



Travel Insurance Policy



freedom
TRAVEL GROUP

Silver

Gold

Insurance Certificate Number

Name

Policy Number

Emergency Assistance Service
Telephone +44 (0) 0844 879 8316 or
+44 (0) 208 763 4935



Available to residents of the United Kingdom only. Valid for bookings for bookings made and policies issued up to 31st December 2011. All travel to be completed by 31st December 2012.

DATA PROTECTION NOTICE

INTRODUCTION

Please make sure that **you** read and understand this Data Protection Notice as it explains to **you** what **we** will do with the information that **you** give **us**. If **you** apply for **our** products and/or services it is highly likely that **we** will need both personal and sensitive data about yourself and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise. **You** should show this notice to any other person covered under **your** insurance policy. If **your** application includes other individuals **we** will assume that they have given their consent to **you** for **you** to give their information to **us**.

THE DATA CONTROLLER

The Data Controller is:

- White Horse Insurance Ireland Limited

PROTECTION OF YOUR PERSONAL DATA

The security of **your** personal information is very important to **us** and **we** are compliant with all current data protection legislation. All personal information that **you** supply to **us** either in respect of yourself or other individuals in connection with **our** products and/or services will be treated in confidence by **us** and will be held by **us** for the purpose of providing and administering **our** products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if **you** complete an application form for **our** products and/or services **you** will be giving **your** consent to such information being processed by White Horse Insurance Ireland Limited (which may include other companies within the White Horse Group) or **our** agents.

It may be necessary to pass **your** personal and sensitive data to other companies for processing on **our** behalf. Some of these companies may be based outside Europe in countries which may not have the laws to protect **your** personal data, but in all cases **we** will ensure that it is kept securely and only used for the purposes for which it was provided.

TELEPHONE CALLS

Please note that for **our** mutual protection, telephone calls to White Horse Insurance Ireland Limited may be monitored and/or recorded.

FRAUD PREVENTION, DETECTION AND CLAIMS HISTORY

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the Police;
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to:
 - help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
 - trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
 - check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;
 - undertake credit searches and additional fraud searches.

We can supply on request further details of databases **we** access or contribute to.

HEALTH

I confirm that I have been advised that if I am travelling within the **United Kingdom** the Medical Health Requirements below only apply if I am travelling against medical advice. I also confirm that if I am travelling outside the **United Kingdom** I have been advised of the following Medical Health Requirements:

If you are travelling within the United Kingdom against medical advice, or if you are travelling outside the United Kingdom, you are not covered if at the time of taking out this insurance, as far as you or any person on whom this insurance may depend has:

- 1) **any of the following Medical Conditions for which you have attended medical consultations or have received, or have been referred for, any treatment, surgery or investigations in a hospital or clinic in the time period specified below prior to the commencement of cover under this policy and/or prior to the trip:**

<u>Medical Condition</u>	<u>Time Period</u>
• diabetes mellitus;	Ever
• cancer;	Ever
• any growth or form of malignancy;	Ever
• epilepsy or fits;	6 months
• asthma, bronchitis or any other lung or respiratory condition;	Ever
• any kidney or bladder disorder;	6 months
• any mental or psychological condition; or	6 months

- 2) **any other Medical Condition that is ongoing, or from which you have suffered symptoms or required medical attention or treatment in a hospital or clinic during the 6 months prior to the commencement of cover under this policy and/or prior to any trip; or**

- 3) **any cardiovascular problem (e.g. heart attack, angina, chest pain, palpitations), any other heart condition, hypertension (raised blood pressure), blood clots, raised cholesterol, or any cerebrovascular problem (e.g. stroke, transient ischaemic attack, brain haemorrhage), that has occurred at any time prior to the commencement of cover under this policy and/or prior to any trip.**

I also confirm that I have been advised that this policy contains exclusions relating to persons who are not travelling but on whose health the trip could depend and also persons I am travelling with but who are not insured under this policy.

If **you** need to apply for full cover or need any advice regarding pre-existing conditions, please call the Medical Helpline on telephone number 0844 879 8378.

You may be required to pay an additional premium if this insurance is extended to cover any pre-existing conditions.

I declare that I have been provided with a copy of the policy wording and have read for myself, and on behalf of those persons for whom I have agreed Travel Insurance (if applicable), the section marked Important Notice on page 4, which contains important features relating to my Travel Insurance Policy. The information I have given is true. If any of the information I have given or any of the information given on my behalf is incorrect, I understand that **you** will be able to take away my rights under this policy. If **you** do not understand any point, please ask for further information.

