

OUTGOING

Pre-Travel and Travel Policies

Master policy number **WSWOG40067 A & B**

This policy is for residents of the United Kingdom
and the Channel Islands only

For Policies issued from 01/09/2015 to 31/08/2016 with travel before 31/08/2017

Your Important Information

**IF YOU NEED EMERGENCY MEDICAL
ASSISTANCE ABROAD OR NEED TO CUT
SHORT YOUR TRIP:**

Contact Emergency Assistance Facilities

24hour Emergency advice line on:

+44 (0) 845 260 3260 or

+44 (0) 1732 85 33 33

IF YOU NEED A CLAIM FORM:

You can download the relevant form
at:

www.travel-claims.net

Or contact Travel Claims Facilities on:

0845 3707 133 or 01732 853 361

IF YOU NEED LEGAL ADVICE:

Contact Pannone LLP on:

+44 (0) 161228 3851

Certificate Number:

Arranged by Rush Insurance on

behalf of Outgoing Limited

Underwritten by

Travel Insurance Facilities

Insured by Union Reiseversicherung AG, UK

Branch Travel Insurance Facilities is authorised

and regulated by the Financial Conduct

Authority. Union Reiseversicherung AG are

authorised by BaFin and regulated by the

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Our pledge to you

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

Policy information

Your insurance is covered under two master policy numbers, WSWNU40067-A, your pre-travel policy and WSWNU40067-B, your travel policy, specially arranged for Outgoing Limited and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate. This insurance policy wording is a copy of the master policies and is subject to the same terms, conditions and exclusions of the policies.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your needs. In this case you must return the policy and premium receipt to the issuing office within 14 days of purchase for a refund to be considered.

(please refer to page 13, cancelling your policies, for more information)

Criteria for purchase

- Taking all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
- Insured persons being a resident of the United Kingdom or Channel Islands.
- Not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy.
- Not being aged over 55 years.
- Independent travel for children under the age of 18 of the Principal Policyholder and residing at home is restricted to: travelling to stay with the Principal Policyholder or their spouse or travel home after staying with the Principal Policyholder or their spouse.

ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

TO DECLARE YOUR EXISTING MEDICAL CONDITIONS CALL ON 08456 582 999 OR 01732 853 354

Make sure you have all your medical information and medication details and policy number to hand. Open 8am – 8pm Mon-Fri , 9am – 5pm Saturdays



TO MAKE A CLAIM

on the policy please visit www.travel-claims.net Or call **0845 3707 133** or **01732 853 361** . Open 9am-5pm Monday-Friday. You can view our frequent questions and answers on: <http://www.tif-plc.co.uk/services/tcf/claimforms/faq.html>



FOR LEGAL ADVICE

please contact Pannone LLP **0161 228 3851** or fax **0161 909 4444** Open 9am-5pm Monday-Friday



IN CASE OF A SERIOUS EMERGENCY

please contact the 24hour emergency assistance service provided by Emergency Assistance Facilities

+ 44 (0) 845 260 3260 & + 44 (0) 1732 85 33 33

Call an ambulance using the local equivalent of a 999 number and then contact Emergency Assistance Facilities to offer you advice. We strongly suggest you put their telephone number **+ 44 (0) 845 260 3 260 & +44 (0) 1732 85 33 33** into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Our appointed assistance service, Emergency Assistance Facilities will explain this to them and provide them with a faxed/email confirmation if necessary.

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, ward, treating doctor and telephone numbers if you have them
- tell them that you have Outgoing Travel Insurance policy, policy number and the date it was bought
- patient's UK GP contact details in case they need further medical information

Things to be aware of/remember

- your policy does not cover private medical treatment unless authorised by us.
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness, you will be able to return home when the assistance service considers it safe and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor ask your hotel reception or tour representative for the nearest public/state medical facility, Some hotels will urge you to seek private treatment, however this is not necessary, private medical facilities vary greatly and are not equipped to deal with all emergencies, they may give you unnecessary treatment and at inflated prices- if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHIC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return, if it is over £500 please contact the assistance team who may be able to arrange direct billing with the facility.

WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0)845 260 3 260 & +44 (0)1732 85 33 33** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities.

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
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PRE-TRAVEL POLICY

A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses that you cannot recover from any other source if you cannot travel due to; your, a close relative or a business associate's death, injury or illness, redundancy or the requirements of H.M. Forces.</p>	£1,000	<ul style="list-style-type: none"> • Cancellation is caused by your or a close relatives' death, injury or illness, redundancy or HM forces requirements. • The cancellation is not due to a non declared medical condition • The cancellation is not due to any psychological condition • Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£60
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TRAVEL POLICY Bronze Cover (cover starts when you leave home to begin your trip)

B1	<p>If your departure is delayed by 12 hours or more Benefit for delays over 12 hours at your international departure point to cover any additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p>	<p>up to £100 £20 1st 12 hours £10 2nd 12 hours</p>	<ul style="list-style-type: none"> • You are at the airport/port/station • You have obtained written confirmation of the delay or from your booking agents, airline or transport provider 	nil
	<p>If you choose to cancel after a 24 hour delay If your <u>outbound</u> journey from your home country is delayed by more than 24 hours and you decide to abandon your trip</p>	£1,000	<ul style="list-style-type: none"> • You are unable to recoup costs from any other provider or agency • Your trip is more than 2 days in duration 	£60
	<p>Missed Departure Cover for alternative transport costs if you miss your outbound departure if, after leaving home, your car becomes un-drivable due to a mechanical breakdown or your public transport is delayed.</p>	NO COVER	<ul style="list-style-type: none"> • You are claiming for the circumstances listed and not for your failure to arrive in time to check in due to <u>any other</u> reason including traffic, road closures and/or adverse weather conditions. 	nil

B2	<p>If you need emergency medical attention To cover emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip</p>	£1,000,000	<ul style="list-style-type: none"> • You have called our Emergency assistance service to authorise bills over £500. • You are claiming for essential treatment unrelated to any existing medical condition (unless you have declared it and paid the required premium) 	£100
	<p>Public hospital inconvenience benefit per day For each 24hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown</p>	<p>£15 per 24 hrs up to £50</p>	<ul style="list-style-type: none"> • You are in a public hospital (If you are at all unsure of the type facility you are in please contact Emergency Assistance facilities on 0845 260 3 260 or 01732 85 33 33) 	nil
	<p>If you need emergency dental attention To cover emergency dental expenses for the relief of sudden pain</p>	£150	<ul style="list-style-type: none"> • You retain your receipts • You are not claiming for routine non emergency treatment • You are not claiming for any dental work involving the use of precious metals. 	nil

B3	<p>If you have to come home early Pro-rata refund of your trip costs from the day you come home, if you or your travel companion have to return early because you, the person you are travelling with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	£1,000	<ul style="list-style-type: none"> • You have actually returned home earlier than originally booked • You have contacted our emergency assistance service • You are not claiming due to an existing condition of a non travelling close relative or business associate 	£60
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Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B4	If your possessions are lost stolen or damaged Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific items are listed, any items which do not fall within this category are not covered:	up to £200	<ul style="list-style-type: none"> You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear, details are shown on www.tif-plc.co.uk/wear&tear You have proof of purchase for items over the value of £50 You are not claiming for duty free items Your bag/contents were not stolen from a beach or lido Your items were not unattended and you have proof of ownership You are not claiming for a mobile phone, accessories or calls You are not claiming for contact/corneal lenses You are not claiming for damage to sports equipment whilst it was in use. 	£60
	<ul style="list-style-type: none"> <li style="text-align: right; margin-bottom: 5px;">Clothes and footwear → £200 <li style="text-align: right; margin-bottom: 5px;">Cosmetics and toiletries → £25 <li style="text-align: right; margin-bottom: 5px;">Luggage → £25 <li style="text-align: right; margin-bottom: 5px;">Electrical items and Photographic Equipment → £50 <li style="text-align: right; margin-bottom: 5px;">Jewellery and watches → £50 <li style="text-align: right; margin-bottom: 5px;">Eyewear → £20 <li style="text-align: right; margin-bottom: 5px;">Un receipted items → £50 			
	If your possessions are delayed by 12 hours Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc.. If your possessions are delayed by <u>more than 12 hours</u> on your outward journey.	£100	<ul style="list-style-type: none"> You have kept all of your receipts You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions You have obtained written confirmation of the delay 	nil
B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen	NO COVER	<ul style="list-style-type: none"> Your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange. You have a police report confirming the loss and kept all receipts for any incurred costs 	N/A
	If your passport is lost or stolen Cover to contribute towards the cost of a replacement passport Cover for necessary costs collecting your replacement passport on your trip	£250		£60
B6	If you are hijacked Cover for each full day you are confined due to hijack	NO COVER	<ul style="list-style-type: none"> You have obtained written confirmation from the airline, carrier of their handling agents stating the circumstances and period of confinement. 	N/A
	If you are mugged Cover for each full day you are hospitalised following a mugging.	NO COVER	<ul style="list-style-type: none"> You have obtained a written police report confirming the incident 	N/A
B7	Personal Liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£500,000	<ul style="list-style-type: none"> You have not admitted responsibility, or agreed to pay any monies You have kept paperwork/notes and informed us immediately Your claim is not due to any form of motorised transport or sailing vessel. 	£60/ £250
B8	Death and Disability benefit A single payment payable for your death, permanent disability or loss of sight or use of limbs		<ul style="list-style-type: none"> You are between 16 and 75 years old (<i>payment is reduced to £1,000 if under 16 or over 75</i>) 	
	Accidental death benefit	NO COVER	<ul style="list-style-type: none"> You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. 	N/A
	Permanent loss of sight or limb	NO COVER		N/A
	Permanent total disablement	NO COVER	<ul style="list-style-type: none"> You are not under 16 or over 75 and claiming permanent disablement. 	N/A
B9	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing for pursuing compensation in the event of your death or personal injury whilst on your trip.	£5,000	<ul style="list-style-type: none"> You are not claiming against a travel agent/tour operator/organiser the insurers/agents or claims office. You are using our appointed legal advisors 	£60

