency medical assistance service **doctor** can be reasonable delayed until **your** return to **your home**;
 - medication and/or treatment which at the time of departure is known to be required or to be continued outside **your home**.
- Preventative treatment which can be delayed until **your** return to **your home**.
- Claims where **you** were unable to comply with the terms of the Medical Declaration & Health Exclusions (see pages 10 & 11).
- Claims that are not confirmed as medically necessary by the attending **doctor** or **our** 24 hour emergency medical assistance service **doctor**.
- The cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital.
- Any additional hospital costs arising from single or private room accommodation unless medically necessary.
- Circumstances that could reasonably have been anticipated at the time the **trip** was booked or when **you** purchased this insurance.
- Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **us** or **our** 24 hour emergency medical assistance service.
- Taxi fares not considered medically necessary, and where receipts have not been provided.
- Telephone expenses.
- Costs that arise over 12 months after a claim was first notified.
- Medical costs over **£250**, in-patient treatment or repatriation which **we** have not authorised.

Section 4: Personal Possessions

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Overall limit:	£1,500	£2,500	£3,000
Single items, pair or set:	£300	£500	£500
Valuables limit	£300	£750	£750
Sports Equipment limit	£250	£500	£500

What you are covered for

We will pay up to the amount shown under the selected cover option, as specified in **your Schedule**, in respect of loss or damage to **your personal possessions** taken with **you** or purchased on **your trip** but subject to the limits as set out above in respect of: **valuables**; single items, **pairs or sets** and **sports equipment** (excluding **ski equipment** which is covered under **Winter Sports** – Section 11, Part A).

Basis of claims settlement

If the damaged item is beyond economical repair it will be treated as lost. If an original purchase receipt or valuation is provided **we** will pay the replacement cost (subject to the limits set out above applying), otherwise **we** will assess the claim based on the intrinsic value at the time of loss, making allowance for age, and depreciation.

What you are not covered for

- Anything in the General Exclusions, General Conditions or Making A Claim.
- The **event excess**.
- Breakage or damage to fragile articles, paintings, works of art, sculptures, musical instruments, household goods; audio, video, computer, television and telecommunications equipment or mobile phones unless the breakage or damage is caused by fire, theft or in an accident to the vehicle in which they are being carried.
- Contact or corneal lenses, dentures.
- Loss or damage caused by staining, dyeing, cleaning or water damage.
- Perishable goods, bottles, cartons and any damage caused by them or their contents.
- Any loss of **personal possessions** due to atmospheric or climatic conditions, wear, tear depreciation, moth or vermin.
- Any damage to suitcases unless they are rendered unusable in the opinion of a luggage supplier/repairer.
- Personal possessions** left **unattended** away from **your trip** accommodation unless between 6.00am and 11.00pm local time in the locked boot or covered hatchback of a motor vehicle where entry was gained by violent and forcible means.
- Valuables** carried in any **unattended** suitcases, trunks or similar containers.
- Unattended valuables** unless locked in a safe or safety deposit box or left in **your** locked **trip** accommodation.
- Property more specifically insured elsewhere.
- Your** failure to exercise reasonable care for the safety of **your** property as if uninsured.
- Loss or damage to household goods and home contents.
- Loss or damage to **sports equipment** whilst in use.
- Loss or damage to watercraft, prams, buggies, pushchairs, or wheelchairs.
- Claims for more than one mobile phone per **insured person**.
- Claims where **you** do not obtain a written police report within 24 hours of the discovery of loss, burglary or theft of **personal possessions** or **valuable** items.
- Claims where **your personal possessions** are lost or damaged in transit and **you** do not:
 - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,

- follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.

Section 5: Delayed Personal Possessions

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Overall limit:	£100	£250	£500

What you are covered for

We will pay up to the amount shown under the selected cover option, as specified in **your Schedule**, in respect of the purchase of essential items if **your personal possessions** are delayed on **your** outward journey for over 8 hours from the time **you** arrived at **your** final destination (note: the amount payable will be deducted from the final claim settlement if **your personal possessions** are permanently lost).

What you are not covered for

- Anything in the General Exclusions, General Conditions or Making A Claim.
- Loss or damage arising from delay, confiscation or detention by customs or other authorities.
- Your** failure to exercise reasonable care for the safety of **your** property as if uninsured.
- Claims where **your personal possessions** are delayed in transit and **you** do not:
 - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.

