



# CHESHIRE POLICE FEDERATION

## TRAVEL INSURANCE POLICY

Effective from 1 May 2018

Scheme Reference VOY/PWC PF/2018

## Arranged exclusively for members of the Cheshire Police Federation.

### Valid for travel commencing no later than 30th April 2019.

Beneficiaries are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person for each separate trip. The excesses apply for each person and each section of each claim.

DESCRIPTION OF COVER	LIMITS	EXCESS*
1 Cancellation or curtailment	£5,000	£50 (£20**)
2 Emergency medical expenses - including emergency repatriation - including relatives additional expenses - including emergency dental treatment	£10,000,000	£50
3 Hospital stay benefit (amount per day)	£350	Nil
4 Personal accident - loss of sight, limb(s) or permanent total disablement - maximum payable in the event of death - maximum payable in the event of death if under 16	£500 (£20) £20,000 £5,000 £2,000	Nil Nil
5 Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) £ max - abandonment (after 24 hours)	(a) £25 (b) £15 (c) £100 £5,000	Nil £50
6 Missed departure	£500	Nil
7 Hijack (amount per day)	£1,000 (£100)	Nil
8 Baggage - overall limit - maximum per item, pair or set - total limit for all valuables - emergency purchases	£1,500 £250 £400 £150	£50 Nil
9 Personal money - cash limit (£50 for under 18's)	£500 £300	£50
10 Loss of passport	£250	Nil
11 Public liability	£2,000,000	£100
12 Catastrophe cover	£500	Nil
13 Legal expenses - max per person / overall limit	£25,000 / £50,000	£100
14 Ski equipment - overall limit - maximum per item or pair owned or borrowed - maximum per item or pair hired	£400 £250 £150	£50 £50 Nil
15 Ski pack	£250	£50
16 Piste closure (amount per day)	£200 (£20)	Nil
17 Journey disruption cover - extended cancellation or curtailment - extended travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) £ max - abandonment - extended missed departure - accommodation cover	£5,000 (a) £25 (b) £15 (c) £100 £5,000 £500 £5,000	£50 Nil £50 £50 £50

#### ANNUAL MULTI-TRIP POLICY FEATURES

Family members can travel separately	Yes
Dependant child maximum age	20 years (inclusive)
Business travel for main policyholder only	Yes
Home country trips (minimum 1 night in pre-booked paid accommodation or internal flight)	Yes
Maximum age at start / renewal of cover	69 years
Maximum duration per trip	31 days (extensions for trips over 31 days are available for members aged under 65 years upon request to a maximum of 60 days. An additional charge will be made).

Wintersports - up to total maximum of 17 days (under 65's only)

\*Maximum excess of £100 per policy per incident \*\*loss of deposit claims only

#### IMPORTANT CONDITIONS RELATING TO HEALTH

The policy will not cover you if any of the following apply to you, a travelling companion, relative, business colleague or non-traveller at the policy start date and each time you make arrangements for a trip.

1. You/they were aware of any reason why the trip could be cancelled or curtailed.
2. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
3. You/they have been diagnosed as having a terminal illness
4. You/they are on a waiting list for surgery, treatment, or investigation at a specialist clinic or hospital or are awaiting the results of tests or investigations from a specialist clinic or hospital.

If there is any change in a person's health between the date the policy is issued and the start date of a trip you must still comply with the important conditions relating to health. If you are unsure please notify Voyager Insurance on 01483 806816 immediately.

## MEDICAL AND OTHER EMERGENCIES

### Medical assistance abroad

Our nominated emergency service has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. Our nominated emergency service will also arrange transport to your home country when this is considered to be medically necessary or when you have notice of illness or death of a close relative at home.

You must contact them if you are admitted to hospital and wish to return home by any means other than originally booked or require treatment that will cost more than £500 (or the equivalent in local currency).

### Payment for medical treatment abroad

If you are admitted to a hospital/clinic while abroad, our nominated emergency service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact our nominated emergency service for you as soon as possible. Private medical treatment is not covered unless authorised by our nominated emergency service.

**In the case of medical emergency please contact our nominated emergency service, Global Response, on telephone number +44 (0) 2920 468 794. Email: [operations@global-response.co.uk](mailto:operations@global-response.co.uk) Please quote: VOY/PWCPF/2018 Cheshire Police Federation**

### Reciprocal health agreements – EU, EEA or Switzerland

If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC). You can apply for an EHIC online at [www.ehic.org.uk](http://www.ehic.org.uk)

This will entitle you to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced by more than your excess amount by the use of a European Health Insurance Card Insurance Card we will not apply the deduction of excess under section 2 – emergency medical expenses.

**Australia** – If you require medical treatment in Australia you must enrol with a local MEDICARE office. You do not need to enrol on arrival but you must do this after the first occasion you receive treatment.

In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website at [www.humanservices.gov.au/medicare](http://www.humanservices.gov.au/medicare) or by emailing [medicare@humanservices.gov.au](mailto:medicare@humanservices.gov.au) Alternatively please call our nominated emergency service for guidance.

If you are admitted to hospital contact must be made with our nominated emergency service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

## SPECIAL NOTICE

This is not a private medical insurance and only gives cover in the event of an accident or sudden illness that requires emergency treatment.

In the event of any medical treatment becoming necessary which results in a claim under this insurance, you will be expected to allow insurers or their representatives unrestricted reasonable access to all your medical records and information.

## PERIOD OF INSURANCE

If you have paid the appropriate annual multi-trip travel insurance premium and you are 69 years or under, the overall period of insurance shall start from 1st May 2018 and shall expire on 30th April 2019. This insurance then covers an unlimited number of holiday/leisure trips starting within that period, except that no cover exists at all for a trip if it is intended to be for longer than 60 days (unless agreed by us and confirmed in writing). Wintersports (as defined) are covered up to a total of 17 days in each period of insurance provided you are aged under 65.

Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in your home country at the start of your trip and finishes as soon as you return to your home or place of business in your home country for any reason.

For cancellation only (section 1), cover starts from 1st May 2018 or the date you book your trip, whichever is the later. Personal money (section 9) will be covered from the time of collection but not more than 72 hours before you travel.

If you are going on a one-way trip all cover will finish 48 hours after your arrival in the country of final destination. If your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

## POLICYHOLDER

The appointed trustees for the time being of Cheshire Police Federation Insurance Scheme as recorded in the Trust Deed. [The trustees.]

## HOW TO MAKE A CLAIM

For all claims other than medical emergencies please notify the claims handlers either by contacting the telephone number below or via their website. Please quote: VOY/PWCPF/2018 Cheshire Police Federation.

### Claims Settlement Agencies Ltd

Tel: 01702 746560

Email: [info@csal.co.uk](mailto:info@csal.co.uk)

To download a claim form please visit [www.csal.co.uk](http://www.csal.co.uk)  
308 London Road, Hadleigh, Benfleet, Essex, SS7 2DD

We are now able to offer you the facility to submit your claim online which is the fastest and easiest way to make a claim at:

**[www.submitclaim.co.uk/ches](http://www.submitclaim.co.uk/ches)**

The process should take approximately 10–15 minutes to complete (depending on the type of claim), but before continuing you should ensure you have your policy certificate, trip dates, supporting documentation and details of the incident.

Please do not send in any documentation until you have a completed claim form to go with it. The claim form lists the additional documentation necessary to support your claim.

Always make sure that any loss or theft of valuables or any items are reported to the police within 24 hours of discovering the loss or as soon as possible after that, and a written report obtained in the country where the incident occurred. If your baggage is damaged or lost in transit whilst “checked-in” you must report it to the handling agents or airline as soon as possible on collection and obtain a Property Irregularity Report. These reports (if applicable to your claim), together with all available receipts and any other requested documentation, must be submitted with your claim form.

## DEFINITIONS

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

**Accident / accidental** means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

**Baggage** means personal belongings, including clothing worn, and personal luggage owned by you that you take with you or buy on your trip but excluding valuables as defined and the items specifically excluded in section 8 – baggage.