Lead Name:.....

Lead Name Signature:.....
(on behalf of all insured persons)

Co-operative Group Travel Limited Customer ID:.....

Medical Reference Number:.....
(if applicable)

Signature of issuing Consultant:.....

Date:.....

Emergency Assistance Service

The Emergency Assistance Service provides immediate help in the event of your illness or injury arising outside the United Kingdom – they provide 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone.

**Telephone: +44 (0) 0844 879 8316 or
+44 (0) 208 763 4935**

Please carry this card with you at all times

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SUMMARY OF COVER
(per person)

GOLD COVER

Section of Cover		Sum Insured	Excess*
1	Cancellation	Up to £5,000	£75 (£25 for Loss of Deposit)
2	Curtailment	Up to £5,000	£75
3	Missed Departure	Up to £1,000	£75
4	Travel Delay	Up to £250/£5,000	£75 (Abandonment only)
5	Personal Accident	Up to £25,000	Nil
	Death	Up to £15,000	Nil
	Death (if aged under 18 or aged 70+)	Up to £1,000	Nil
	Loss of one or more limbs and/or loss of sight in one or both eyes or Permanent Total Disablement	Up to £25,000	Nil
	Permanent Total Disablement (If aged 70+)	No Cover	Nil
6	Medical Emergency Expenses	Up to £10,000,000	£75
	Dental Treatment	Up to £300	£75
	Burial Costs / Body Repatriation	Up to £3,000	£75
7	Medical Inconvenience Benefit	Up to £600	Nil
8	United Kingdom Expenses	Up to £1,000	Nil
9	Personal Property		
	Personal Baggage	Up to £1,500	£75
	Single Article Limit	£250	-
	Valuables Limit	£250	-
	Delayed Baggage		
	- 12 to 24 hours	£100	Nil
	- 24 to 36 hours	£150	Nil
	- 36 to 48 hours	£200	Nil
- over 48 hours	£250	Nil	
Personal Money	Up to £500 (Cash limited to £250)	£75	
10	Loss of Passport/Driving Licence	Up to £250	Nil
11	Personal Public Liability	Up to £2,000,000	Nil
12	Hijack	Up to £1,000	Nil
13	Mugging Benefit	Up to £1,000	Nil
14	Catastrophe	Up to £1,000	Nil
15	Ski Equipment	Up to £750	£75
	Single Article Limit	£250	-
	Ski Hire	Up to £300	Nil
	Delayed Ski Equipment	Up to £100	Nil
16	Ski Pack	Up to £250	£75
17	Piste Closure	Up to £300	Nil
18	Avalanche	Up to £150	Nil
19	Golf Cover	Up to £1,000	£75
20	Wedding Cover	Up to £1,500	£75
21	Legal Expenses	Up to £50,000	Nil
22	Business Cover		
	Business Equipment	Up to £1,000	£75
	Single Item Limit	£500	-
	Computer Equipment Single Item Limit	£1,000	-
	Samples Limit	£500	-
	Emergency courier of essential business equipment	Up to £500	£75
	Replacement Staff	Up to £3,000	£75

PLEASE NOTE:

a) *The excess is the first amount you and each person named under the Policy Schedule/ Receipt have agreed to pay towards a claim under each section of this policy, as outlined in the "Summary of Cover" above, unless your Policy Schedule/Receipt shows that you have chosen "Excess Waiver" and you have paid the appropriate premium, in which case no excesses will apply.

b) The Medical Health Requirements are detailed on pages 5 and 6. If you have any queries, please call the Medical Helpline on 0844 879 8378.