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B10	Resumption of Journey Cover for alternative transport costs to get you back to your destination following your illness or injury resulting in your repatriation to your home country.	NO COVER	<ul style="list-style-type: none"> You have a valid emergency medical claim Your repatriation has been agreed by our Emergency assistance team 	nil
B11	Student Loan A single payment to cover a loan arranged by you with a bank or financial institution, to cover tuition or course fees.	NO COVER	<ul style="list-style-type: none"> You are in full time education You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. 	nil
B12	Winter sports extension			
	Ski equipment Cover for your owned ski equipment if it is lost, stolen or damaged. Single Article limit →	£200 £100	<ul style="list-style-type: none"> You are able to provide proof of the loss/damage and provide receipts you have paid your contribution or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items. 	£60
	Hired Ski equipment Cover for your hired ski equipment if it is lost, stolen or damaged. Single Article limit →	£200 £75		£60
	Delayed ski equipment Cover for hiring ski equipment if yours is delayed over 12 hours.	£10 per 24 hrs up to £100	<ul style="list-style-type: none"> more than £100 in total 	nil
	Loss of Ski pack Cover for loss of use due to your injury or illness.	£10 per 24 hrs up to £100	<ul style="list-style-type: none"> You have supporting medical evidence confirming your inability to ski 	nil
	Piste closure Cover for each full day the piste/resort is closed due to lack of snow.	£10 per 24 hrs up to £75	<ul style="list-style-type: none"> You are skiing between 1st Jan-30th April at more than 1600metres 	nil
	Avalanche closure Cover for each full day the piste/resort is closed due to avalanche.	£50 per 24 hrs up to £100	<ul style="list-style-type: none"> you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	nil

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
PRE-TRAVEL POLICY				
A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses that you cannot recover from any other source if you cannot travel due to; your, a close relative or a business associate's death, injury or illness, redundancy or the requirements of H.M. Forces.</p>	£1,500	<ul style="list-style-type: none"> • Cancellation is caused by your or a close relatives' death, injury or illness, redundancy or HM forces requirements. • The cancellation is not due to a non-declared medical condition • The cancellation is not due to any psychological condition • Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£60
TRAVEL POLICY Silver cover (cover starts when you leave home to begin your trip)				
B1	<p>If your departure is delayed by 12 hours or more Benefit for delays over 12 hours at your international departure point to cover any additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p>	<p>up to £100 £20 1st 12 hours £10 2nd 12 hours</p>	<ul style="list-style-type: none"> • You are at the airport/port/station • You have obtained written confirmation of the delay or from your booking agents, airline or transport provider 	nil
	<p>If you choose to cancel after a 24 hour delay If your <u>outbound</u> journey from your home country is delayed by more than 24 hours and you decide to abandon your trip</p>	£1,500	<ul style="list-style-type: none"> • You are unable to recoup costs from any other provider or agency • Your trip is more than 2 days in duration 	nil
	<p>Missed Departure Cover for alternative transport costs if you miss your outbound departure if, after leaving home, your car becomes un-drivable due to a mechanical breakdown or your public transport is delayed.</p>	£400	<ul style="list-style-type: none"> • You are claiming for the circumstances listed and not for your failure to arrive in time to check in due to <u>any other</u> reason including traffic, road closures and/or adverse weather conditions. 	£60
B2	<p>If you need emergency medical attention To cover emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip</p>	£2,000,000	<ul style="list-style-type: none"> • You have called our Emergency assistance service to authorise bills over £500. • You are claiming for essential treatment unrelated to any existing medical condition (unless you have declared it and paid the required premium) 	£100
	<p>Public hospital inconvenience benefit per day For each 24hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown</p>	<p>£20 per 24 hrs up to £75</p>	<ul style="list-style-type: none"> • You are in a public hospital (If you are at all unsure of the type facility you are in please contact Emergency Assistance facilities on 0845 260 3 260 or 01732 85 33 33) 	nil
	<p>If you need emergency dental attention To cover emergency dental expenses for the relief of sudden pain</p>	£150	<ul style="list-style-type: none"> • You retain your receipts • You are not claiming for routine non emergency treatment • You are not claiming for any dental work involving the use of precious metals. 	nil
B3	<p>If you have to come home early Pro-rata refund of your trip costs from the day you come home, if you or your travel companion have to return early because you, the person you are travelling with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	£1,500	<ul style="list-style-type: none"> • You have actually returned home earlier than originally booked • You have contacted our emergency assistance service • You are not claiming due to an existing condition of a non travelling close relative or business associate 	£60

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B4	If your possessions are lost stolen or damaged Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific items are listed, any items which do not fall within this category are not covered:	up to £800	<ul style="list-style-type: none"> You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear, details are shown on www.tif-plc.co.uk/wear&tear You have proof of purchase for items over the value of £50 You are not claiming for duty free items Your bag/contents were not stolen from a beach or lido Your items were not unattended and you have proof of ownership You are not claiming for a mobile phone, accessories or calls You are not claiming for contact/corneal lenses You are not claiming for damage to sports equipment whilst it was in use. 	£60
	<ul style="list-style-type: none"> Clothes and footwear → £800 Cosmetics and toiletries → £100 Luggage → £75 Electrical items and Photographic Equipment → £200 Jewellery and watches → £150 Eyewear → £40 Un receipted items → £150 			
	If your possessions are delayed by 12 hours Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed by <u>more than 12 hours</u> on your outward journey.	£200	<ul style="list-style-type: none"> You have kept all of your receipts You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions You have obtained written confirmation of the delay 	nil
B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen	NO COVER	<ul style="list-style-type: none"> Your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange. 	nil
	If your passport is lost or stolen Cover to contribute towards the cost of a replacement passport Cover for necessary costs collecting your replacement passport on your trip	Up to £250	<ul style="list-style-type: none"> You have a police report confirming the loss and kept all receipts for any incurred costs 	£60
B6	If you are hijacked Cover for each full day you are confined due to hijack	NO COVER	<ul style="list-style-type: none"> You have obtained written confirmation from the airline, carrier of their handling agents stating the circumstances and period of confinement. 	nil
	If you are mugged Cover for each full day you are hospitalised following a mugging.	NO COVER	<ul style="list-style-type: none"> You have obtained a written police report confirming the incident 	nil
B7	Personal Liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£1,000,000	<ul style="list-style-type: none"> You have not admitted responsibility, or agreed to pay any monies You have kept paperwork/notes and informed us immediately Your claim is not due to any form of motorised transport or sailing vessel. 	£60/ £250
B8	Death and Disability benefit A single payment payable for your death, permanent disability or loss of sight or use of limbs		<ul style="list-style-type: none"> You are between 16 and 75 years old (<i>payment is reduced to £1,000 if under 16 or over 75</i>) 	
	Accidental death benefit	£10,000		nil
	Permanent loss of sight or limb	£10,000	<ul style="list-style-type: none"> You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. 	nil
	Permanent total disablement	£30,000	<ul style="list-style-type: none"> You are not under 16 or over 75 and claiming permanent disablement. 	nil
B9	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing for pursuing compensation in the event of your death or personal injury whilst on your trip.	30 minutes free Up to £5,000	<ul style="list-style-type: none"> You are not claiming against a travel agent/tour operator/organiser the insurers/agents or claims office You are using our appointed legal advisors 	£60