Section 6: Personal Money & Travel Documents

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Overall limit:	£500	£1,000	£1,500
Cash limit	£250	£500	£750

What you are covered for

We will pay up to the amount shown under the selected cover option, as specified in **your Schedule**, in respect of loss of **your personal money** and **travel documents** (including passport). Cover commences up to 2 days before **your trip** in respect of foreign currency and **travel documents** only.

What you are not covered for

- Anything in the General Exclusions, General Conditions or Making A Claim.

- The **event excess**.
- Any loss of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission.
- Personal money** carried in any **unattended** suitcases, trunks or similar containers.
- Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**.
- Loss or theft of travellers' cheques where the issuer provides a replacement service.
- Loss or damage arising from delay, confiscation or detention by customs or other authorities.
- Property more specifically insured elsewhere.
- Your** failure to exercise reasonable care for the safety of **your** property as if uninsured.
- Claims where **you** do not obtain a written police report within 24 hours of the discovery of loss, burglary or theft of **personal money** or **travel documents**.

Section 7: Personal Accident

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Overall limit:	£15,000	£30,000	£30,000
Part A:	£10,000	£15,000	£30,000
Part B:	£15,000	£30,000	£30,000
Part C:	£15,000	£30,000	£30,000

What you are covered for

We will pay up to the amount shown under the selected cover option, as specified in **your Schedule**, in full for **your** external accidental bodily injury, which independently of any other cause results in:

- death, or
 - total and permanent loss of sight in one or both eyes or total loss by physical severance at or above the wrist or ankle or total and permanent loss of use of one or both hands, arms, legs or feet; or
 - permanent and total disablement from engaging in paid employment or paid occupations of any and every kind which has continued for 12 months from the date of injury and is without hope of improvement;
- all occurring within 12 months of the event happening.

The maximum amount of all benefits payable for one or more injuries sustained by **you** during the **period of insurance** shall not exceed the overall limit shown.

What you are not covered for

- Anything in the General Exclusions, General Conditions or Making A Claim.
- More than **£5,000** death benefit when **your** age is under 16 years or over 70 years.
- Permanent total disablement benefit when **you** are no longer in full time employment and in any event when **you** are aged 70 years or more.

Section 8: Personal Liability

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Overall limit:	£2,000,000	£2,000,000	£2,000,000

If **you** are hiring a motorised or mechanical vehicle while on **your trip** **you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under **our** policy.

What you are covered for

We will pay up to the amount shown under the selected cover option, as specified in **your Schedule**, plus any other costs **we** agree to in writing that relate to anything **you** cause during **your trip** for which **you** are legally liable and results in one of the following:

- Bodily injury of any person;
- Loss of or damage to property which **you** do not own and **you** or a relative have not hired, loaned or borrowed;
- Loss of or damage to the accommodation **you** are using on **your trip** that does not belong to **you** or a relative.

Note

Inform **us** as soon as **you** or **your** legal representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section. Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

What you are not covered for

1. Anything in the General Exclusions, General Conditions or Making A Claim.
2. The first **£250** of each and every claim for damage to furniture, fixtures or fittings.
3. Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:
 - something which is suffered by anyone employed by **you** or a relative and is caused by the work they are employed to do;
 - something which is caused by something **you** deliberately did or did not do;
 - something which is caused by **your** employment or employment of a **close relative**;
 - something which is caused by **you** using any firearm or weapon;
 - something which is caused by any animal **you** own, look after or control;
 - something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.
4. Any contractual liabilities.
5. Any liability for bodily injury suffered by **you**, a relative or **travelling companion**.

6. Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:
 - the use of any land or building except for the accommodation **you** are using on **your trip**;
 - motorised or mechanical vehicles and any trailers attached to them;
 - aircraft, motorised water craft or sailing vessels.

Section 9: Travel Disruption

- A) Missed Departure
- B) Travel Delay & Abandonment

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Part A	£500	£1,000	£1,500
Part B	£2,500	£5,000	£10,000
B1. each 10 hour delay up to a maximum	£25 £100	£50 £250	£100 £500
or			
B2. Abandonment after 10 hours delay	£2,500	£5,000	£10,000

This Section does not apply to **trips** within the **United Kingdom** (except for **trips** to the Channel Islands).