SUMMARY OF COVER
(per person)

SILVER COVER

Section of Cover		Sum Insured	Excess*
1	Cancellation	Up to £1,000	£100 (£25 for Loss of Deposit)
2	Curtailement	Up to £1,000	£100
3	Missed Departure	Up to £500	£75
4	Travel Delay	Up to £200/£1,000	£100 (Abandonment only)
5	Personal Accident	Up to £10,000	Nil
	Death	Up to £15,000	Nil
	Death (if aged under 18 or aged 70+)	Up to £1,000	Nil
	Loss of one or more limbs and/or loss of sight in one or both eyes or Permanent Total Disablement	Up to £10,000	Nil
	Permanent Total Disablement (If aged 70+)	No Cover	Nil
6	Medical Emergency Expenses	Up to £1,000,000	£100
	Dental Treatment	Up to £350	£100
	Burial Costs / Body Repatriation	Up to £3,000	£100
7	Medical Inconvenience Benefit	Up to £300	Nil
8	United Kingdom Expenses	Up to £1,000	Nil
9	Personal Property	Up to £1,000	£75
	Personal Baggage	Up to £1,000	£75
	Single Article Limit	£150	-
	Valuables Limit	£150	-
	Delayed Baggage		
	- 12 to 24 hours	£50	Nil
	- 24 to 36 hours	£100	Nil
	- 36 to 48 hours	-	Nil
- over 48 hours	-	Nil	
Personal Money	Up to £200 (Cash limited to £150)	£75	
10	Loss of Passport/Driving Licence	Up to £150	Nil
11	Personal Public Liability	Up to £1,000,000	Nil
12	Hijack	No Cover	-
13	Mugging Benefit	No Cover	-
14	Catastrophe	No Cover	-I
15	Ski Equipment	Up to £750	£75
	Single Article Limit	£150	-
	Ski Hire	Up to £300	Nil
	Delayed Ski Equipment	Up to £100	Nil
16	Ski Pack	Up to £250	£75
17	Piste Closure	Up to £300	Nil
18	Avalanche	Up to £150	Nil
19	Golf Cover	Up to £1,000	£100
20	Wedding Cover	Up to £1,500	£75
21	Legal Expenses	Up to £25,000	Nil
22	Business Cover		
	Business Equipment	Up to £1,000	£75
	Single Item Limit	£500	-
	Computer Equipment Single Item Limit	£1,000	-
	Samples Limit	£500	-
	Emergency courier of essential business equipment	Up to £500	£75
	Replacement Staff	Up to £3,000	£75

PLEASE NOTE:

a) *The excess is the first amount you and each person named under the Policy Schedule/ Receipt have agreed to pay towards a claim under each section of this policy, as outlined in the "Summary of Cover" above.

b) The Medical Health Requirements are detailed on pages 5 and 6. If you have any queries, please call the Medical Helpline on 0844 879 8378.

TRAVEL INSURANCE – IMPORTANT NOTICE

Your Travel Insurers wish to bring to **your** attention some of the important features of **your** travel insurance policy:

- **INSURANCE POLICY:** This contains full details of the cover provided plus the conditions and exclusions which apply to it.
You must read the insurance policy carefully.
- **CONDITIONS AND EXCLUSIONS:** There are conditions and exclusions which apply to individual sections and general conditions, exclusions and terms which apply to the whole policy.
- **HEALTH:** The policy contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. **You** are required to disclose the condition of such people prior to cover being issued and **you** must be aware that failure to disclose such matters will prejudice **your** position. Please see pages 5 and 6.
- **FRAUDULENT CLAIMS:** The making of a fraudulent claim is a criminal offence.
- **MEDICAL EXPENSES:** Please note this section does not provide private health care unless specifically approved by the emergency service.
- **PROPERTY CLAIMS:** These are settled on an indemnity basis – not on a “new for old” or replacement cost basis.
- **POLICY LIMITS:** Most sections of the policy have limits on the amount **we** will pay under that section. Some sections also include inner limits eg: for one item, or for **valuables** in total.
- **REASONABLE CARE:** **You** are required to take all reasonable care to protect yourself and **your** property and to act as though **you** are not insured.
- **COMPLAINTS:** The insurance policy includes a Complaints Procedure which tells **you** what steps **you** can take if **you** wish to make a complaint. Please see page 30.
- **“COOLING OFF” PERIOD:** The policy contains a “cooling off ” period which allows **you** to return the policy and obtain a full refund if **you** have a reason to be dissatisfied with the cover provided. Please see below.
- **HAZARDOUS HOLIDAY PURSUITS:** The policy will cover **you** when **you** take part in certain **hazardous pursuits**, but not in others. Please see pages 7, 24, 25 and 26.
- **EXCESSES:** The excess is the first amount **you** and each person named under the Policy Schedule/Receipt have agreed to pay towards a claim under certain sections of this policy, as outlined in the “Summary of Cover” on pages 2 and 3; unless **you** have paid an additional premium under the Gold Policy to delete the excesses (“Excess Waiver”) and this confirmed on **your** Policy Schedule/Receipt, in which case no excesses will apply.
- **GOVERNING LAW:** **Your** policy is governed by the law applicable to where **you** reside within the **United Kingdom**. The language used in this policy and any communication relating to it will be in English.