**Beneficiary** means subscribing member, their cohabiting partner and any number of their dependant children aged under 21 years all normally residing together in their family home. Cover for children will cease on their 21st birthday. You must be resident in the United Kingdom, Channel Islands or Isle of Man and registered with a medical practitioner in your home country.

**Breakdown** means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

**Business colleague** means any person that you work closely

with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

**Curtailment/curtail** means cutting your planned trip short by early return to your home country or admission to hospital as an inpatient so that you lose the benefit of accommodation you have paid for or being confined to your accommodation.

**Europe** means the continent of Europe West of the Ural mountains, any country with a Mediterranean coastline, the Canary Islands, Madeira and Iceland.

**Expert witness** means a person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

**Family** means subscribing member, their cohabiting partner and any number of their dependant children aged under 21 years all normally residing together in their family home. Cover for children will cease on their 21st birthday.

**Home** means your normal place of residence in the United Kingdom, Channel Islands or Isle of Man.

**Home country** means whichever one of the United Kingdom, Channel Islands or Isle of Man is your usual place of residence.

**Medical practitioner** means a registered practising member of the medical profession registered in the country where you are treated who is not related to you or any person with whom you are travelling.

**Mugging** means a violent, threatening attack by a third party causing actual bodily harm.

**Non-traveller** means your relatives or business colleagues who are not travelling with you, and people with whom you have arranged to stay.

**Personal money** means cash, being banknotes and coins, travellers' cheques and postal orders, travel tickets and accommodation vouchers carried by you for your personal use.

**Public transport** means any aeroplane, ship, train or coach on which you are booked to travel.

**Relative** means husband or wife or civil partner (or named partner with whom you are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

**Ski equipment** means skis, snowboards, ski-poles, bindings, ski boots and snowboard boots.

**Specialist clinic** means a facility to which you have been referred by a Medical practitioner that is staffed by healthcare professionals with a high degree of knowledge, skill and competence in a specific area of medicine, surgery or nursing.

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

**Trip** means any holiday, leisure or business trip which starts and ends in your home country for which you have paid the appropriate premium.

**Unattended** means out of your immediate control and supervision such that you are unable to prevent loss, theft or damage occurring.

**Utilisation of nuclear, chemical or biological weapons of mass destruction** means the use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

**Valuables\*** means watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, electronic equipment and its media, antiques, musical instruments

and unset precious stones.

\*Please note that exclusions may apply for valuables that are lost, damaged or stolen whilst as checked-in baggage. It is therefore important that you store your valuables in your carry-on or hand luggage and they are under your supervision at all times.

**We, us and our** means Sirius International Insurance Corporation UK Branch. Registered address: Floor 4, 20 Fenchurch Street, London, EC3M 2BY

**Winter sports** means cross country skiing (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono skiing, off piste skiing or snowboarding (providing local safety guidelines and warnings are observed), on piste skiing or snowboarding, snowblading and sledging.

**You and your** means the beneficiary

## INSURERS

This insurance is arranged by Voyager Insurance Services Ltd and Underwritten by Sirius International Insurance Corporation UK Branch, Floor 4, 20 Fenchurch Street, London, EC3M 2BY. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202912. Member of the Association of British Insurers.

You can check these details on the Financial Services Register by visiting the FCA's website on [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

## OUR REGULATOR

Voyager Insurance Services Ltd, Philip Williams and Sirius International Insurance Corporation UK Branch are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768.

## FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this contract. If you are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel 0800 678 1100 or 020 7741 4100 and on their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## CHOICE OF LAW AND JURISDICTION

This policy, schedule and any endorsements shall be governed by and construed in accordance with the law of England and Wales. Each party agrees that the Courts of England and Wales shall have exclusive jurisdiction in respect of any dispute which may arise out of or in connection with this policy or any claim.

## INTEREST

No sum payable under this policy shall carry interest.

## RIGHTS OF THIRD PARTIES

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this policy. Only you and we can enforce any terms of this policy which may be varied or cancelled without consent of any third party.

## SECTION 1 CANCELLATION OR CURTAILMENT

Cover under this section starts from the date shown in your documentation or the date travel is booked, whichever is the later.

**You are covered** up to the amount shown in the benefits table for your proportionate share of the unused travel and accommodation costs (including unused pre booked excursions up to a value of £150) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance:-

- a. i. unforeseen injury, illness or death, or
- ii. unforeseen complications arising as a direct result of pregnancy; suffered by you, a travelling companion or a non-traveller.
- b. the accidental injury, illness or death of your relative or that of a travelling companion, a business colleague or person with whom you intended to stay.
- c. receipt of a summons for jury service, being subpoenaed as a court witness, called to court as a witness (but not as an expert witness) or being placed in compulsory quarantine.
- d. unexpected requirement for emergency and unavoidable duty as a member of the police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e. redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant. You must have had 2 years continuous employment with that employer.
- f. your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage at your home within 48 hours prior to your departure, or whilst you are away.
- g. your car becoming unusable as a result of theft, fire or accident within 7 days prior to your departure. This only applies if you are planning to go on a self-drive trip in the car.

#### **You are not covered for**

- a. the amount of the excess shown in the benefits table.
- b. anything not included in the items **You are covered** above.
- c. any directly or indirectly related claims if any of the following apply to you, a travelling companion, relative, business colleague or non-traveller at the policy start date and each time you make arrangements for a trip.
  - i. You/they were aware of any reason why the trip could be cancelled or curtailed.
  - ii. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
  - iii. You/they have been diagnosed as having a terminal illness
  - iv. You/they are on a waiting list for surgery, treatment, or investigation at a specialist clinic or hospital or are awaiting the results of tests or investigations from a specialist clinic or hospital.
- d. any claim related to the health of a non-traveller if you made arrangements for your trip in the knowledge that their state of health is likely to cause you to cancel or amend your travel plans, unless agreed by us and confirmed in writing. If you are in any doubt, please call Voyager Insurance Services Ltd on 01483 806 816.
- e. any costs incurred in respect of visas obtained in connection with the trip.
- f. disinclination to travel.
- g. claims arising from your anxiety, stress, depression or any other mental or nervous disorder unless you provide a medical certificate from a registered mental health professional stating that this necessarily prevented you from travelling.
- h. failure to obtain the necessary passport, visa or permit for your trip.
- i. the cost of your unused original tickets where our nominated emergency service or we have arranged and paid for you to come home following curtailment of the trip. If however you have not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate you to your home.

*Please note* that curtailment claims will be calculated from the day you return to your home country or you are hospitalised as an in-patient so that you lose the benefit of accommodation you have paid for, or being confined to your accommodation. Your claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, we will pay for any additional costs but not for the loss of your pre-booked arrangements.

#### **Conditions**

It is a requirement of this insurance that if you;

- a. (for cancellation) become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator or travel agent in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- b. (for curtailment) wish to return home differently to your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements. Failure to do so will affect the assessment of your claim.

**Please also refer to the general exclusions and conditions.**

#### **SECTION 2 EMERGENCY MEDICAL EXPENSES**

**You are covered** up to the amount shown in the benefits table for either the necessary costs incurred as a result of your unforeseen bodily injury, illness, death or complications arising as a direct result of pregnancy during your trip in respect of:-

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of our nominated emergency assistance service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to your home country, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the benefits schedule provided that it is for the immediate relief of pain only.
- b. additional travel and accommodation expenses (on a bed and breakfast basis) to enable you to return home if you are unable to travel as originally planned.
- c. additional travel and accommodation expenses (on a bed and breakfast basis) for;
  - i. a travelling companion to stay with you and accompany you home, or
  - ii. a relative or friend to travel from your home country to stay with you and accompany you home.
- d. returning your remains to your home or of a funeral in the country where you die, up to the equivalent cost of returning your remains to your home country.
- e. with the prior agreement of our nominated emergency service, your necessary additional travel expenses to return home following the death, injury or illness of a travelling companion or of your relative or business colleague in your home country.