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution	
B10	Resumption of Journey Cover for alternative transport costs to get you back to your destination following your illness or injury resulting in your repatriation to your home country.	NO COVER	<ul style="list-style-type: none"> You have a valid emergency medical claim Your repatriation has been agreed by our Emergency assistance team 	nil	
B11	Student Loan A single payment to cover a loan arranged by you with a bank or financial institution, to cover tuition or course fees.	£2,500	<ul style="list-style-type: none"> You are in full time education You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. 	nil	
B12	Winter sports extension				
	Ski equipment Cover for your owned ski equipment if it is lost, stolen or damaged. Single Article limit →	£300 £100	<ul style="list-style-type: none"> You are able to provide proof of the loss/damage and provide receipts you have paid your contribution or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items. 	£60	
	Hired Ski equipment Cover for your hired ski equipment if it is lost, stolen or damaged. Single Article limit →	£100 £50		nil	
	Delayed ski equipment Cover for hiring ski equipment if yours is delayed over 12 hours.	£10 per 24 hrs up to £100		<ul style="list-style-type: none"> more than £100 in total 	nil
	Loss of Ski pack Cover for loss of use due to your injury or illness.	£15 per 24 hrs up to £100		<ul style="list-style-type: none"> You have supporting medical evidence confirming your inability to ski 	nil
	Piste closure Cover for each full day the piste/resort is closed due to lack of snow.	£10 per 24 hrs up to £100		<ul style="list-style-type: none"> You are skiing between 1st Jan-30th April at more than 1600metres 	nil
	Avalanche closure Cover for each full day the piste/resort is closed due to avalanche.	£50 per 24 hrs up to £100		<ul style="list-style-type: none"> you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	nil

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
PRE-TRAVEL POLICY				
A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses that you cannot recover from any other source if you cannot travel due to; your, a close relative or a business associate's death, injury or illness, redundancy or the requirements of H.M. Forces.</p>	£2,000	<ul style="list-style-type: none"> • Cancellation is caused by your or a close relatives' death, injury or illness, redundancy or HM forces requirements. • The cancellation is not due to a non declared medical condition • The cancellation is not due to any psychological condition • Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£60
TRAVEL POLICY Gold cover (cover starts when you leave home to begin your trip)				
B1	<p>If your departure is delayed by 12 hours or more Benefit for delays over 12 hours at your international departure point to cover any additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p>	<p>up to £100 £20 1st 12 hours £10 2nd 12 hours</p>	<ul style="list-style-type: none"> • You are at the airport/port/station • You have obtained written confirmation of the delay or from your booking agents, airline or transport provider 	nil
	<p>If you choose to cancel after a 24 hour delay If your <u>outbound</u> journey from your home country is delayed by more than 24 hours and you decide to abandon your trip</p>	£2,000	<ul style="list-style-type: none"> • You are unable to recoup costs from any other provider or agency • Your trip is more than 2 days in duration 	nil
	<p>Missed Departure Cover for alternative transport costs if you miss your outbound departure if, after leaving home, your car becomes undrivable due to a mechanical breakdown or your public transport is delayed.</p>	£400	<ul style="list-style-type: none"> • You are claiming for the circumstances listed and not for your failure to arrive in time to check in due to <u>any other</u> reason including traffic, road closures and/or adverse weather conditions. 	£60
B2	<p>If you need emergency medical attention To cover emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip</p>	£5,000,000	<ul style="list-style-type: none"> • You have called our Emergency assistance service to authorise bills over £500. • You are claiming for essential treatment unrelated to any existing medical condition (unless you have declared it and paid the required premium) 	£100
	<p>Public hospital inconvenience benefit per day For each 24hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc during your hospitalisation, up to the maximum amount shown</p>	<p>£25 per 24hrs up to £100</p>	<ul style="list-style-type: none"> • You are in a public hospital (If you are at all unsure of the type facility you are in please contact Emergency Assistance facilities on 0845 260 3 260) 	nil
	<p>If you need emergency dental attention To cover emergency dental expenses for the relief of sudden pain</p>	£150	<ul style="list-style-type: none"> • You retain your receipts • You are not claiming for routine non emergency treatment • You are not claiming for any dental work involving the use of precious metals. 	nil
B3	<p>If you have to come home early Pro-rata refund of your trip costs from the day you come home, if you or your travel companion have to return early because you, the person you are travelling with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	£2,000	<ul style="list-style-type: none"> • You have actually returned home earlier than originally booked • You have contacted our emergency assistance service • You are not claiming due to an existing condition of a non travelling close relative or business associate 	£60

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B4	If your possessions are lost stolen or damaged Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific items are listed, any items which do not fall within this category are not covered:	up to £1,500	<ul style="list-style-type: none"> You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear, details are shown on www.tif-plc.co.uk/wear&tear You have proof of purchase for items over the value of £50 You are not claiming for duty free items Your bag/contents were not stolen from a beach or lido Your items were not unattended and you have proof of ownership You are not claiming for a mobile phone, accessories or calls You are not claiming for contact/corneal lenses You are not claiming for damage to sports equipment whilst it was in use. 	£60
	<ul style="list-style-type: none"> <li style="text-align: right;">Clothes and footwear → £1,500 <li style="text-align: right;">Cosmetics and toiletries → £150 <li style="text-align: right;">Luggage → £100 <li style="text-align: right;">Electrical items and Photographic Equipment → £250 <li style="text-align: right;">Jewellery and watches → £300 <li style="text-align: right;">Eyewear → £50 <li style="text-align: right;">Un receipted items → £150 			
	If your possessions are delayed by 12 hours Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed <u>by more than 12 hours</u> on your outward journey.	£200	<ul style="list-style-type: none"> You have kept all of your receipts You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions You have obtained written confirmation of the delay 	nil
B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen Personal money cash limit	£200	<ul style="list-style-type: none"> Your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange. You have a police report confirming the loss and kept all receipts for any incurred costs 	£60
	If your passport is lost or stolen Cover to contribute towards the cost of a replacement passport Cover for necessary costs collecting your replacement passport on your trip	Up to £500		
B6	If you are hijacked Cover for each full day you are confined due to hijack	£50 per 24 hours Up to £500	<ul style="list-style-type: none"> You have obtained written confirmation from the airline, carrier of their handling agents stating the circumstances and period of confinement. 	nil
	If you are mugged Cover for each full day you are hospitalised following a mugging.	£50 per 24 hours Up to £500	<ul style="list-style-type: none"> You have obtained a written police report confirming the incident 	nil
B7	Personal Liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£2,000,000	<ul style="list-style-type: none"> You have not admitted responsibility, or agreed to pay any monies You have kept paperwork/notes and informed us immediately Your claim is not due to any form of motorised transport or sailing vessel. 	£60/ £250
B8	Death and Disability benefit A single payment payable for your death, permanent disability or loss of sight or use of limbs		<ul style="list-style-type: none"> You are between 16 and 75 years old (payment is reduced to £1,000 if under 16 or over 75) 	
	Accidental death benefit	£10,000		nil
	Permanent loss of sight or limb	£10,000	<ul style="list-style-type: none"> You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. 	nil
	Permanent total disablement	£30,000	<ul style="list-style-type: none"> You are not under 16 or over 75 and claiming permanent disablement. 	nil
B9	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing for pursuing compensation in the event of your death or personal injury whilst on your trip.	30 minutes free Up to £5,000	<ul style="list-style-type: none"> You are not claiming against a travel agent/tour operator/organiser the insurers/agents or claims office You are using our appointed legal advisors 	£60