COOLING OFF PERIOD

If this insurance is not suitable, please telephone or write to **your** Representative of Freedom Travel Group within 14 days of receipt of this document and providing **you** have not already taken **your** trip or made a claim, **we** will cancel the policy and refund **your** premium in full. **We** cannot refund **your** premium after this date.

IF **YOU** HAVE ANY QUERIES CONTACT **YOUR** REPRESENTATIVE OF
FREEDOM TRAVEL GROUP

THE INSURANCE CONTRACT

This Policy Wording is to confirm that those persons who have paid the required premium are insured under the **Scheme Reference No.**

WHIIL/CO-OPGROUP/01/2011. This document gives the full terms and conditions of **your** policy and **you** should read it carefully to make sure that **you** understand what **you** are and are not covered for.

INSURER

Freedom Travel Group is an Appointed Representative of White Horse Insurance Ireland Limited, which is authorised and regulated by the Central Bank of Ireland. This can be checked with the Central Bank of Ireland by visiting their website www.centralbank.ie or by contacting them on Tel: +353 1 224 6000.

Freedom Travel Group's Travel Insurance is underwritten by White Horse Insurance Ireland Limited and under our contract with them we can only provide you with information about these particular policies.

You will not receive advice or a recommendation from us for Travel Insurance. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Freedom Travel Group is a trading name of The Freedom Travel Group Limited, whose registered office is: New Century House, Corporation Street, Manchester, Lancashire M60 4ES. Company Registration Number: 03816981, England

PERIOD OF INSURANCE

This Policy is only valid for bookings made and policies issued up to and including the 31st December 2011. Travel must be completed by 31st December 2012.

Cancellation cover applies as soon as the premium has been paid and the policy wording is issued. The remaining covers apply for the duration of the booked trip (or earlier return to the **United Kingdom**). It also includes the period of travel from **home** directly to the departure point and back **home** directly afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay. The cover under Section 1 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy being received providing **you** have not already taken **your** trip or made a claim. Please see "Cooling Off Period" on page 4. **We must be informed of any fact which is likely to influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.**

MEDICAL HEALTH REQUIREMENTS

If **you** are travelling within the **United Kingdom** against medical advice, or if **you** are travelling outside the **United Kingdom**, **you** are not covered if at the time of taking out this insurance, as far as **you** or any person on whom this insurance may depend has:

1) any of the following Medical Conditions for which **you** have attended medical consultations or have received, or have been referred for, any treatment, surgery or investigations in a hospital or clinic in the time period specified below prior to the commencement of cover under this policy and/ or prior to the trip:

<u>Medical Condition</u>	<u>Time Period</u>
• diabetes mellitus;	Ever
• cancer;	Ever
• any growth or form of malignancy;	Ever
• epilepsy or fits;	6 months
• asthma, bronchitis or any other lung or respiratory condition;	Ever
• any kidney or bladder disorder;	6 months
• any mental or psychological condition; or	6 months

2) any other Medical Condition that is ongoing, or from which **you** have suffered symptoms or required medical attention or treatment in a hospital or clinic during the 6 months prior to the commencement of cover under this policy and/or prior to any trip; or

3) any cardiovascular problem (e.g. heart attack, angina, chest pain, palpitations), any other heart condition, hypertension (raised blood pressure), blood clots, raised cholesterol, or any cerebrovascular problem (e.g. stroke, transient ischaemic attack, brain haemorrhage), that has occurred at any time prior to the commencement of cover under this policy and/or prior to any trip.

You must notify **us** at the time of taking out this insurance, and at any time between the time of taking out this insurance and the start date of the trip, if any of the circumstances stated above apply.

You may be required to pay an additional premium if this insurance is extended to cover any pre-existing conditions. If circumstances change after **you** have taken out this insurance, **we** reserve the right to alter the terms of this insurance based on the changed circumstances.

Cover for these conditions will only be provided following **our** acceptance. If **you** have any queries, therefore, please do not hesitate to call the Medical Helpline on 0844 879 8378.

GEOGRAPHICAL AREAS

Area A The **United Kingdom** as defined on page 8.