#### **You are not covered for**

- a. the amount of the excess shown in the benefits table in respect of each claim, unless a recovery equal to or more than the excess amount can be made under the terms of the EHIC or any other reciprocal agreement.
- b. any directly or indirectly related claims if any of the following apply to you, a travelling companion, relative, business colleague or non-traveller at the policy start date and each time you make arrangements for a trip.
  - i. You/they were aware of any reason why the trip could be cancelled or curtailed.
  - ii. You/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
  - iii. You/they have been diagnosed as having a terminal illness
  - iv. You/they are on a waiting list for surgery, treatment, or investigation at a specialist clinic or hospital or are awaiting the results of tests or investigations from a specialist clinic or hospital.
- c. any claim related to the health of a non-traveller if you made arrangements for your trip in the knowledge that their state of health is likely to cause you to cancel or amend your travel plans, unless agreed by us and confirmed in writing. If you are in any doubt, please call Voyager Insurance Services Ltd on 01483 806 816.
- d. any treatment or surgery;
  - i. which is not immediately necessary and can wait until you return home.
  - ii. which in the opinion of our nominated emergency service

is considered to be cosmetic, experimental or elective.

- iii. carried out in your home country or more than 12 months after the expiry of this insurance.
- e. any expenses incurred after the date which, in the opinion of our nominated emergency service, you should be moved to an alternative facility or repatriated to your home country, but despite which advice, you decide not to be moved or repatriated.
- f. any expenses related to treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by our nominated emergency service.
- g. any expenses incurred in England, Scotland, Wales or Northern Ireland that are funded by, or are recoverable from, the health authority in your home country.
- h. any expenses for treatment not related to the injury or illness which necessitated your admittance to hospital.
- i. normal pregnancy, without any accompanying bodily injury, illness or complication. This section is designed to provide cover for unforeseen events, accidents and illnesses and normal childbirth would not constitute an unforeseen event.
- j. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- k. claims related to manual labour unless declared to and accepted by insurers.
- l. the additional costs of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- m. the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.
- n. the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.
- o. the cost of your unused original tickets where our nominated emergency service or we have arranged and paid for you to come home following curtailment of the trip. If however you have not purchased a return ticket, we reserve the right to deduct the cost of an economy flight from any additional costs we have incurred which are medically necessary to repatriate you to your home.

#### **Important conditions**

Please note that it is essential under the terms of this insurance that:

- a. in the event of any illness, injury, accident or hospitalisation involving anyone insured under this policy where the anticipated costs are likely to exceed £500 (or the equivalent in local currency) you must notify our nominated emergency service. They will direct you to an appropriate medical facility and may be able to guarantee costs on your behalf. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb our nominated emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of your claim.
- b. wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreement such as the EHIC in Europe and MEDICARE in Australia.

#### **Important note on mobile phones**

Mobile phones are convenient, but expensive. Even if you ask someone to call you back on your mobile phone, you may still have to pay the bill for the international element. You will also be charged for calls made on a mobile phone via a freephone number. For these reasons we ask that wherever possible you contact us from a landline. If it is absolutely essential that you do use a mobile phone, then we will consider reimbursing the charges to a maximum of £50, if we believe they have been necessarily incurred.

**Please also refer to the general exclusions and conditions.**

### **SECTION 3 HOSPITAL STAY BENEFIT**

**You are covered** for the amount shown in the benefits table for each night spent receiving in-patient hospital treatment outside of your home country that is covered under section 2 – emergency medical expenses.

**Please also refer to the exclusions and conditions relating to section 2 – emergency medical expenses and the general exclusions and conditions.**

### **SECTION 4 PERSONAL ACCIDENT**

**You are covered** for the amount shown in the benefits table if you have an accident whilst you are on your trip which is the sole and independent cause of your death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the accident.

If you are aged under 16 at the date of the accident, the amount you are covered for in the event of your death is shown in the benefits table.

Payment under this section in respect of all the consequences of an accident shall be limited in total to the amount shown in the benefits table.

In the event of your death within 12 months of the accident, the total payment will be limited to the amount shown for death.

**“Permanent total disablement”** means that for the twelve months following your accident you are totally unable to work in your usual occupation and at the end of that time there is no prospect of improvement.

**“Loss of limb(s)”** means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

**“Loss of sight”** means total and permanent loss of sight which shall be considered as having occurred;

a. in both eyes if your name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, or

b. in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

#### **You are not covered for**

- a. claims arising out of manual labour.
- b. a “permanent total disablement” claim if at the date of the accident you are over the age of 65 years and are not in full time paid employment.
- c. the contracting of any disease, illness and/or medical condition.
- d. the injection or ingestion of any substance.
- e. any event which directly or indirectly exacerbates a previously existing physical bodily injury.
- f. more than one of the benefits relating to the same injury.

#### **Special condition relating to section 4 – personal accident**

The death benefit will be paid to the deceased person’s estate.

**Please also refer to the general exclusions and conditions.**

### **SECTION 5 TRAVEL DELAY AND ABANDONMENT**

#### *Travel delay*

**You are covered** up to the amounts (a), (b) and (c) shown in the benefits table if the arrival of the public transport on which you are booked to travel is delayed by at least 12 hours.

(a) for the first complete 12 hour period of delay and (b) for each subsequent complete 12 hour period, up to the maximum payable (c).

#### *Abandonment*

However if you are delayed on your outward journey from your home country such that you will arrive at your destination more than 24 hours after the original scheduled arrival time and you choose to abandon your trip instead of a payment for delay you are covered for the cost of the trip, up to the maximum claimable under section 1 – cancellation or curtailment.

#### **You are not covered**

- a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- b. if you fail to check-in on time.
- c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- d. for the amount of the excess shown in the benefits table in respect of each claim for abandonment.
- e. to claim under this section if you have claimed under section 6 – missed departure, from the same cause.

**Please also refer to the general exclusions and conditions.**

## SECTION 6 MISSED DEPARTURE

**You are covered** up to the amount shown in the benefits table for necessary additional travel and accommodation expenses (on a bed and breakfast basis) that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of;

- a. the failure of public transport, or
- b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

### You are not covered

- a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- b. to claim under this section if you have claimed under section 5 – travel delay, from the same cause.
- c. for any claim for more than the cost of the original booked trip.

### Conditions

It is a requirement of this insurance that you must:-

- a. have planned to arrive at your departure point in advance of your earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

**Please also refer to the general exclusions and conditions.**

## SECTION 7 HIJACK

**You are covered** up to the amounts shown in the benefits table if the aircraft on which you are travelling as a passenger or the crew of the aircraft are hijacked.

**You are not covered for** claims arising from you, your family or your business connections having been or being engaged in activities that could be expected to increase the risk of hijack.

**Please also refer to the general exclusions and conditions.**

## SECTION 8 BAGGAGE

**You are covered** up to the amounts shown in the benefits table, after making allowance for wear, tear and depreciation for the loss or theft of, or damage to;

- a. your baggage,
- b. your valuables.

**We may at our option replace, reinstate or repair the lost or damaged baggage.**

**You are also covered** up to the amount shown in the benefits table in respect of emergency purchases for the cost of buying necessary items (for example clothing, medication and toiletries) if you are deprived of your baggage for more than 12 hours after arrival at your outbound destination. You must provide receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for emergency purchases will be deducted from the total claim.

### You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim, except for emergency purchases.
- b. more than the amount shown in the benefits table for any one item, pair or set in respect of baggage and valuables.
- c. any additional value an item may have because it forms part of a pair or set.
- d. baggage stolen from an unattended motor vehicle between the hours of 8 p.m. and 8 a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- e. loss or theft of or damage to valuables whilst they are unattended unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- f. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- g. loss or theft of or damage;
  - i. to household goods, bicycles, waterborne craft and

their fittings of any kind.

- ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
- iii. to watersports and ski equipment.
- iv. to contact lenses, dentures and hearing aids.
- v. to baggage in transit unless reported to the carrier as soon as possible and a written Property Irregularity Report is obtained.
- vi. mobile telephones, computers and/or accessories (including games and games consoles [but not including handheld games consoles], PDA's, personal organisers, laptops and electronic navigation equipment) and televisions.  
**PLEASE NOTE THAT THESE ITEMS ARE MORE APPROPRIATELY INSURED ON A HOUSEHOLD POLICY ALL RISK SECTION WHERE THE FULL VALUE MAY BE COVERED WORLDWIDE 365 DAYS A YEAR.**
- vii. to baggage sent by post, freight or any other form of unaccompanied transit.
- viii. to sports clothes and equipment whilst in use.
- ix. caused by moth or vermin or by gradual wear and tear in normal use.
- x. caused by any process of cleaning, repairing or restoring.
- xi. caused by leakage of powder or fluid from containers carried in your baggage.
- h. mechanical or electrical breakdown.
- i. loss, theft or damage to business equipment, business goods, samples, tools of trade and any other items used in connection with your business, trade, profession or occupation.

**Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.**

## SECTION 9 PERSONAL MONEY

Cover under this section starts at the time of collection from the bank, or 72 hours prior to departure, whichever is the later.

**You are covered** up to the amount shown in the benefits table for loss or theft of personal money.

### You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim.
- b. loss or theft from an unattended motor vehicle at any time.
- c. more than the amount shown in the benefits table in respect of cash carried by you belonging to you or your travelling companions.
- d. any loss resulting from shortages due to error, omission or depreciation in value or variations in exchange rates.
- e. loss or theft of personal money whilst unattended unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

**Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.**

## SECTION 10 LOSS OF PASSPORT

**You are covered** up to the amount shown in the benefits table following loss or theft of your passport for any additional necessary travel and accommodation costs, including the cost of any emergency passports, visas or permits incurred to enable you to continue your trip or return to your home country.

### You are not covered for

- a. loss or theft from an unattended motor vehicle at any time or from baggage whilst in transit unless you are carrying it
- b. the replacement cost of the passport itself.

**Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.**

### Special exclusions applicable to sections 8, 9 and 10

#### You are not covered for

- a. loss or theft of anything left unattended in a public place, including on a beach.
- b. loss or theft of valuables, personal money, passport and any item unless reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained in the country where the incident occurred.

- c. loss of bonds or securities of any kind.
- d. delay, detention, seizure or confiscation by customs or other officials.

### Special conditions applicable to sections 8, 9 and 10

It is a requirement of this insurance that you must:

- a. in the event of a claim,
  - i. provide receipts or other documentation to prove ownership and value, especially in respect of valuables and
  - ii. retain any damaged items for our inspection.
- b. take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Please also refer to the general exclusions and conditions.

## SECTION 11 PUBLIC LIABILITY

**You are covered** up to the amount shown in the benefits table (inclusive of legal costs and expenses), incurred with our written consent, if you are held legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause if you are held legally liable for causing;

- a. accidental bodily injury, including death, illness and disease to a person, and/or
- b. accidental loss of or damage to material property (property that is both material and tangible).

### You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability for;
  - i. bodily injury, illness or disease of any person who is your relative, a travelling companion, or under a contract of employment, service or apprenticeship with you when the bodily injury, illness or disease arises out of and in the course of their employment to you.
  - ii. loss or damage to property belonging to or held in trust by or in the custody or control of you other than temporary accommodation occupied by you in the course of the trip.
  - iii. bodily injury or damage caused directly or indirectly in connection with the ownership, possession or use by you or on behalf of you of aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns).
  - iv. bodily injury caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity.
  - v. fraudulent, dishonest or criminal acts of you or any person authorised by you.
  - vi. any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
  - vii. any claim assumed by you under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
  - viii. punitive or exemplary damages.

### Conditions

- a. you or your legal representatives will give us written notice immediately if you have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
- b. no admission, offer, promise, payment or indemnity shall be made by or on behalf of you without our prior written consent.
- c. every claim notice, letter, writ or process or other document served on you shall be forwarded to us immediately upon receipt.

d. we shall be entitled to take over and conduct in your name the defence or settlement of any claim or to prosecute in your name for our own benefit any claim for indemnity or damages against all other parties or persons.

e. we may at any time pay you in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made we shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Please also refer to the general exclusions and conditions.

## SECTION 12 CATASTROPHE COVER

**You are covered** up to the amount shown in the benefits table in respect of necessary additional travel and accommodation expenses incurred in the event that you are forced to move from pre-booked accommodation to continue your trip or, if the trip cannot be continued, to return home as a result of;

- a. fire, lightning or explosion rendering the pre-booked accommodation uninhabitable.
- b. local medical epidemic or directive from the responsible Government or local authority directly affecting the area where the pre-booked accommodation is.
- c. hurricane, storm or other natural disaster that threatens your safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable.
- d. civil unrest, rebellion or war directly affecting the area where you are.

### You are not covered for

- a. your own decision not to stay in your pre-booked accommodation when official directives from local or national authorities state that it is safe and acceptable to do so, unless the Foreign & Commonwealth Office deem otherwise.
- b. any costs, expenses or compensation payable by or recoverable from a tour operator, airline, hotel or other service provider.
- c. any extra costs incurred for accommodation or transport of a higher standard or fare category than that which you originally booked.
- d. any expenses that would normally have been incurred during your trip such as food and drink.
- e. any claim where you were travelling against the advice of the Foreign & Commonwealth Office or other local or national authorities.
- f. any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to your departure for that area.

### Conditions

It is a condition of this insurance that before any claim may be considered under this section;

- a. you must provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the catastrophe leading to a claim under this section.
- b. you must notify our nominated emergency service and obtain their prior authority before you make any arrangements to return home early.

Please also refer to the general exclusions and conditions.

## SECTION 13 LEGAL EXPENSES

**You are covered** up to the amount shown in the benefits table for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

**Where there are two or more persons insured by this policy, then the maximum amount we will pay for all such claims shall not exceed £50,000.**

### Definitions applicable to this section

**Legal expenses means;**



- a. fees, expenses and other disbursements reasonably incurred by a legal representative in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused your bodily injury, death or illness.
- b. fees, expenses and other disbursements reasonably incurred by a legal representative in appealing or resisting an appeal against the judgement of a court tribunal or arbitrator.
- c. costs that you are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

**Legal representative means** a solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by us to act on your behalf.

**You are not covered for**

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability for;
  - i. any claim reported to us more than 12 months after the beginning of the incident which led to the claim.
  - ii. legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against you.
  - iii. legal expenses incurred before receiving our prior written approval, unless such costs would have been incurred subsequently to our approval.
  - iv. legal expenses incurred in connection with any criminal or wilful act committed by you.
  - v. legal expenses incurred for any claim or legal proceedings brought against;
    - a. a travel agent, tour operator, carrier, insurer or their agent, or
    - b. us, you, or any company or person involved in arranging this policy.
  - vi. fines, compensation or other penalties imposed by a court or other authority.
  - vii. legal expenses incurred after you have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or you not accepting an offer from us to settle a claim.
  - viii. legal expenses which we consider to be unreasonable or excessive or unreasonably incurred.
  - ix. actions between individuals named on the schedule.
  - x. legal expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.