What you are covered for

We will pay **you** up to the amount shown under the selected cover option, as specified in **your schedule** in respect of:

- A) The cost of extra accommodation and transport which **you** have to pay to get to **your trip** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:
 - public transport (including scheduled flights) does not run to its timetable; or
 - the vehicle **you** are travelling in has an accident or breaks down.
- B) If the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:
 - a serious fire, storm or flood damage to the **departure point**;
 - industrial action;
 - bad weather;
 - mechanical breakdown of the international train or sea vessel; or
 - the grounding of the aircraft due to a mechanical or a structural defect
 1. **Delay**
we will pay up to the sum shown above for each 10 hour delay up to the maximum amount shown; or

2. Abandonment

up to the amount shown above for **your** part of the unused costs of the **trip** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 10 hours, **you** decide to abandon the trip before **you** leave the **UK**.

Note: **You** may claim under A) or B) but not both.

What you are not covered for

- A) Any claim unless **you**:
 - get a letter from the public transport provider (if this applies) confirming that the service did not run on time
 - get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in
 - have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your trip** were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

B) Under 1. Delay and 2. Abandonment

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your trip** were bought (whichever is later).

Under 2. Abandonment

The event excess

More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

1. Anything in the General Exclusions, General Conditions or Making A Claim.
2. The **event excess** in respect of Part A and Part B (2) only;
3. **Expenses** that **you** would have incurred during the normal course of **your trip**.
4. Circumstances already known at the time of taking out this insurance or booking the **trip**.
5. **Your** failure to check in on time or to allow sufficient time to get to the **departure point**.
6. Claims not supported by a written report from the appropriate authorities.
7. Claims that are not justifiable given the circumstances, for example; the fear of an event happening or not taking place.

Section 10: Travel Risks

- A) Hijack/Kidnap
- B) Mugging
- C) Catastrophe

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Part A Per day	£2,500 £100	£5,000 £250	£10,000 £500
Part B	£250	£500	£1,000
Part C	£750	£1,000	£1,500

What you are covered for

We will pay up to the amount shown under the selected cover option, as specified in **your Schedule**, in respect of:

- A) each complete day **you** are either **kidnapped** or **hijacked**;
- B) your hospitalisation following a **mugging** attack;
- C) reasonable additional accommodation and travel expenses necessarily incurred in the event that **your trip** is disrupted by a **catastrophe**.

What you are not covered for

1. Anything in the General Exclusions, General Conditions or Making A Claim.
2. Circumstances already known at the time of taking out this insurance or booking the **trip**.
3. Claims not supported by a written report from the appropriate authorities.
4. Claims that are not justifiable given the circumstances, for example; the fear of an event happening or not taking place.
5. **Your** decision not to remain in **your** booked accommodation when official directives from local authorities state it is acceptable to do so.
6. Any expenses recoverable from the tour operator, airline, hotel or provider of services.

Section 11: Winter Sports

- A) Ski Equipment
- B) Loss of Ski Pack
- C) Delayed Ski Equipment
- D) Piste Closure (not UK)
- E) Avalanche/Weather Delay

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Part A	£500	£1,000	£1,000
Single items, pairs or sets	£300	£500	£500
Hired ski equipment	£150	£300	£300
Part B	£200	£500	£500
Part C	£100	£200	£200
Part D	£200	£400	£400
Per day	£20	£40	£40
Part E	£200	£400	£400

What you are covered for

We will pay up to the amount shown under the selected cover option, as specified in **your Schedule**, in respect of:

- A) loss or damage to **your own ski equipment** taken with **you** or purchased on **your trip** but subject to the limits as set out above in respect of single items, **pairs or sets**, loss of hired **ski equipment** which is **your** responsibility;
 - B) a proportional refund following the loss of use of **your ski pack** following **your** injury or illness (as confirmed by **your** treating **doctor**);
 - C) the hire of essential items if **your own ski equipment** is misplaced, or stolen on **your** outward journey for over 8 hours from the time **you** arrive at **your trip** destination; or if it is lost or damaged during **your** stay at the ski resort;
 - D) transportation costs per day to take **you** to an alternative skiing area in the event that ALL skiing facilities in **your** pre-booked resort are closed due to lack of snow or avalanche (including risk of avalanche); or, if no other skiing area is available or accessible, **we** will pay the amount shown for each day that the resort is closed;
- Note:** this cover only applies outside of the **United Kingdom** and is only available under this section between 1st December to 30th April.
- E) additional travel and accommodation expenses necessarily incurred in the event that the outward or return journey of **your trip** is delayed more than 10 hours as a direct result of an avalanche or severe weather conditions.