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution	
B10	Resumption of Journey Cover for alternative transport costs to get you back to your destination following your illness or injury resulting in your repatriation to your home country.	£400	<ul style="list-style-type: none"> You have a valid emergency medical claim Your repatriation has been agreed by our Emergency assistance team 	nil	
B11	Student Loan A single payment to cover a loan arranged by you with a bank or financial institution, to cover tuition or course fees.	£5,000	<ul style="list-style-type: none"> You are in full time education You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. 	nil	
B12	Winter sports extension				
	Ski equipment Cover for your owned ski equipment if it is lost, stolen or damaged. Single Article limit →	£400 £150	<ul style="list-style-type: none"> You are able to provide proof of the loss/damage and provide receipts you have paid your contribution or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. on loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items. 	£60	
	Hired Ski equipment Cover for your hired ski equipment if it is lost, stolen or damaged. Single Article limit →	£250 £100		£60	
	Delayed ski equipment Cover for hiring ski equipment if yours is delayed over 12 hours.	£10 per 24hrs up to £100		<ul style="list-style-type: none"> You have supporting medical evidence confirming your inability to ski 	nil
	Loss of Ski pack Cover for loss of use due to your injury or illness.	£25 per 24hrs up to £250		<ul style="list-style-type: none"> You have supporting medical evidence confirming you inability to ski 	nil
	Piste closure Cover for each full day the piste/resort is closed due to lack of snow.	£20 per 24hrs up to £200		<ul style="list-style-type: none"> You are skiing between 1st Jan-30th April at more than 1600metres 	nil
	Avalanche closure Cover for each full day the piste/resort is closed due to avalanche.	£100 per 24 hrs up to £200		<ul style="list-style-type: none"> you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	nil

Disclosure of your medical conditions

Your policies may not cover claims arising from your medical conditions. You need to tell us anything you know that is likely to affect our accepting you for cover.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully:

Have you, or anyone travelling with you ever had treatment

Any heart or circulatory condition?

Yes

A stroke or high blood pressure?

Yes

A breathing condition (including Asthma)?

Yes

Any type of Cancer?

Yes

Any type of Diabetes?

Yes

Has your doctor altered your regular prescribed medication in the last 3 months?

Yes

In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

No

Are you are waiting for any tests, treatment or a non routine hospital appointment?

No

Full Cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us 0845 6 582 999 or 01732 853 354

If you have answered yes to the questions on the left, you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so.

To enable us to consider your medical condition please contact Travellers HealthCheck on
08456 582 999 or 01732 853 354
8am-8pm Monday- Friday
9am-5pm Saturdays

Should we require any additional premium, and you accept our offer, this should be paid to Travellers HealthCheck either by credit card or cheque, made payable to URV, and sent within 14 days of our offer.

Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

No

Relevant information

If when you buy this policy you are aware of anyone or anything that could increase the risk or result in a claim you must tell us. If you do not tell us, your policy may not cover you, and might be invalidated altogether. We reserve the right to charge an increased premium, decline, withdraw cover or increase the policy excess as well as cancel or restrict cover for any person. Please contact us on 01732 853 354.

Change in health Page 12

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise Travellers HealthCheck on 0845 6 582 999 or 01732 853 354 as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

BE AWARE! We do not provide any cover for:

- Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- Claims caused by an existing medical condition of a non travelling close relative or a close business associate, or any recognised complication caused by the existing medical condition.
- Any circumstances that are not specified in your policies.

When your two policies start and end

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start your trip. Cover is not in force until that date, subsequent trips start from the date of booking. The cover under policy B starts when you leave home as shown on your insurance certificate and ends on *your return home or expiry of the policy*, whichever is the first. No further trips are covered .

Extension of period

In the event of either your:

- death, injury or illness during your trip,
 - delay or failure of public transport services during your trip;
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip

ACCURATE & RELEVANT INFORMATION	If you are a person buying insurance wholly or mainly for personal purposes unrelated to your employment, you have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If you do not do so, your Insurer may be able to void your policy from inception. An example of this could be the medical history of a close relative or other person that may cause you to cancel or cut short your trip. If you are unsure whether or not information is relevant please do not hesitate to call us on 0845 1300 340.
YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); NOTE: <i>cover is <u>only</u> available for circumstances specified in the policy and if your circumstances do not fit that criteria then there is no cover in place.</i>
CANCELLING YOUR POLICIES	You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements, you can return the policy, insurance certificate and any other relevant documents to where it was purchased within <u>14 days</u> of purchase for any refund to be considered. After this period we reserve the right not to refund the policy premium. Once the policy has been issued you must understand that no alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by us. We reserve the right to give 7 days notice of cancellation of this policy by recorded delivery to you at your last known address. In this case we will refund to you the pro-rata proportion of any unexpired premium you have paid. <i>Should you wish to cancel your policy outside of the 14 day cooling off period <u>and we agree to this</u> there is a £15 administration charge applicable, any refund we decide to issue will be on a pro-rata basis, which is standard practice with most insurers.</i>
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i>
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: <i>Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.</i> Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance as regulations vary from one carrier/airline to another.
MEDICAL COVER	Your travel policy is not private health insurance, in that it only covers unavoidable emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. If you have an existing medical condition accepted by Travellers HealthCheck it is a requirement that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it's valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil. If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx
MEDICARE	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
YOUR CONTRIBUTION	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by <u>each</u> insured-person, for each incident giving rise to a separate claim. If you have paid the additional premium for Excess Waiver the excess is reduced to Nil in the event of a claim. Your contribution may be increased to include existing medical conditions confirmed in writing by Travellers HealthCheck. The increased contribution will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

<p>AUSTRALASIA</p>	<p>Australia and New Zealand.</p>	<p>ESSENTIAL ITEMS</p>	<p>underwear, socks, toiletries and a change of clothing.</p>	<p>INSURED-PERSON/YOU/YOUR</p>	<p>any person named on the insurance certificate.</p>
<p>BUSINESS ASSOCIATES</p>	<p>a business partner, director or employee of yours who has a close working relationship with you.</p>	<p>EUROPE INCLUDING SPAIN</p>	<p>all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Mediterranean Islands. <i>Including Spain, Balearics, Madeira and Canary Islands.</i></p>	<p>INTERNATIONAL DEPARTURE POINT</p>	<p>the airport, international rail terminal or port from which you departed from your home country to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.</p>
<p>CASH</p>	<p>Sterling or foreign currency in note or coin form.</p>	<p>EUROPE EXCLUDING SPAIN</p>	<p>all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Mediterranean islands. <i>Excluding Spain, Balearics, Madeira and Canary Islands.</i></p>	<p>MANUAL LABOUR</p>	<p>work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.</p>
<p>CHANNEL ISLANDS</p>	<p>Jersey, Guernsey, Alderney, Sark , Herm, Jethou, Brecqhou and Lihou.</p>	<p>EXISTING MEDICAL CONDITION</p>	<p>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 this condition is currently considered to be stable and under control.</p>	<p>PAIR OR SET</p>	<p>two or more items of possessions that are complementary or purchased as one item or used or worn together.</p>
<p>CLOSE RELATIVE</p>	<p>spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).</p>	<p>FLIGHT</p>	<p>a service using the same airline or airline flight number.</p>	<p>RESIDENT</p>	<p>means a person who has had their main home in the United Kingdom and has not spent more than six months abroad in the year before buying this policy.</p>
<p>CURTAILMENT</p>	<p>the cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.</p>	<p>HOME</p>	<p>one of your normal places of residence in the United Kingdom or the Channel Islands.</p>	<p>HOME COUNTRY</p>	<p>both the United Kingdom the Channel Islands, and your country of nationality.</p>