**Conditions**

- a. written consent must be obtained from us prior to incurring legal expenses. This consent will be given if you can satisfy us that;
  - i. there are reasonable grounds for pursuing or defending the claim or legal proceedings, and
  - ii. it is reasonable for legal expenses to be provided in a particular case. The decision to grant consent will take into account the opinion of your legal representative as well as that of our own advisers. We may request, at your own expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, your costs in obtaining this opinion will be covered by this policy.
- b. all claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
- c. if you are successful in any action, any legal expenses provided by us will be reimbursed to us.
- d. we may at our discretion assume control at any time of any claim or legal proceedings in your name for damages and or compensation from a third party.
- e. we may at our discretion offer to settle a claim with you instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.
- f. we may at our discretion offer to settle a counter-claim against you instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

**Please also refer to the general exclusions and conditions**

**SECTION 14 SKI EQUIPMENT**

- You are covered** up to the amounts shown in the benefits table, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below for;
- a. loss or theft of, or damage to ski equipment owned or borrowed by you.
  - b. loss or theft of, or damage to ski equipment hired by you.
  - c. the cost of necessary hire of ski equipment following;
    - i. loss or theft of, or damage to, your ski equipment insured by us, or
    - ii. the delayed arrival of your ski equipment, subject to you being deprived of their use for not less than 12 hours.

**We may at our option replace, reinstate or repair the lost or damaged ski equipment.**

**You are not covered for**

- a. the amount of the excess shown in the benefits table for each claim other than claims for hire costs.
- b. ski equipment stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack.
- c. damage to ski equipment whilst in use for race training or racing.
- d. your damaged ski equipment unless returned to the United Kingdom for our inspection.
- e. loss or theft of ski equipment not reported to the police within 24 hours of discovering the loss or as soon as possible after that and a written report or reference obtained in the country where the incident occurred.
- f. loss or theft of, or damage to, ski equipment whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- g. loss or theft of, or damage to, ski equipment over 5 years old.
- h. loss or damage caused by wear and tear, depreciation (loss in value) atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- i. loss or damage to due delay, confiscation or detention by customers or other authority.

**Special conditions applicable to section 14**

- a. the maximum we will pay for any one article, pair or set of articles is the proportion of original purchase price shown below or the 'maximum per item' limit shown in the benefits table, whichever is the less.
- b. in the event of a claim you must;
  - i. provide receipts or other documentation to prove ownership and value, especially in respect of valuables, and
  - ii. retain any damaged items for our inspection
- c. take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Age of equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	NIL

**Please also refer to the general exclusions and conditions.**

**SECTION 15 SKI PACK**

- You are covered** up to the amounts shown in the benefits table for the proportionate value of any ski pass, ski hire or ski school fee that you are unable to use following;
- a. accidental injury or sickness that prevents you from skiing, as certified by a medical practitioner, or
  - b. loss or theft of your ski pass.

**You are not covered for**

- a. the amount of the excess shown in the benefits table for each claim.

b. loss or theft of ski pass not reported to the police within 24 hours of discovering the loss or as soon as possible after that and a written report or reference obtained in the country where the incident occurred.

Please also refer to the general exclusions and conditions.

## SECTION 16 PISTE CLOSURE

Valid for the period 15th December to 31st March

**You are covered** for the daily amount shown in the benefits table for each day that it is not possible to ski because all pistes are closed due to a complete lack of snow, adverse conditions or avalanche danger in your pre-booked trip resort, up to the total amount shown either;

- a. for the costs you have paid for travel to an alternative resort including the necessary additional cost of a ski pass, or
- b. a compensation payment to you after you return where no alternative is available.

### You are not covered

- a. if you arranged this insurance or booked your trip within 14 days of departure and at that time there was a lack of snow in your planned resort such that it was likely to be not possible to ski.
- b. any circumstances where transport costs, compensation or alternative skiing facilities are provided to you.

### Conditions

- a. you must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- b. you must submit receipts for the travel and ski pass costs that you wish to claim.

Please also refer to the general exclusions and conditions.

## SECTION 17 JOURNEY DISRUPTION COVER

### Extended cancellation or curtailment

Section 1 – cancellation or curtailment is extended to include the following cover.

**You are covered** up to the amount shown in the benefits table for any irrecoverable unused travel and accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which you have paid or are contracted to pay, together with any necessary additional travel expenses incurred if:

- a. you were not able to travel and use your booked accommodation, or
  - b. the trip was curtailed before completion;
- as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which you are travelling issuing a directive:

1. prohibiting all travel or all but essential travel to, or
2. recommending evacuation from;

the country or specific area or event to which you were travelling, providing the directive came into force after you purchased this insurance or booked the trip (whichever is the later), or in the case of curtailment after you had left your home country to commence the trip.

### Extended travel delay & abandonment

Section 5 – travel delay is extended to include the following cover.

**You are covered** up to the amount shown in the benefits table for one of the following amounts:

1. if the public transport on which you are booked to travel is cancelled or delayed, leading to your departure being delayed for more than 12 hours at the departure point of any connecting public transport in your home country or to your overseas destination or on the return journey to your home we will pay you:
  - a. (a) for the first completed 12 hours delay and (b) for each full 12 hours delay after that, up to a maximum of (c) (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) provided you eventually continue the trip.
2. You are covered up to the amount shown in the benefits table

for either;

a. any irrecoverable unused accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation as a result of:

i. the public transport on which you were booked to travel from your home country being cancelled or delayed for more than 12 hours, or

ii. you being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours; and you choose to abandon your trip because the alternative transport to your overseas destination offered by the public transport operator was not suitable, or

b. suitable additional travel and accommodation expenses (on a bed & breakfast basis) necessarily incurred in reaching your overseas destination and/or in returning to your home country as a result of:

i. the public transport on which you were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off, or

ii. you being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours; and you choose to make other travel arrangements for your trip because the alternative transport offered by the public transport operator was not suitable. The amount payable will be calculated after deduction of the amount of the refund on your ticket(s) together with any compensation from the public transport operator.

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

If the same costs, charges or expenses are also covered under section 5 – travel delay you can only claim for these under one section for the same event.

### Extended missed departure

Section 6 – missed departure is extended to include the following cover.

**You are covered** up to the amount shown in the benefits table for necessary additional travel and accommodation expenses (on a bed & breakfast basis) necessarily incurred in reaching your overseas destination or returning to your home country if you fail to arrive at the departure point in time to board any onward connecting public transport on which you are booked to travel, following completion of the initial international journey, including connections within your home country on the return journey to your home as a result of:

1. the failure of other public transport, or
2. strike, industrial action or adverse weather conditions, or
3. you being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

If the same expenses are also covered under section 6 – missed departure you can only claim for these under one section for the same event.

### Accommodation costs

**You are covered** up to the amount shown in the benefits table for either:

1. any irrecoverable unused accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation, or
2. necessary additional travel and accommodation costs incurred;

a. up to the standard of your original booking, if you need to move to other accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation, or

b. with the prior authorisation of the our nominated emergency service to repatriate you to your home if it becomes necessary to curtail the trip;

as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting your accommodation or resort.

You can only claim under one of subsections 1. or 2. of what is covered for the same event, not both.

If the same costs and charges are also covered under section 1 – cancellation or curtailment you can only claim for these under one section for the same event.

### **What is not covered**

1. the amount of the excess shown in the benefits table (except claims under subsection 1. a) of what is covered under the extended travel delay & abandonment cover shown above)
2. the cost of Airport Departure Duty/Tax (whether irrecoverable or not).
3. travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. claims arising directly or indirectly from:
  - a. strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
  - b. an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
  - c. denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
7. any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. any accommodation costs, charges and expenses where the public transport operator has offered suitable alternative travel arrangements.
9. any costs for normal day to day living such as food and drink which you would have expected to pay during your trip.

### **Special conditions relating to claims**

1. if you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to cancel the trip, the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
2. you must get (at your own expense) written confirmation from the provider of the accommodation (or their administrators), the local police or relevant authority that you could not use your accommodation and the reason for this.
3. you must tell our nominated emergency service as soon as possible of any circumstances making it necessary for you to return home and before any arrangements are made for your repatriation.
4. you must check in, according to the itinerary supplied to you unless your tour operator has requested you not to travel to the airport.
5. you must get (at your own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
6. you must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the

terms and/or (where applicable) your rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

**Please also refer to the general exclusions and conditions.**

## SPORTS AND ACTIVITIES

### Covered

Your travel insurance covers **you** for many sports and activities as standard which are listed below. Any other work and activities may need an extra premium to be paid.