Area B Europe, including all countries to the west of the Ural Mountains, countries bordering the Mediterranean, the Canary Islands, Madeira and the Azores.

Area C Worldwide, including the United States of America, Canada and the Caribbean.

Area D Australia and New Zealand.

IMPORTANT NOTES

GENERAL

- 1) This policy is only available to persons resident in the **United Kingdom**.
- 2) This policy is only valid for trips commencing in and returning to the **United Kingdom**.
3. Reasonable care/**unattended** property - **You** must exercise reasonable care to prevent illness, injury or loss or damage to **your** property, as if uninsured. There is no cover for property left **unattended** in a place to which the general public has access. There is no cover for loss of **money** which was not carried on the Insured's person unless placed in a safety deposit box or similar locked, fixed receptacle.
- 4) The cover under Section 1 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy being received providing **you** have not already taken **your** trip or made a claim.
- 5) Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.
- 6) Under some sections of cover, an excess is applicable. An excess is the first amount **you** and each person named under the Policy Schedule/ Receipt have agreed to pay towards a claim.
- 7) If **your money, valuables** or any items of **personal baggage**, are lost or stolen, **you** must notify the local police within 24 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.
- 8) Family cover applies to **you** and **your** husband/wife or partner (whether **you** and they are of the same or different sex) plus up to 4 unmarried dependent children of either of **you**, under the age of 18 years in full-time education, all permanently residing with **you**.
- 9) Single Parent Family cover applies to **you** plus up to 4 of **your** unmarried dependent children under the age of 18 years in full-time education, and permanently residing with **you**.

- 10) For Family and Single Parent Family cover, **your** unmarried dependent children are only covered when travelling with an adult insured under this policy.

For Single Trip Policies only:

- 11) If **you** are travelling within the **United Kingdom**, this policy is available to persons up to, and including, the age of 85 years. If **you** are travelling outside the **United Kingdom**, this policy is only available to persons under the age of 80 years. The age limits apply at the date of travel.
- 12) Winter Sports trips are covered for persons under 70 years of age, provided the appropriate premium has been paid.
- 13) This policy is invalid for trips exceeding 6 months.

For Annual Multi-trip Policies only:

- 14) These policies are only available to persons aged under 65 years at the date of issue.
- 15) Winter Sports trips are covered for persons under 65 years of age, provided the appropriate premium has been paid.
- 16) The maximum duration of any one trip is 45 days (Gold Cover) and 31 days (Silver Cover). Winter Sports Cover is limited to 21 days per policy year, where the appropriate additional premium has been paid for this cover.
- 17) This policy is not valid for trips taken within the **United Kingdom** unless the accommodation has been pre-booked and pre-paid for a period of three nights or more.
- 18) Couple cover only applies to **you** and **your** husband/wife or partner (whether **you** and they are of the same or different sex), permanently residing together.

DEFINITIONS

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accident, Accidental – Sudden unexpected event caused by something external and visible, which results directly and solely in loss, damage or physical bodily injury.

Act of Terrorism – An act, including but not limited to the use of force or violence and/or the threat of any person or group of persons whether acting alone, or on behalf of, or in connection with any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or any section of the public in fear.

Business Cash – Means bank notes, currency notes and coins in current use that belong to **your** employer or **you** if **you** are self employed.

Business Money – Means travellers cheques and other cheques and travel tickets all held for business purposes and belonging to **your** employer or **you** if **you** are self-employed.

Business Equipment – Means items used by **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Close Business Associate – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Curtail/Curtailment – Return early to **home** in the **United Kingdom**.

Golf Equipment – Those items that are usually worn, used or held during the participation in Golf. For example, Golf Clubs, Golf Bags, Golf Shoes.

Hazardous Pursuits – Any pursuit or activity where it is recognised there is an increased risk of injury or **accident** or can be reasonably expected to aggravate any existing infirmity (please discuss with **us** if **you** are in any doubt with full details of the activity in consideration).

Examples of '**Hazardous Pursuits**' and whether or not they are covered by this insurance are detailed on pages 24, 25 and 26.

Hijack – The unlawful seizure or wrongful exercise of control of an aircraft or conveyance which **you** are travelling in as a passenger.

Home – **Your** usual place of residence in the **United Kingdom** for no less than 6 months of the year.

Immediate Relative – Mother, father, sister, brother, wife, husband, partner

(same or different sex), daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister or fiancé(e).