Basis of claims settlement – Ski Equipment

Claims will be assessed as a percentage of the original purchase price and the age of the **ski equipment** at the time of the loss as follows:

- Up to 1 year old – 90%
- Up to 2 years old – 80%
- Up to 3 years old – 60%
- Up to 4 years old – 40%
- Up to 5 years old – 30%
- Over 5 years old – 10%

What you are not covered for

1. Anything in the General Exclusions, General Conditions or Making A Claim.
2. The **event excess** in respect of Part A only.
3. Expenses that **you** would have incurred during the normal course of **your trip**.
4. Lack of snow or avalanche conditions known or public knowledge at the time the **trip** was booked or when **you** purchased this insurance.

Part A

5. **Ski equipment** stolen from **unattended** motor vehicles unless between 6.00am and 11.00pm local time and it is in a locked ski-rack / ski-box on a motor vehicle where entry was gained by violent and forcible means.
6. Loss or theft in respect of which a written police report has not been obtained within 24 hours of discovery.
7. Any claim not supported by documentary evidence of value(s) and proof of ownership.
8. Loss of damage caused by normal wear and tear, moth, vermin, atmospheric conditions, gradual deterioration or electrical or mechanical breakdown.
9. Loss or damage arising from delay, confiscation or detention by customs or other authorities.
10. Property more specifically insured elsewhere.
11. Damaged skis not available for **our** inspection.

Section 12: Legal Expenses & Consumer Contract Disputes

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Overall limit:	£25,000	£25,000	£50,000

You can call **our** 24-hour legal helpline for advice on any travel related legal problem to do with **your trip**, arising under the law of England, Wales, Scotland and Northern Ireland.

Phone **+44 (0)20 8603 9804** textphone **+44 (0)20 8666 9562**

What you are covered for

If **you** die, are ill, or injured during **your trip** or have a consumer contract dispute between the date of issue of **your Schedule/Booking Confirmation** and the completion of **your trip** and **you** or **your** personal representative pursue (not defend) **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim pay up to **£25,000 legal costs** for **you** (but not more than **£50,000** in total for all persons insured on this Policy).

Note:

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

Consumer Contract Disputes

- This cover applies only to actions, which have reasonable prospects of success and can be pursued in the **United Kingdom**.
Whilst arranging or actually on a **trip**, an **Insured Person** who enters into a contract to buy or hire any goods or services could become involved in a dispute arising from this contract. If the amount in dispute is more than **£100**, **we** will attempt recovery of compensation or to negotiate a legal remedy.
The geographical area covered is the whole of the EU, the Isle of Man, the Channel Islands, Switzerland and Norway.

What you are not covered for

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between members of the same household, a **close relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against **us**, the **insurer**, another person insured by the Policy or **our** agent.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have been paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;

- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Consumer Contract Disputes

Any claim relating to:

- a business **trip**
- a contract regarding an **Insured Person's** trade, profession, employment or any business venture;
- construction work on any land or designing, converting or extending any building;
- a contract involving a motor vehicle except for car hire;
- the settlement payable under an insurance Policy;
- a dispute arising from any loan, mortgage, pension, investment or borrowing.

Section 13: BONDPLUS (Financial Failure)

	Standard Single Trip & Annual Multi-trip	Premier Single Trip	Premier Plus Annual Multi-trip
Overall limit:	£1,250	£2,500	£5,000

What you are covered for

We will pay up to the amount shown under the selected cover option, as specified in **your Schedule**, in respect of the cost relating to any paid and non-refundable part of the travel or accommodation arrangements including pre-arranged and paid attractions, forming part of an inclusive holiday arrangement or the cost relating to curtailment of any non-refundable part of the arrangement on a pro-rata basis due to the financial failure (the business being wound up or carried on by a Liquidator or the Receiver) of the travel or accommodation provider.

What you are not covered for

1. Anything in the General Exclusions, General Conditions or Making A Claim.
2. Any payment, unless any travel bond or trust fund in force and all other sources of recovery (insurance or otherwise) have been exhausted.
3. The financial failure of any travel accommodation or pre-arranged attraction provider that is in Chapter 11 Bankruptcy or Receivership at the date of booking.