<p>POSSESSIONS</p> <p style="text-align: center;">↓</p>	<p>each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p>				
<p>Clothes & footwear</p>	<p>underwear, outerwear, hats, socks, stockings, belts, braces, boots, shoes, trainers and sandals</p>	<p>PUBLIC TRANSPORT</p>	<p>buses, coaches, internal flights or trains that run to a published scheduled timetable.</p>	<p>REDUNDANCY</p>	<p>being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of Employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p>
<p>Cosmetics & toiletries</p>	<p>make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.</p>	<p>SCHEDULED AIRLINE</p>	<p>an airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p>	<p>TRIP</p>	<p>a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation <u>both DURING the period of cover.</u></p>
<p>Luggage</p>	<p>suitcases, hold-alls, rucksacks, briefcases, satchels, bags, handbags, purses and wallets.</p>	<p>SKI EQUIPMENT</p>	<p>skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.</p>		
<p>Valuables</p>	<p>means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer equipment/accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.</p>	<p>SKI PACK</p>	<p>ski pass, ski lift pass and ski school fees.</p>		
<p>Eyewear</p> <p>Duty free</p>	<p>spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>any items purchased at duty free</p>	<p>SPORTS AND ACTIVITIES</p>	<p>any recreational activity that requires skill and involves increased risk of injury.</p> <p><i>If you are taking part in <u>any sport</u> please refer to page 28 where there is a list of activities informing you of which activities are covered on the policy as standard and which will require an additional premium. Should the activity you are participating in require an additional premium please call us: please call Rush Insurance on 0344 482 7760 Mon-Fri 9.00am -5.30pm</i></p>	<p>UNATTENDED</p>	<p>left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p>
		<p>TRAVEL DOCUMENTS</p>	<p>current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p>	<p>UNITED KINGDOM</p> <p>WE/OUR/US</p> <p>WINTER SPORTS</p> <p>WORLDWIDE</p> <p>WORLDWIDE EXCLUDING USA CANADA & CARIBBEAN</p>	<p>United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>Union Reiseversicherung AG UK</p> <p>skiing, snowboarding and ice skating.</p> <p>Anywhere in the world.</p> <p>Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>

<p>BUSINESS COLLEAGUE</p>	<p>means business partner, director or employee of yours who has a close working relationship with you.</p>	<p>BUSINESS EFFECTS</p>	<p>business goods, samples and equipment taken on an insured journey by an insured person that are owned by you or your employer.</p>	<p>GOLF EQUIPMENT</p>	<p>means golf clubs, golf bag, golf trolley and golf shoes</p>
<p>BUSINESS MONEY</p>	<p>means company credit, debit or charge cards, bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have monetary value, bonds or other securities, negotiable instruments, travel tickets and travel documents, all of which belong to you or your employer, all of which are for business use.</p>	<p>FISHING EQUIPMENT</p>	<p>means rods, reels, nets, rests, seats and shelters</p>	<p>SPORTS EQUIPMENT</p>	<p>Items usually worn, carried, used or held during participation of a sporting activity (excludes ski equipment)</p>

Important Note:

Please note that not all activities are covered within Snow / Terrain parks under this insurance cover (additional premium applies to Activity Packs 2 to 6 pg 28). Please see the Additional Sports and Activities section at the rear of this policy for cover details whilst using Snow / Terrain parks (Activity Pack 4) and ensure you have the relevant level of cover for the activities you plan to participate in, particularly if you wish to include activities such as snowboard jumping.

Whilst Snow / Terrain parks can be fun, these can expose you to serious injury. Safety gear including pads and helmets must be worn at all times.

You should know your limits, and only use the Snow / Terrain parks within your ability level. Snow / Terrain parks can have differing difficulty levels, beginners through to advance (even to professional levels), and can have small to large features, but not all cater for all ability levels. You should always check that the Snow / Terrain park is suitable for your ability level before using and particularly if not skiing/snowboarding with an instructor. You should always familiarise yourself with all instructions and warnings before using the park, and follow these whilst in the area.

There is no cover for professional or pro rider level or training for professional or competition

Conditions and Exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

<ul style="list-style-type: none"> Any trip which is a Cruise. 	<ul style="list-style-type: none"> Manual labour (see policy definition).
<ul style="list-style-type: none"> Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home. 	<ul style="list-style-type: none"> You piloting or travelling in an aircraft not licensed to carry passengers.
<ul style="list-style-type: none"> More than the proportionate cost of your trip where you have not insured for the full cost. 	<ul style="list-style-type: none"> You travelling on a motorcycle or moped for which you do not hold a full licence to ride in your home country. If you are riding pillion, the rider must hold a full licence.
<ul style="list-style-type: none"> Loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy. 	<ul style="list-style-type: none"> Skiing unless the appropriate premium has been paid.
<ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. 	<ul style="list-style-type: none"> You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
<ul style="list-style-type: none"> Any claim arising from relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable. 	<ul style="list-style-type: none"> Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>.
<ul style="list-style-type: none"> The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking. Or any deliberate or criminal act by an insured-person. 	<ul style="list-style-type: none"> Your suicide, self-injury or any wilful act of self-exposure to danger (except where it is to save human life).
<ul style="list-style-type: none"> Any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation unless we have agreed cover <u>in writing</u> and any additional premium has been paid. 	<ul style="list-style-type: none"> In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
<ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. 	<ul style="list-style-type: none"> Participation in any sports and activities unless the appropriate additional premium has been paid and the policy endorsed. (see definitions for sports and activities page 29)
<ul style="list-style-type: none"> Any costs which are due to any errors or omissions on your travel documents. 	<ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA.
<ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. 	<ul style="list-style-type: none"> You, your travelling companion close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.
<ul style="list-style-type: none"> You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure. 	<ul style="list-style-type: none"> Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent.

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>Up to £1,000 on Bronze Cover Up to £1,500 on Silver Cover Up to £2,000 on Gold Cover for your proportion of prepaid: i. transport charges, ii. loss of accommodation, iii. foreign car hire that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</p>	<ul style="list-style-type: none"> you or a travelling companion is ill, injured or dies before the trip starts. a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. the person you are going to stay with is ill, injured or dies before the trip starts. 	<p>have paid or accept that your contribution will be deducted from any settlement.</p> <p>have complied with health declaration on page 13 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid.</p> <p>have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</p> <p>accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition. No payments/cancellation charges after this date will be reimbursed.</p> <p>are not cancelling due to the death, injury or illness of any pets or animals.</p> <p>accept that we can only offer to medically screen and extend cover for existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered;</p> <ul style="list-style-type: none"> a travel companion not insured by us. a close relative of you or your travel companion. a business associate of you or your travel companion. <p>are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value.</p>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation.</u></p> <p>As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> you are required for jury service or as a witness in a court of law. 	<p>are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</p>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> you or a travel companion being made redundant. 	<p>are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and continuous employment for two years. (see definition-redundancy)</p>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> of the requirements of HM forces. 	<p>have been granted leave orders and have not been withdrawn by your employer on disciplinary grounds.</p>	<p>Obtain written confirmation to validate your circumstances.</p>

Be Aware! No cover is provided under this for section due to;

- Anything mentioned in the conditions and general exclusions (page 17)
- The fear of an epidemic, pandemic, infection or allergic reaction.
- Your disinclination to travel or any circumstance not listed above.
- Your carrier's refusal to allow you to travel for whatever reason.
- The cancellation of your trip by the tour operator.
- A previously diagnosed condition of any close relatives or business associate.
- Your failure to obtain the required ESTA or Visa in time.
- The advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.

We will Pay:	If:	Provided:	If you need to claim:
<p>you £20 trip disruption allowance for 1st 12 hours £10 per further 12 hours up to a maximum of £100.</p>	<ul style="list-style-type: none"> The departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point. 	<p>you are at the airport and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed.</p>	<p>Download or request and complete a departure delay claim form. Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing. You will need to obtain independent confirmation of the circumstances</p>
<p>up to £1,000 on <u>Bronze Cover</u> up to £1,500 on <u>Silver Cover</u> up to £2,000 on <u>Gold Cover</u> for cancellation of your trip.</p>	<ul style="list-style-type: none"> After 24 hours of delay at the airport of your <u>outbound</u> journey from your home country you abandon the trip. 	<p>your trip is not less than 2 days duration or is a one-way trip. your contribution has been paid or deducted from any settlement.</p>	
<p><u>Silver & Gold Cover:</u> up to £400 for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> The vehicle in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident <i>or</i> your public transport is delayed, preventing you from being able to check-in on time. 	<p>you have allowed sufficient time to check-in as shown on your itinerary. the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</p>	

Be Aware! No cover is provided under this section for:

- **Anything mentioned in the general conditions or exclusions (page 17)**
- Any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs
- You being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p>For trips outside your home country: up to £1,000,000 Bronze Cover up to £2,000,000 Silver Cover up to £5,000,000 Gold Cover following <i>necessary</i> emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> reasonable fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services. additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. 	<p>any costs where you have not paid your contribution.</p> <p>treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</p> <p>any elective or pre-arranged treatment or any routine non-emergency tests or treatment.</p> <p>costs of private treatment <u>unless our 24 hour medical helpline has agreed and adequate public facilities are not available.</u></p> <p>replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip.</p> <p>the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</p> <p>the cost associated with the diversion of an aircraft due to your death, injury or illness.</p> <p>repairs to or for artificial limbs or hearing aids.</p> <p>the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency.</p> <p>any extra costs for single/private accommodation in a hospital or nursing home.</p>	<p>FOR MEDICAL EMERGENCIES</p> <p>+44 (0) 845 260 3260 or +44 (0) 1732 85 33 33</p> <p>Call our 24 hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world</p> <p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where our 24 hour medical helpline were informed please provide (in addition to the above) your case number or name of the person you spoke to.</p> <p>A photocopy or scanned image of your EHIC card.</p>
<p>Bronze Cover: public hospital benefit of £15 per 24 hours, up to a maximum of £50. Silver Cover: public hospital benefit of £20 per 24 hours, up to a maximum of £75. Gold Cover: public hospital benefit of £25 per 24 hours, up to a maximum of £100.</p>	<ul style="list-style-type: none"> each full day that you are in a public hospital as an in-patient during the period of the trip in addition to the fees and charges. your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home. 	<p>any dental work involving the use of precious metals to or for the provision of dentures.</p> <p>your burial or cremation in your home country.</p> <p>any services or treatment received by you within your home country.</p> <p>your contribution has been paid or deducted from any settlement.</p>	
<p>up to £150.</p>	<ul style="list-style-type: none"> emergency dental treatment only to treat sudden pain. 		
<p>For trips within the United Kingdom or the Channel Islands, where it is your home country: up to £1,500.</p>	<ul style="list-style-type: none"> reasonable additional transport and accommodation costs to be made for or by you and one <u>other person</u>, who is required for medical reasons to stay with you, travel to and with you from within your home country. costs following your death for the return of your ashes or your body to your home. 		

Be Aware! Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact our 24 hour medical helpline prior being admitted anywhere, in this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- Anything mentioned in the conditions or general exclusions (page 17) (including any treatment, tests, associated illnesses to existing conditions and psychological disorders.)
- Any costs where you are an inpatient or it is a repatriation claim and our 24 hour medical helpline has not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- Services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our 24 hour medical helpline, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p>up to £1,000 on <u>Bronze Cover</u> up to £1,500 on <u>Silver Cover</u> up to £2,000 on <u>Gold Cover</u> in total for your unused proportion of:</p> <ul style="list-style-type: none"> transport charges, loss of accommodation <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary cutting short of your trip and any additional travel expenses to get you home.</u></p> <p><i>(Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home).</i></p>	<p>your early return home because of the death, injury or illness of:</p> <ul style="list-style-type: none"> You or a friend with whom you are travelling. A close relative who lives in your home country. A close business associate who lives in your home country. <p>or</p> <ul style="list-style-type: none"> You, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law, <p>or</p> <ul style="list-style-type: none"> You, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. <ul style="list-style-type: none"> your early return home because of the death, injury or illness of a friend who lives abroad and with whom you were intending to stay. 	<p>any payment where you have not suffered any financial loss.</p> <p>coming home early due to an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</p> <p>any costs where you have not paid your contribution.</p> <p>the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value.</p> <p>any claim due to the death, injury or illness of any pets or animals.</p> <p>the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.</p> <p>any unused portion of your original ticket where you have been repatriated.</p> <p>coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction.</p> <p>curtailment cover where the trip is of 2 days duration or less or is a one-way trip.</p> <p>the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking.</p> <p>the curtailment of your trip by the tour operator.</p> <p>curtailment due to financial circumstances.</p>	<p><u>If you need to cut short your trip:</u></p> <p>due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour medical helpline</i></p> <p>+44 (0) 845 260 3260 or +44 (0) 1732 85 33 33</p> <p><u>Curtailment claims will not otherwise be covered.</u></p> <p>If you need to come home early for any other reason please call this number:</p> <p>+44 (0) 1732 853 361</p> <p>to ensure your circumstances are covered under your policy.</p> <p>Download or request a claim form for Curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

Be Aware!

If you need to come home early you **MUST** contact our emergency assistance service who will be able to assist you. No cover is available for cutting short your trip unless the emergency medical assistance service have agreed. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- Anything mentioned in the general exclusions or conditions (page 17)
- Coming home early due to an existing medical condition of you or a travelling companion included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
- Coming home early due to death or illness of a close relative or close business associate caused by an existing medical condition or a known complication of it.
- Any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.

We will pay:	For:	Provided you:	If you need to claim																																				
<p>up to a total of £200 on your <u>Bronze Cover</u>, £800 on your <u>Silver Cover</u> or £1500 on your <u>Gold Cover</u> for your possessions, with a maximum amount for:</p> <table border="1"> <thead> <tr> <th></th> <th><u>Bronze Cover</u></th> <th><u>Silver Cover</u></th> <th><u>Gold Cover</u></th> </tr> </thead> <tbody> <tr> <td>Single article limit</td> <td>£100</td> <td>£150</td> <td>£200</td> </tr> <tr> <td>Clothes & footwear</td> <td>£200</td> <td>£800</td> <td>£1,500</td> </tr> <tr> <td>Cosmetics & toiletries</td> <td>£25</td> <td>£100</td> <td>£150</td> </tr> <tr> <td>Luggage</td> <td>£25</td> <td>£75</td> <td>£100</td> </tr> <tr> <td>Jewellery & watches</td> <td>£50</td> <td>£150</td> <td>£300</td> </tr> <tr> <td>Eyewear</td> <td>£20</td> <td>£40</td> <td>£50</td> </tr> <tr> <td>Electrical Items & Photographic equipment</td> <td>£50</td> <td>£200</td> <td>£250</td> </tr> <tr> <td>Un-receipted items</td> <td>£50</td> <td>£150</td> <td>£150</td> </tr> </tbody> </table> <p>Either</p> <ul style="list-style-type: none"> The cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear; Or We will replace the item on your behalf from one of our dedicated suppliers; Or The original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 		<u>Bronze Cover</u>	<u>Silver Cover</u>	<u>Gold Cover</u>	Single article limit	£100	£150	£200	Clothes & footwear	£200	£800	£1,500	Cosmetics & toiletries	£25	£100	£150	Luggage	£25	£75	£100	Jewellery & watches	£50	£150	£300	Eyewear	£20	£40	£50	Electrical Items & Photographic equipment	£50	£200	£250	Un-receipted items	£50	£150	£150	<p>Either</p> <ul style="list-style-type: none"> The purchase of essential items if your luggage containing your possessions are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 	<p>have paid your contribution or accept it will be deducted from any settlement.</p> <p>have complied with the carrier's conditions of carriage.</p> <p>have notified the police, your carrier or tour operator's representative and obtained an independent written report.</p> <p>own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</p> <p>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</p> <p>you are not claiming for sports equipment whilst it was in use.</p> <p>are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50).</p> <p>have not left electrical items, eyewear, jewellery & watches or photographic equipment <i>unattended (including in possessions in luggage during transit)</i>, except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation).</p> <p>have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</p> <p>have obtained written confirmation of any loss, damage or delay</p>	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p><u>For delay claims</u> You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership. Any items not supported by such proof of ownership will be paid at the maximum of £50 subject to an overall limit for all such items of £150. We will only accept original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</p>
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<p>up to a total of £100</p>	<p>The purchase of essential items if your luggage containing your possessions are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination.</p>	<p>have obtained written confirmation of any loss, damage or delay</p>	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p><u>For delay claims</u> You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership. Any items not supported by such proof of ownership will be paid at the maximum of £50 subject to an overall limit for all such items of £150. We will only accept original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</p>																																				

Be Aware! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc, as these should be fully insured under your home contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at www.tif-plc.co.uk/wearandtear

No cover is provided under this section for:

- Anything mentioned in the general conditions or exclusions (page 17) or **any items that do not fall within the categories of cover listed.**
- Mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, duty free items such as tobacco products, alcohol and perfumes.