If **you** are participating in an activity that is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

NOTE: SOME SECTIONS OF COVER WILL BE EXCLUDED AND SPECIAL CONDITIONS AND EXCLUSIONS WILL APPLY WHILE TAKING PART IN CERTAIN ACTIVITIES, SEE THE INDIVIDUAL SPORT AND ACTIVITY BELOW FOR DETAILS.

Sport, Activity	Special Conditions	Special Exclusions
Abseiling (see climbing)	Special condition (a) applies	
Acrobatics		
Aerial safari	Special condition (a) applies	No Personal Accident Cover
Aerobics		
American football (Gridiron)		No Personal Accident Cover
Angling (see fishing)		
Athletics		
Australian Rules Football (AFL)		No Personal Accident Cover
Backpacking (see hiking)		
Badminton		
Ballet		
Banana boat rides	Special condition (a) applies	
Baseball		
Basketball		
Bicycle polo		
Biking (see cycling, mountain biking or snow biking)		
Black water rafting (cave tubing) (grades 1-3)	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	Special condition (a) applies	No Personal Accident Cover
Boating (inland and coastal waters) see also speed boating and sailing.	Special condition (a) or (b) applies.	No white water cover No Personal Liability Cover
Boating (outside coastal waters) see also speed boating and sailing	Special condition (a) or (b) and special condition (c) applies	No Personal Accident Cover No Personal Liability Cover
Bouldering (see rock climbing)		
Bowling (lawn/ten-pin/nine-pin/candlepin/duckpin/five-pin/bowls/pétanque/boules)		
Boxing (gym or outdoor training) no competition or bouts		
Bungee/bungy jumping (max 2 jumps per trip)	Special condition (a) applies	
Bungee/bungy jumping (3 jumps or more)	Special condition (a) applies	
Bushcraft (see hiking)		
Bushwalking (see hiking)		
Camel riding (day tour)	Special condition (a) applies	No Personal Liability Cover
Camel trekking (overnight/main mode of transport)		No Personal Liability Cover
Canoeing (grades 1-3) (see kayaking)		
Canyon swing	Special condition (a) applies	
Canyoning		No Personal Accident Cover No Personal Liability Cover
Capoeira dancing (see dance)		
Caving (sightseeing/tourist attraction)	Recreational visit only	
Cheerleading		
Clay pigeon shooting	Special condition (a) or (b) applies	No Personal Liability Cover
Climbing (see rock climbing)		
Cricket		
Croquet		
Cruising (cruise ship)	Special condition (a) applies	
Curling		
Cycle racing/time trial		
Cycling (incidental to the trip)		
Cycling (independent cycle touring)		No Intercontinental touring
Cycling (on an organised tour)	Special condition (a) applies	No Intercontinental touring
Dance (ballet/ballroom/capoeira/salsa/interpretive dance)		
Darts		
Dirt boarding		No Personal Liability Cover
Diving (see high diving or scuba diving)		
Dodge ball		
Dogsledding (on recognised trails)	Special condition (a) applies	Remote areas, racing, time trials and endurance events
Dragon boating (inland or coastal waters only)		
Dune buggy	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Elephant riding	Special condition (a) applies	No Personal Liability Cover
Elephant trekking (overnight/main mode of transport)	Special condition (a) applies	No Personal Liability Cover
Fell running/walking (see hiking)		
Fencing		No Personal Liability Cover
Fishing (ice)	Special condition (a) or (b) applies	
Fishing (inland or coastal waters)		Sports/leisure fishing only no commercial or rock fishing
Fishing (outside coastal waters/deep sea fishing)	Condition (a) and condition (c) applies	Sports/leisure fishing only no commercial
Fitness training		
Floorball		
Fly by wire	Special condition (a) applies	
Flying (as a fare paying passenger in a licensed scheduled or chartered aircraft or helicopter)	Special condition (a) applies	
Football (soccer) including five a side		
Frisbee		

Sport, Activity	Special Conditions	Special Exclusions
Glacier walking (ice walking)	Special condition (a) applies	
Go karting	Special condition (a) applies	No Personal Liability Cover
Golf		
Gym training (aerobics/spinning/zumba/body pump/weight training/cross training/crossfit) (See also boxing and martial arts)		
Gymnastics (also see acrobatics)		
Handball		
High diving up to 10 metres (excluding cliff diving)		
Hiking up to 1,500 metres (scrambling/hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling/hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 4,500 metres (scrambling) on recognised routes		No cover where ropes, picks or other specialist climbing equipment is required
Hockey		
Horse riding (equestrian/dressage/show jumping/eventing)		No Personal Accident Cover
Horse riding (leisure/social/non-competitive riding)		No Racing, jumping or competitions
Hot air ballooning (ballooning)	Special condition (a) applies	No Personal Liability Cover
Hunting (excluding Big Game)	Special condition (a) or (b) applies	No Cover for Big Game Hunting No Personal Liability Cover
Hydrofoiling (see water skiing)		
Ice skating (indoor)		
Ice skating (outdoor) on a commercially managed rink	Special condition (a) applies In-line skating	
Jet boating (inland/coastal waters only)	Special condition (a) or (b) applies	No Personal Liability Cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	Special condition (a) or (b) applies	No Personal Liability Cover
Kayaking/canoeing (inland/coastal waters, white water grades 1-3 only)		
Kite boarding (on land or water)		No Personal Liability Cover
Kite buggy		No Personal Liability Cover
Kite flying		
Kite surfing		No Personal Liability Cover
Kite wing (land/water)		No Personal Liability Cover
Korfball		
Lacrosse		
Land surfing		No Personal Liability Cover
Martial arts (Judo & Karate only) no competition or bouts	Condition (a) applies non-competitive only	No Personal Accident Cover No Personal Liability Cover
Martial arts training (non-contact)		
Moped riding/scooter biking	Special condition (b) applies, a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motor racing experience (passenger only)	Special condition (a) applies	
Motorbiking (on road over 125cc)	Special condition (b) and a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motorbiking (on road under 125cc)	Special condition (b) and a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motorbiking/trail biking (off-road under 125cc)	Special condition (b) and a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motorbiking pillion passenger (on road only) (see motorbiking)		
Mountain biking (on road) (see cycling)		
Mountain biking - downhill (using downhill trails and/or mechanical lifts)		
Mountain biking general (off road/cross country)		
Netball		
Obstacle course/assault course/trim trail (see outdoor endurance)		
Orienteering		
Outdoor endurance courses up to three miles		
Outdoor endurance courses up to eight miles		
Outrigger canoeing (inland or coastal waters only)		
Outward Bound	Special condition (a) applies	
Paint balling/airsoft	Special condition (a) applies	No Personal Liability Cover
Parachuting (one jump only)	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Parasailing/parascending (over water only)	special condition (a) or (b) applies	No Personal Liability Cover
Quad biking	Condition (a) or (b) applies a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Racquetball		
Rambling (see hiking if above 1,500 metres)		
Rifle range/sports shooting	Special condition (a) or (b) applies	No Personal Liability Cover
River boarding/hydro speeding (grades 1-3) (see also canoeing)	Special condition (a) applies	
Rock climbing (bouldering)		No Soloing No Personal Accident Cover
Rock climbing (indoor)	Special condition (a) applies	No Soloing No Personal Accident Cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing/free climbing)		No Soloing No Personal Accident Cover
Roller hockey		
Roller skating		No cover for stunting
Rollerblading		No cover for stunting
Rounders		
Rowing/sculling (inland/coastal waters)	No white water	
Rugby (League/Union)		No Personal Accident Cover
Running (up to marathon distance)		
Running/jogging (half marathon distance or less)		
Safari tours	Special condition (a) applies	No cover for handling or work with dangerous animals including alligators, bears, big cats, crocodiles, elephants, hippopotamuses or snakes.