General Exclusions

The following exclusions apply to the whole of **your** policy. **We** will not cover **you** for any claim arising from, or relating to, the following:

- 1 a relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing;
- 2 war, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism (except under Section 3-Medical & Other Expenses, Section 4-Personal Possessions, Section 7 – Personal Accident and Section 10 – Part A.- Hijack & Kidnap, where the terrorist activity takes place during **your trip**), weapons of mass destruction;
- 3 any epidemic or pandemic;
- 4 **you** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
- 5 **your** property being held, taken, destroyed or damaged under the order of any government or customs officials;
- 6 ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- 7 any currency exchange rate changes;
- 8 the failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency Medical and Other Expenses and Personal Accident sections);
- 9 **you** acting in an illegal or malicious way;
- 10 **you** not enjoying **your trip**, or not wanting to travel;
- 11 anything caused by:
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
 - **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - the direct or indirect effect of **you** using alcohol or solvents;
 - **you** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **insured persons** are wearing crash helmets;
 - **you** taking part in any **hazardous activity** or **winter sports** (not shown as being automatically covered - see Definition of Words on pages 6-8) unless shown on **your** policy **schedule**.
- 12 any claim arising under this policy that has arisen as a result of **your** failure to follow any medical advice or guideline regarding any recommended inoculations or medication considered necessary for **you** to have for **your trip**.
- 13 any loss or expense where **you** have not followed the **claims procedure** (see page 22 - Making a Claim).
- 14 any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

Making a Complaint

We aim to provide **you** with a first class Policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact:

FOR SECTIONS 1 to 12 ONLY

Complaints regarding:
EMERGENCY MEDICAL ASSISTANCE SERVICE

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House,
102 George Street,
Croydon, CR9 1AJ.

Complaints regarding:
SALE OF THE POLICY or MEDICAL SCREENING
or the CLAIMS SERVICE

The Customer Services Manager,
P J Hayman & Company Limited,
Stansted House,
Rowlands Castle,
Hampshire, PO9 6DX.

If this does not resolve **your** problem please write to:
The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House,
102 George Street,
Croydon, CR9 1AJ.

FOR SECTION 13 - BONDPLUS (Financial Failure)

The Managing Director,
IGI Insurance Company Limited,
Market Square House,
St. James's Street,
Nottingham, NG1 6FG.

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

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service.

24-Hour Emergency Medical Assistance

Please tell **us** immediately about any serious illness or **accident** abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£250**. If **you** are claiming for minor illness or **accident** **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 a year or email.

From outside the UK phone **+44 (0)20 8603 9509**
Fax: **+44 20 8603 0204** textphone **+44 20 8666 9562**

From within the UK phone **020 8603 9509**
Fax **020 8603 0204** textphone **020 8666 9562**

email **international_dept@mondial-assistance.co.uk**

Please give **us** **your** age and **your** Policy number (shown on **your** **Schedule**). Say that **you** are insured with Travel Plus through P J Hayman & Company Limited.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interest to being **you** back to **your home** or to a hospital or nursing home in the **UK**, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go home early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** any time day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** Policy before **you** phone.

Reciprocal health arrangements European Health Insurance Card (EHIC)

- A EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
 - The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.
- You** may apply for an EHIC online at:
www.dh.gov.uk/travellers
or by calling **0845 606 2030**.
Application forms are also available from the Post Office.

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatment and medicines. **You** can do this by contacting a local Medicare office in Australia. All claims for refunds under the Medicare scheme must be made before **you** leave Australia.

For more information on Medicare visit:

www.medicareaustralia.gov.au
or email: **medicare@medicareaustralia.gov.au**

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an excess.

Making a Claim

Claims procedure - if **you** need to make a claim please contact:

The Travel Plus Claims Department on **0845 260 1525** (opening hours 9am – 5pm Monday to Friday excluding Weekends and Bank Holidays) or email: **claims@pjhayman.com** and ask for a claim form, or write to:

PJ Hayman & Company Limited, Travel Plus Claims Department, Stansted House, Rowlands Castle, Hampshire, PO9 6DX.

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

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

For all claims

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

You must follow these instructions as failure to do so could prejudice your claim.

Cancellation

Notify the travel agent/tour operator immediately **you** need to cancel, and obtain a Cancellation invoice. If **you** delay we will only pay for those costs that **you** would have had to pay on the date it would have been reasonable for **you** to cancel.