If your cash or passport is lost or stolen on your trip (Policy B Section 5)

We will pay	For:	Provided:	If you need to claim
<p><u>GOLD Cover only:</u> each insured person: up to £200</p>	<ul style="list-style-type: none"> The loss or theft of your cash during your trip. 	<p>your contribution has been paid or deducted from any settlement.</p> <p>your cash or passport is:</p> <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency. (b) where sterling is involved, documentary evidence of possession.</p> <p>For a lost or stolen passport you will also need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>
<p><u>BRONZE, SILVER & GOLD Cover:</u> up to £50</p> <p>up to £200 on <u>Bronze & Silver Cover</u> up to £450 on <u>Gold Cover</u></p>	<ul style="list-style-type: none"> Cover to contribute towards the cost of a replacement passport. Cover for necessary costs collecting your replacement passport on your trip. 	<p>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange.</p>	

Be Aware! No cover is provided under this section for:

- Anything mentioned in the general exclusions or conditions (page 17).
- Any financial loss suffered as a result of your debit/credit card being lost or stolen.
- Cash that is not on your person, in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- Loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

If you are mugged or hijacked (Policy B Section 6)

Gold Cover only

We will pay	For	Provided	If you need to claim
<p>Up to £50 per 24 hours up to a total of £500</p>	<p>each full day you are:</p> <ul style="list-style-type: none"> hospitalised following a mugging attack. confined as a result of hijack. 	<p>you are necessarily hospitalised in a public hospital and have submitted a claim for emergency medical expenses and provided us with written police report.</p> <p>you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement.</p>	<p>Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability.</p> <p>Claims will need to be supported by a written report from the appropriate authorities.</p>

Be Aware!

No cover is provided under this section for:

- Anything mentioned in the general conditions or exclusions (page 17)
- Any claim where you are unable to provide us with proof of the incident, i.e. police/authorities/medical report.
- Any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

We will pay	For	Provided	If you need to claim
up to Bronze Cover £500,000 Silver Cover £1,000,000 Gold Cover £2,000,000 plus costs agreed between us in writing:	any event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> Injury, illness or disease of any person. Loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. Loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	your contribution has been paid or deducted from any settlement. Liability for loss of or damage to property or injury, illness or disease is not caused or suffered by: your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or is caused by the work you or any member of your family employ them to do. your ownership, care, custody or control of any animal. Compensation or any other costs caused by accidents involving your ownership, possession or control of any: land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices.	Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation. Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.

Be Aware! No cover is provided under this section for:

- Anything mentioned in the conditions or general exclusions (page 17). (Where you are liable for damage to trip accommodation your contribution is increased to £250)
- For injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate act or omission by you or a member of your family.
- Claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

Accidental death and disability benefit (Policy B Section 8)

Silver & Gold Cover only

We will pay	For	Provided	If you need to claim
A single payment of: £10,000 £10,000 £30,000	Your accidental bodily injury, that independently of any other cause, results in your: <ul style="list-style-type: none"> Death (limited to £1000 when you are under sixteen or over seventy five at the time of incident) Total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet Permanent and total disablement from engaging in paid employments or paid occupations of any and every kind all occurring within 12 months of the event happening. 	you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. you are not over 75 and claiming permanent disablement. you are not claiming for more than one of the benefits that is a result of the same injury.	Download or request a claim form for Personal Accident immediately and complete to the best of your ability. In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.

Be Aware! This is a one off lump sum benefit for the death or very serious incapacity of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section (Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- Any payment for permanent disablement when your age is over seventy five (75) at the time of the incident
- Anything mentioned in the general exclusions or conditions (page 17)

If you need legal advice (Policy B Section 9)

We will pay	For:	Provided:	If you need to claim
up to £5,000 and for 30 minutes legal advice on the telephone	<ul style="list-style-type: none">• legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip.• enquires relating to your insured trip.	<p>you are not pursuing a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.</p> <p>the estimated recovery is more than £500.</p> <p>we believe that you are likely to obtain a reasonable settlement.</p> <p>the costs cannot be considered under an arbitration scheme or a complaints procedure.</p> <p>you are not claiming against another insured-person or member of your family.</p> <p>the claim is not due to damage to any mechanically propelled vehicle.</p>	<p>If you have an accident abroad and require legal advice you should telephone:</p> <p>Pannone LLP, 123 Deansgate, Manchester, M3 2BU</p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer. To obtain this service you should:</p> <p>telephone 0161 228 3851 or fax 0161 909 4444</p>

Be Aware! Legal expenses claims are only considered on the condition that you use Pannone LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. If you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.

No cover is provided under this section for:

- Anything mentioned in the general exclusions or conditions (page 17)
- Proceedings in more than one country for the same event.

Resumption of your Journey (Policy B Section 10)

Gold Cover only

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We will pay	For	Provided	If you need to claim
Up to : £400	<ul style="list-style-type: none">If you become ill or injured and are repatriated to your home country due to the death, severe injury or serious illness occurring during the period of insurance of: (a) You or a travelling companion; (b) An immediate relative of Yours resident in the U.K. or Ireland.	<p>You have a valid claim under the emergency medical section of this policy</p> <p>Your repatriation has been agreed by our emergency assistance team</p>	<p>Download or request a claim form immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

Be Aware! You must have a valid claim under the emergency medical section of the policy and your original repatriation must have been authorised by our Emergency assistance team and our chief medical officer.

No cover is provided under this section for:

- Anything mentioned in the general exclusions or conditions (page 17)

Student Loan Cover (Policy B Section 11)

Silver & Gold Cover only

We will pay	For	Provided	If you need to claim
A single payment of: £5,000	<p>Your accidental Death or Permanent disablement, that independently of any other cause, results in your not being able to continue your studies and you have:</p> <ul style="list-style-type: none">outstanding debit balance(s) in respect of loan(s) in Your name with a bank, or other financial institution which was arranged by You for the purpose of the payment of tuition fees, course fees and the related costs of Your attending university or other third level educational institutions.	<p>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</p> <p>you are not claiming for more than one of the benefits that is a result of the same injury.</p>	<p>Download or request a claim form immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

Be Aware! This is a one off lump sum benefit for the death or very serious incapacity of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section (Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- Any payment if you are not in full time education
- Anything mentioned in the general exclusions or conditions (page 17)

We will pay	For	Provided	If you need to claim
<p>up to</p> <p>Bronze Cover: £200(your equipment) £75 (hire equipment)</p> <p>Silver Cover: £300(your equipment) £100 (hire equipment)</p> <p>Gold Cover: £400(your equipment) £250 (hire equipment)</p>	<ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear <p>or</p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip. 	<p>you have paid your contribution or accept it will be deducted from any settlement.</p> <p>you have complied with the carrier's conditions of carriage.</p> <p>on loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report.</p> <p>the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.</p>	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
<p>Bronze, Silver & Gold Covers : £10 per day up to £100</p>	<p>the cost of hiring replacement ski equipment if your ski equipment is misplaced, lost or stolen on your outward journey for over 24 hours from the time you arrived at your trip destination.</p>	<p>you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.</p> <p>you have claimed for medical expenses.</p>	
<p>£10 Bronze Cover £15 Silver Cover £25 Gold Cover per 24hrs up to £100</p>	<p>the loss of use of your ski pack following your injury or illness during your trip.</p>		
<p>£10 Bronze £20 Silver & Gold per 24hrs up to £75 Bronze Cover, £100 Silver Cover £200 Gold Cover</p>	<p>each <i>full day</i> you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort</p>	<p>you are skiing between 1st Jan and 30th Apr and at a destination of higher than 1600 metres above sea level.</p>	
<p>£50 Bronze £50 Silver £100 Gold per 24hrs up to £100 Bronze Cover, £100 Silver Cover £200 Gold Cover</p>	<p>the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort.</p>	<p>you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened.</p>	

Be Aware! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at www.tif-plc.co.uk/wearandtear. No cover is provided under this section for:

- Anything mentioned in the general exclusions or conditions (page 17)
- Any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort

ADDITIONAL SPORTS AND ACTIVITIES:

ADDITIONAL SPORTS AND ACTIVITIES: Unlike other policies, we cover all the activities listed in Activity Pack 1 without any additional premium being required. We have categorised all other activities not contained within Activity Pack 1 for your consideration. If you do not see your chosen activity, please do not worry, just contact us or your agent and we will arrange to consider all your sports and activities requirements. For winter sports activities your policy includes cover for participation of these, if included in pack 1, cover applies for the entire duration of your single trip.