Sport, Activity	Special Conditions	Special Exclusions
Sail boarding (see wind surfing)		
Sailing (inland/coastal waters)	Special condition (a) or (b) applies Special condition (a) or (b) and special condition (c) applies	No Personal Liability Cover
Sailing (outside coastal waters)		No Personal Liability Cover
Sandboarding/sand skiing		
Scuba diving (to 30 metres)	Special condition (e) applies	No Personal Accident Cover
Scuba diving (unqualified/learn to dive course/discover dive with qualified instructor)	Special condition (a) applies	
Sculling (see rowing)		
Sea kayaking/sea canoeing (see kayaking)		
Segway tours	Condition (a) applies A helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Shark cage diving (see scuba diving)		
Skateboarding (ramp/half pipe/skate park/street)		
Skating (cross country/Nordic skiing on marked trails)	Special condition (d) applies	See special exclusion (i)
Skating (snowblading)	Special condition (d) applies	See special exclusion (i)
Skating/snowboarding	Special condition (d) applies	See special exclusion (i)
Skating/snowboarding (dry slope)	Special condition (d) applies	See special exclusion (i)
Skydiving/tandem skydiving (one jump only)		No Personal Accident No Personal Liability Cover
Sledding/tobogganing/snow sleds/snow sleighs (on snow)		No Personal Accident Cover No Personal Liability Cover
Sleigh rides (horse drawn)		
Snooker		
Snorkelling		
Snow biking (on piste or off piste within resort boundaries)	See special exclusion (i)	No Personal Accident Cover
Snow rafting	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover
Snowmobiling		Remote areas, racing, time trials and endurance events are excluded. No Personal Accident Cover No Personal Liability Cover
Soccer		
Softball		
Spearfishing		No Personal Liability Cover
Speed boating (inland/coastal waters only)	Special condition (a) or (b) applies	No white water cover No Personal Liability Cover
Spelunking (see caving)		
Squash/racquet ball		
Stand up paddle surfing/paddle boarding		
Stilt walking		
Stoolball		
Surf boat rowing		
Surfing		
Swimming (pool; enclosed, inland or coastal waters only)		
Swimming with dolphins/whales/whale sharks (inland or coastal waters only)	Special condition (a) applies	
Table tennis		
Tandem skydiving (see skydiving)		
Tchoukball		
Ten pin bowling (see bowling)		
Tennis		
Theme parks/fairgrounds	Special condition (a) applies	
Tough Mudder (see outdoor endurance)		
Trail bike riding (see motorbiking)		
Tramping (see hiking)		
Trampolining		
Trapeze/Hire Wire	Special condition (a) applies	No Personal Accident Cover
Trekking (see hiking)		
Triathlon up to Middle Distance		
Triathlon up to sprint distance		
Tubing on rivers (grades 1-2) (see also white water rafting)	Special condition (a) applies	No Personal Accident Cover
Ultimate frisbee		
Via ferrata		
Volleyball		
Wake skating (see water skiing)		
Wakeboarding (see water skiing)		
Walking (see hiking/trekking)		
War games (online gaming)		
War games/military simulation (see Paint balling/airsoft or Rifle range/sports shooting)		
Water polo		
Water skiing (barefoot)	Special condition (a) or (b) applies	No Personal Liability Cover
Water skiing/wakeboarding/wake skating	Special condition (a) or (b) applies	No jumping No Personal Liability Cover Powerlifting
Weight training (see also gym training)		
White water kayaking/canoeing (see kayaking/canoeing)		
White water rafting (grades 1-3)	Special condition (a) applies	
White water rafting (grades 4-5)	Special condition (a) applies	No Personal Accident Cover
Windsurfing (inland or coastal waters only)		No Personal Liability Cover
Yachting (see sailing)		
Yoga (class/alone/home practice)		
Zip line	Special condition (a) applies	
Zorbing	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover

### Special Conditions Applicable to Sports & Activities

(a) **You** must be with a professional, qualified and licensed guide, instructor or operator. (b) **You** must have the appropriate certification or licence to do this sport or activity at home. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine (c) within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas) (d) Conventional skiing/snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code and the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment; (e) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

### Special Exclusions

(i) No cover for any competition, free-style skiing/snowboarding, ski/snowboard jumping, ski-flying, ski/snowboard acrobatics, ski/snowboard stunting, or ski racing or national squad training, the use of skeletons.

### CONDITIONS

1. **You** must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

### Not Covered

Cover does not apply if **you** are:

1. taking part in activities at a professional level.
2. competing at international events as a national representative.
3. participating in hazardous activities or extreme pursuits other than as listed,
4. racing or participating in speed or time trials.
5. base jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying/aerobatics
6. taking part in expeditions to the Arctic or Antarctic,
7. taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
8. anything listed in the General Exclusions.

### GENERAL CONDITIONS

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

If you do not comply we may cancel the policy or refuse to consider your claim or reduce the amount of any claim payment.

**1. You must** read the important questions relating to health on the front of this booklet carefully, and contact us if required. If you do not then any related claim may be reduced or rejected or your policy may become invalid.

**2. You must** tell us as soon as possible about any change in circumstances which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy. We have the right to reassess your coverage, policy terms and/or premium after you have advised us of such change. This may include us accepting a claim for the cancellation charges applicable at that time if no suitable alternative cover for your changed circumstances can be provided. If you do not advise us of any change then any related claim may be reduced or rejected or your policy may become invalid.

**3. You must** tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1. You will not be covered if you choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office. Website: [www.fco.gov.uk](http://www.fco.gov.uk). We reserve the right not to cover such trips or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such trips shall attach unless you accept such terms, including any additional premium, before you depart.

**4. You must** advise the claims handlers of any possible claim within 31 days of your return home or as detailed on page 3. You must supply them with full details of all the circumstances and any other information and documents we may require. If we require any medical certificates, information, evidence and receipts, these must be obtained by you at your expense.

**5. You must** keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.

**6. You must** agree to have medical examination(s) if required. In

the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.

**7. You must** assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work and Pensions) by providing all necessary details and by completing any forms.

**8. You must** take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.

**9. You must** comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.

**10.** Except for claims under sections 3 – hospital stay benefit, 4 – personal accident and 5 – travel delay, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.

**11. We may** take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.

**12. We may** at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a credit voucher.

**13.** This insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 – cancellation or curtailment, then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.

**14. You must** not act in a fraudulent manner.

If you or anyone acting for you

a) make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way, or

b) make a statement in support of a claim knowing the statement to be false in any way, or

c) submit a document in support of a claim knowing the document to be forged or false in any way, or

d) make a claim for any loss or damage caused by your wilful act or with your connivance.

Then

a) we will not pay the claim.

b) we will not pay any other claim which has been or will be made under the policy.

c) we may make the policy void from the date of the fraudulent act.

d) we will be entitled to recover from you the amount of any claim already paid under the policy.

e) we will not refund any premium.

f) we may inform the police of the circumstances.