You will also need to provide:

- the original cancellation invoice(s) detailing all cancellation charges incurred.
- for claims relating to illness or injury a medical certificate will need to be completed by the doctor.
- a certified copy of the death certificate is required in the event of death.

Catastrophe

Keep all relevant receipts and obtain, where possible, written details of the event from the local authorities, property owners or tour operator's representative.

Curtailed/cutting short your trip

If **you** need to **curtail your journey** call **our** 24-hour emergency medical service on **+44 (0) 20 8603 9509** textphone **+44 20 8666 9562** immediately to get **our** prior agreement.

Damage to personal possessions, sports/ski equipment during your trip

Retain the items in case **we** wish to see them (note: **you** may not abandon any property to **us** or the **scheme administrators**). **You** will need to obtain an estimate for repair or a letter confirming that the damage is irreparable.

Delayed personal possessions/ski equipment in transit

Retain **your** tickets/luggage tags and report the matter immediately to the carrier and obtain a Property Irregularity Report form or its equivalent. If **your personal possessions** or **ski equipment** are delayed for more than 8 hours on **your** outward journey and **you** need to buy or hire essential items, ensure that **you** keep all receipts.

Delayed departure

You need to obtain a letter from the airline, railway company or shipping line (or their handling agents) which shows the scheduled departure time, actual departure time and the reason for the delay. If **you** are delayed getting to **your departure point**, **you** must provide proof of the delay (e.g. a police or motoring organisation report) and provide receipts for necessary expenses incurred.

Legal expenses and Consumer contract disputes

Provide a detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) within 90 days of the event causing **your** claim.

You will also need to supply **us** with any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.

Details of any witnesses, providing written statements where available, should also be forwarded to **us**.

Loss of personal possessions, sports/ski equipment, money and travel documents during your trip

Notify the police as soon as possible (within 24 hours of discovery) and obtain a written report and reference number from them. Also report the loss to **your** tour operator's representative or hotel/accommodation manager and if possible obtain a written report.

You will be expected to provide proof of purchase/ownership and/or receipts or pre-loss valuations.

Medical emergency expenses

Contact **our** 24 hour emergency assistance service immediately if **you** are admitted as an in-patient (see page 21).

Personal accident

Obtain a certificate from the treating **doctor** or specialist. In the event of death, **we** will require sight of an original copy of the Death Certificate.

Personal liability

You must not admit responsibility to anyone or agree to pay for any damage, repair costs or compensation. **You** must keep a detailed written record and send it to **us** with any correspondence received, unanswered.

Piste Closure, Avalanche or Weather Delay

Obtain written confirmation (giving full details of the time, dates etc.) from the Tour Operator's local representative or resort authorities stating the circumstances.

This insurance is arranged by P J Hayman & Company Limited.

Registered Address: Stansted House, Rowlands Castle, Hampshire, PO9 6DX. Registered in England - No. 2534965.

Travel Plus Travel Insurance is underwritten by Mondial Assistance Europe N.V. and is administered in the UK by Mondial Assistance (UK) Ltd for Sections 1 to 12 and underwritten by IGI Insurance Company Limited for Section 13.

Mondial Assistance (UK) Limited, Registered in England No. 171036. Registered Office: Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon CR9 1AJ. www.mondial-assistance.co.uk

IGI Insurance Company Limited. Registered Office: Market Square House, St. James's Street, Nottingham, NG1 6FG.

P J Hayman & Company Limited is an appointed representative of Crispin Speers & Partners Limited.

Crispin Speers & Partners Limited, Mondial Assistance (UK) Limited and IGI Insurance Company Limited are authorised and regulated by the Financial Services Authority (FSA).

Mondial Assistance Europe N.V. is authorised by De Nederlandsche Bank (DNB) in the Netherlands and regulated by the Financial Services Authority for the conduct of UK business.

Mondial Assistance (UK) Limited will act as agent for Mondial Assistance Europe N.V. with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

P J Hayman & Company Limited will act as agent for Mondial Assistance Europe N.V. with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

P J Hayman & Company Limited will act as agent for IGI Insurance Company Limited with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

This Policy is available in large print, audio and Braille
Please contact **us** on Telephone: 0845 230 3526
and **we** will be pleased to organise an alternative version for **you**.