Activity Pack 1 – Covered free under your policy

Abseiling, Adventure Racing (up to 12 hours), Aerobics, Airsoft, Amateur Athletic Field/track Events, American Football, Angling, Animal Sanctuary/Refuge Work, Archery, Athletics, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Beach Cricket, Biathlon, Big Foot Skiing, Billiards, Bird Watching, Blade Skating, Bobbing, Body Boarding, Bowling, Bowls, Boxing Training, Breathing Observation Bubble (BOB), Bridge, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking, Camping, Canoeing (White Water), Canyoning, Caravanning, Catamaran Sailing (In-shore), Cat Skiing, Cheerleading (non competition), Clay Pigeon Shooting, Climbing, Cricket, Croquet, Cross Country Running, Cross Country Skiing, Curling, Cycle Touring, Cycling, Dance/Dancing, Darts, Deep Sea Fishing, Diving, Dragon Boat Racing, Dry Slope Skiing, Elephant Trekking, Equestrian, Falconry, Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as passenger (private/small aircraft), Flying crew/pilot, Flying Helicopter (Pilot), Football, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Futsal, Gaelic Football, Glacier Walking, Glass Bottom Boats, Gliding (non competition), Go Karting, Golf, Gorge Walking (no ropes), Gorilla Trekking, Gymnastics, Handball, Harness Racing, High Diving, Highland games, Hiking/Trekking/Walking, Hill Walking up to 2000m, Historical Research, Hobie Catting (In-shore), Hockey, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Hot Air Ballooning, Husky Dog Sledding, Hydro Zorbing, Ice Hockey, Ice Skating, Indoor Climbing (on climbing wall), Indoor Skating, Iron Man, Jet Boating, Jet Skiing, Jet Skiing (non incidental), Jogging, Jousting, Judo, Karate, Karting, Kayaking (grade 3 rivers only), Kayaking (In-land waters), Keepfit, Kendo, Kick Sledging, Kite Boarding, Kiting, Korfbal, Lacrosse, Land Skiing, Land Yachting, Langlauf, Low Ropes, Manual Labour, Marathons, Martial Arts (Training Only), Model Flying, Modern Pentathlon, Mono Skiing, Motorcycling with appropriate UK licence, Mountain Biking, Mountain Boarding, Mountain Walking up to 1000m, Mountaineering up to 1000m, Netball, Off Road Motorcycling (up to 250cc), Off-piste skiing, Orienteering, Paint Balling, Parasailing (over water) incidental, Parascending (Over water), Parascending (over water, non incidental), Passenger Sledge, Petanque, Pigeon racing, Polo cross, Pony Trekking, Pool, Power Boating, Power lifting, Pole dancing, Professional Entertaining, Quad Bikes, Quoits, Rackets, Rafting, Rambling, Rambling up to 2000m, Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work, Rifle Range, Ringos, River Tubing, River Walking, Rock Scrambling (under 4,000m), Rodeo, Roller Blading (Line Skating/Skate Boarding), Roller Hockey, Roller skating, Rounders, Rowing, Rugby (amateur game), Rugby (training), Rugby League, Rugby Union, Running, Sprint/Long Distance, Safari, Safari Trekking, Sail Boarding, Sailing, Sailing/Yachting inshore (recreational), Sand Boarding, Sand Dune Surfing/Skiing, Sand Yachting, Scuba Diving to 30m, Sea Canoeing/Kayaking, Sea Fishing, Shark Cage Diving, Shinty, Shooting, Shooting (target range-not hunting), Skateboarding, Ski Boarding, Ski Dooing, Skiing, Skiing – Cat, Skiing – Mono, Skiing – Nordic, Sledging, Sledging/Tobogganing, Sleigh riding (reindeer, horses or dogs), Small Bore Target Shooting, Snooker, Snorkelling, Snow Biking, Snow Blading, Snow Bobbing, Snow Mobile/Ski Doos, Snow Mobiling, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Soccer, Softball, Speed Sailing, Speed Skating, Speed Trials/Time Trials, Summer Tobogganing, Squash (amateur), Sphering, Street Hockey, Surfing (amateur), Swim Trekking, Swimming, Swimming with Dolphins, Sydney Harbour Bridge, Table Tennis, Taw Kwon Do, Team Games, Telemarking, Ten Pin Bowling, Tennis, Tobogganing/Sledging, Trampolining, Tree Top Canopy Walking, Trekking 2000m, Triathlon, Tubing, Tug of War, Under 17 Driving (not public roads), Volleyball, Walking, War Games/Paint Balling, Water Polo (amateur), Water Skiing (amateur), Waterskiing/Windsurfing/Snorkelling, Water Ski Jumping, Weight Lifting, Whale Watching, White Water Rafting + Canoeing (grade 1 to 6), Windsurfing, Working, Wrestling, Yachting (inland and coastal waters), Yoga.

Activity Pack 2 - Additional Premium required

Boardsailing, Cyclo Cross, Devil Karting, Dinghy Sailing, Dirt Boarding, Extreme Sports, Mountaineering up to 2,000m, Paragliding, Parascending (over land), Ski Biking, Skiing – Snowcat, Snow Carting, Snow Go Karting, Trekking 3000m, Winter Walking.

Activity Pack 3 - Additional Premium required

Buggyng, Caving/Pot Holing, Glacier Skiing, Heliskiing, Hurling, Hydrospeeding, Ice Climbing, Ice Go Carting, Ice Windsurfing, Kite Buggyng, Kite Surfing, Octopush, Outdoor Endurance Tests, Power Gliding, Power Kiting, River Buggyng, Rock Climbing (under 2,000m), Skeleton, Ski Blading, Ski Randonee, Ski Touring, Ski Yawing, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Via Ferratta, Wake Boarding, Wind Tunnel Flying.

Activity Pack 4 - Additional Premium required

Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Black Water Rafting (Grades 1 to 3), Blowcarting, BMX Freestyle & Racing, Cave Diving, Cycle Racing, Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, MotoCross, Motor Racing/Rallies/Competitions (all types), Mountaineering up to 3,000m, Parapenting/Paraponting, Polo, Scuba Diving to 40m, Ski Flying, Ski Mountaineering, Ski Run Walking, Skiing - Off Piste Without a Guide, Snow/Terrain Parks, Slack-Lining, Wicker Basket Tobogganing, Zip Trekking, Zorbing.

Activity Pack 5 - Additional Premium required

Adventure Racing (up to 36 hours), Downhill Mountain Biking, Kloofing, Mountaineering up to 4,000m, Solo Climbing, Solo Mountaineering, Solo Scuba Diving, Tandem Skydive (up to 2 jumps maximum).

Activity Pack 6 - Additional Premium required

Adventure Racing (up to 48 hours), Airboarding, Alligator Wrestling, Black Water Rafting (Grades 4 to 6), Bobsleigh, Bouldering, Boxing, Bull Running, Cave Tubing, Coasteering, Deer Stalking, Drag Racing, Free Diving, Free Mountaineering, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Luge/Bobsleigh, Martial Arts (Competition), Mixed Gas Diving, Mountaineering up to 5,600m, Parachuting, Potholing, Sailing/Yachting offshore (recreational), Shark Free Diving, Ski Acrobatics, Ski Jumping, Ski Racing, Ski Stunting, Skiing – Heli, Skiing – Para, Sky Diving, Sky Jumping, Sky Surfing, Trekking to Everest Base Camp, Trekking up to 5,600m, Yachting (racing/crewng) - outside territorial waters.



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.travel-claims.net

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, ME19 4UY

You need to:

- Produce your insurance certificate confirming you are insured before a claim is admitted.
- Give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- Provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks insurance policies you may have.
- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to us or the claims office.
- Not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- Make your policy void where a false declaration is made or any claim is found to be fraudulent.
- Take over and deal with in your name the defence/settlement of any claim made under the policy.
- Subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- Obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- Not make any payment for any event that is covered by another insurance policy.
- Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- Settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.

Your right to complain

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, please contact us in writing, explaining why you do not think our decision is correct.

- **If your query is regarding the selling of your policy:** Contact the Customer Services Manager, Rush Insurance Services Limited. Barham Court, Teston, Kent, ME18 5BZ
- **If your appeal is regarding policy cover, claims service, the emergency assistance service or medical screening service:** Customer Services Manager, Travel Claims Facilities, 1 Tower View, Kings hill, West Malling, ME19 4UY

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below

If, you remain dissatisfied with the outcome and you do wish to complain please forward details of your complaint in the first instance as follows:

- Write to the Branch Manager, URV, 1 Tower View, Kings Hill, West Malling, ME19 4UY who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is +44 (0) 800 023 4567

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