## GENERAL EXCLUSIONS

**You are not covered** for claims arising out of:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However cover is provided in respect of claims under section 2 – emergency medical expenses of the policy arising through terrorism other than losses arising from nuclear, chemical or biological exposures unless you planned to travel to areas that were publicly known to be affected or threatened by such risks (Please see general condition 3)
  2. loss, damage or expense incurred as a result of travelling to an area that the Foreign and Commonwealth Office have advised against travel provided that such loss, damage or expense is directly or indirectly related to any such circumstances that are the reason for the advice.
  3. loss, damage or expense directly or indirectly resulting from or attributable to radioactive contamination of any nature.
  4. you being exposed to the utilisation of nuclear, chemical or biological weapons of mass destruction.
  5. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
  6. your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
  7. sexually transmitted diseases.
  8. the excessive consumption of alcohol or use of drugs, except those prescribed by a registered doctor and not those drugs prescribed for drug addiction.
  9. your failure to obtain any recommended vaccines, inoculations or medications prior to your trip departure and take the complete course of recommended medications.
  10. your participation in sports & activities except as listed in the Sports and Activities Section, unless declared to and accepted by us. We reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to your compliance with them.
  11. winter sporting activities, except wintersports as defined. In no event, however, is cover granted for wintersports if you are aged over 65.
  12. scuba diving if you are;
    - i. not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor or,
    - ii. diving alone.
- Cover applies to depths according to your qualifications but in any event no greater than 30 metres.
13. racing of any kind (other than on foot and recreational winter-sports racing).
  14. your participation or engagement in manual work, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, flying except as a fare paying passenger in a fully licensed passenger carrying aircraft.
  15. you taking part in civil commotions or riots of any kind.
  16. any other loss, damage or additional expense following on from the event for which you are claiming unless we provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury, illness or disease.
  17. you breaking or failing to comply with any law whatsoever.
  18. any financial incapacity, whether directly or indirectly related to the claim.
  19. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
  20. a tour operator failing to supply advertised facilities.
  21. any government regulation or act.
  22. you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
  23. any search and rescue costs.

## CUSTOMER SERVICES

**We** aim to provide the highest standard of service to every customer. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

### Making your complaint

If **your** complaint relates to the sale or administration of **your** policy, please contact:

**Philip Williams & Co**  
**35 Walton Road, Stockton Heath,**  
**Warrington, WA4 6NW.**  
**Tel: 01925 604421**  
**Fax: 01925 861351**  
**Email: enquiries@philipwilliams.co.uk**

If **your** complaint relates to a claim on **your** policy, please contact;

**Compliance Manager,**  
**Sirius International Insurance Corporation**  
**UK Branch,**  
**Floor 4, 20 Fenchurch Street,**  
**London, EC3M 3BY**  
**Tel: 0203 7723111**  
**SiriusLondon.Complaints@Siriusgroup.com**

When you make contact please provide the following information:

- Your name, address and postcode, telephone number and e-mail address (if you have one).
- Your policy and/or claim number, and the type of policy you hold.
- The reason for your complaint.

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

### Beyond your insurer

Should you remain dissatisfied following the final written response, you may be eligible to refer your case to the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action.

If we cannot resolve your complaint you may refer it to the Financial Ombudsman Service at the address given below.

**The Financial Ombudsman Service**  
**Exchange Tower, Harbour Exchange Square, London, E14 9SR.**  
**Tel: 0800 023 4567 – UK landline**  
**Tel: 0300 123 9 123 – UK mobile**  
**Email: complaint.info@financial-ombudsman.org.uk**

### Our promise to you

We will;

- Acknowledge all complaints promptly.
- Investigate quickly and thoroughly.
- Keep you informed of progress.
- Do everything possible to resolve your complaint.
- Use the information from complaints to continuously improve our service

## IMPORTANT FEATURES

We would like to draw your attention to some important features of your insurance including:

### 1. Insurance document

You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.

### 2. Conditions and exclusions

Specific conditions and exclusions apply to individual sections of your insurance, whilst general exclusions and conditions will apply to the whole of your insurance.

### 3. Health

This insurance contains restrictions regarding conditions relating to the health of the people travelling and of other people upon



whose health the trip depends. You are advised to read the document carefully.

#### **4. Property claims**

These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.

#### **5. Limits**

This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.

#### **6. Excesses**

Under some sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying the first part of the claim under each applicable section.

#### **7. Reasonable care**

You need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

#### **8. Sports & activities**

You may not be insured if you are going to take part in certain sports or activities where there is a generally recognised risk of injury. Please check that this insurance covers you, by referring to the list of sports & activities on page 12.

#### **9. Residency**

This policy is only available if you are permanently resident in the United Kingdom, Channel Islands or Isle of Man and registered with a medical practitioner in your home country.

#### **10. Customer service**

We always try to provide a high level of service. However if you think we have not lived up to your expectations, please refer to the complaints procedure.

#### **11. Fraudulent claims**

It is a criminal offence to make a fraudulent claim.

## **DATA PROTECTION AND PRIVACY STATEMENTS**

### **Who we are and how to contact us**

Data Protection Officer

Sirius International Insurance Corporation (publ) UK Branch  
Floor 4, 20 Fenchurch Street  
London  
EC3M 3BY

Telephone: 0203 772 1000 (Switchboard)

E-mail: DPOLondon@siriusgroup.com

### **Data transfer consent**

By purchasing this policy, you have consented to the use of data as described below.

### **Data Protection Policy**

We are committed to protecting your privacy including special categories of sensitive personal information. Please read this section carefully as acceptance of this policy will be regarded as having read and accepted these terms and conditions.

### **Why we hold data**

We use your personal data for the purposes of providing you with insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means). We also use your personal data to offer renewal of your policy; for research or statistical purposes and to provide you with information, products or services that you request from us or which we feel may interest you. We will also use your data to safeguard against fraud and money laundering and to meet our general legal or regulatory obligations.

### **Special Categories of data relating to Sensitive Personal Information**

Some of the personal information provided may be classified as falling within the special categories of sensitive personal data, as defined by the current Data Protection legislation, such as information about health or criminal convictions. We will not use such sensitive personal data except for the specific purpose for which it is provided and to provide the services described in this

policy. The provision of such data is conditional for us to be able to provide insurance or manage a claim.

### **How the information is used and protected and who it is shared with**

We will use the information to manage this policy, including underwriting and claims handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers. The information comprises of all the details we hold including transactions and information obtained from third parties. We will keep the data secure in accordance with the provisions of the Data Protection legislation. We do not disclose the information to anyone else except:

- where we have your permission.
- where required or permitted to do so by law.
- to credit reference, sanctions checking and fraud prevention agencies.
- other companies that provide a service to you or us.

We may transfer the information to other countries and jurisdictions, including, where necessary, outside the EEA, on the basis that anyone to whom it is passed provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

### **Your rights**

You have the right to ask us not to process your data for marketing purposes, to see a copy of the personal information we hold about you, to have your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask us to provide a copy of your data to any controller and to lodge a complaint with the local data protection authority. The above rights apply whether we hold your personal data on paper or in electronic form. Your data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

## **IMPORTANT INFORMATION**

Under European Union (EU) travel regulations, you are entitled to claim compensation from your carrier if any of the following happen:

### **1. Denied boarding and cancelled flights**

If you check in on time but you are denied boarding because there are not enough seats available or if your flight is cancelled, the airline operating the flight must offer you financial compensation.

### **2. Long delays**

If you are delayed for two hours or more, the airline must offer you meals and refreshments, hotel accommodation and communication facilities. If you are delayed for more than five hours, the airline must also offer to refund your ticket.

### **3. Luggage**

If your checked-in luggage is damaged or lost by an EU airline, you must claim compensation from the airline within seven days. If your checked-in luggage is delayed, you must claim compensation from the airline within 21 days of its return.

### **4. Death or injury**

If you are injured in an accident on a flight by an EU airline, you may claim damages from the airline. If you die as a result of these injuries your family may claim damages from the airline.

## **TERRITORIAL LIMITS**

You are covered to travel anywhere in the world outside your home country. Trips wholly within your home country are also insured but only if they include a minimum of one night away from home using booked paid accommodation or involve an internal flight.

**Please also refer to the general exclusions and conditions.**



A series of horizontal dotted lines for writing notes.



35 Walton Road, Stockton Heath,  
Warrington, Cheshire WA4 6NW

Tel 01925 604 421

Fax 01925 861 351

[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)



Philip Williams and Company are authorised  
and regulated by the Financial Conduct Authority.

Documents can be downloaded  
by visiting the Group Scheme  
section of our website  
[www.philipwilliams.co.uk](http://www.philipwilliams.co.uk)  
or by scanning the QR code.