Loss of Limb – Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of Sight – The complete and permanent **loss of sight** in at least one eye.

Medical Practitioner – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Money – Cash, postal and **money** orders, travel tickets, lift passes, passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

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

Permanent Total Disablement – Disablement as a result of which there is no business or occupation which **you** are able to attend to which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

Personal Accident – **Accidental** bodily injury caused solely and directly by outward violent and visible means.

Personal Baggage – Luggage, clothing, **valuables** and personal items which are owned by **you** and have been either taken or purchased on the **trip**.

The following are not included in the definition:

Animal skins, antiques, bicycles, binoculars, bonds, buggies, computer games and computer game consoles, computer or telecommunications equipment of any kind, contact or corneal lenses, coupons, diving equipment, documents of any kind, furs, ipods, marine and craft equipment, mobile phones, **money**, motor vehicles, MP3 players, musical instruments, prams, radios, sailboards or related equipment or fittings of any kind, securities, stamps, surfboards, tape recorders, television sets, travellers cheques, video equipment or DVD equipment of any kind.

Psychiatric Condition – a mental or addictive condition, including, but not limited to, alcoholism, drug addiction or eating disorder.

Public Transport – Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.

Redundancy, Redundant – **You** becoming unemployed under the Employment Protection Act. **You** must have been given a Notice of **Redundancy** and be receiving payment under the current **redundancy** payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer for at least two years;
- Any employment which is not a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where **you** had reason to believe that **you** would be made **redundant** at the time of booking **your trip**.

Single Item – Any one article, pair, set or collection.

Ski Equipment – Those items that are usually worn, used or held during the participation in Wintersports. For example, Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots.

Ski Pack – Pre-booked lift passes, hired skis, ski boots and ski school fees.

Travelling Companion – Any named person on **your** Policy Schedule/Receipt.

Trip, Trip Duration – A journey which begins when **you** leave **your home** and ends on **your** return, during the period of insurance, to either:

- (a) **your home**; or
- (b) a hospital or nursing home in the **United Kingdom**, following **your** repatriation.

Unattended – Means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man and the Channel Islands.

Valuables – Articles made of or containing gold, silver or other precious metals, jewellery, leather goods, camcorders, photographic equipment,

precious or semi-precious stones, silks, telescopes, watches, computer equipment, cameras, compact disc players, MP3 players & iPods, sunglasses, spectacles, mini-disc players.

We/Us/Our – White Horse Insurance Ireland Limited.

You/Your – Each Insured Person.

RECIPROCAL HEALTH AGREEMENTS

As **you** are a UK resident **you** are entitled to medical treatment which becomes necessary when temporarily visiting a European Union (EU) country free of charge or at a reduced cost by using the European Health Insurance Card (EHIC).

You can apply for an EHIC for **your** spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for **your** own. Application forms are available from **your** local Post Office or by calling 0845 606 2030. **You** will need to have the following information for everyone **you** are applying for:

- Name and date of birth
- NHS or national insurance (NI) number

You will need to apply for a replacement if it is lost or stolen.

Also, if **you** are travelling to Australasia there are reciprocal medical treatment arrangements for **United Kingdom** nationals. In-patient and outpatient public hospital treatment is given free of charge or at minimal cost. Should **you** be admitted to hospital then immediate contact must be made with the Emergency Assistance Service and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided

SECTION 1 – CANCELLATION

YOU ARE COVERED

Up to the amount shown in the Summary of Cover on pages 2 and 3 if **your** travel and accommodation arrangements, which have not been used and which **you** have paid for or contracted to pay for, are cancelled before **your** departure from the **United Kingdom**, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your** trip as arranged) due to:

- 1) the death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** are intending to travel or stay with, (c) an **immediate relative** of **yours** or of any person **you** are intending to travel with or (d) a **close business associate** of **yours**;
- 2) **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **your redundancy** or the **redundancy** of **your travelling companion**, provided that **you** were not aware of any impending **redundancy** at the time this policy was issued or the when the **trip** was booked.
- 4) **your home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business;
- 5) cancellation or interruption of scheduled **Public Transport** as a result of **hijack** occurring during the period of insurance.

YOU ARE NOT COVERED FOR

- 1) the excess as shown in the Schedule of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only);
- 2) claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;

- 3) anything caused directly or indirectly by:
 - a) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
 - b) prohibitive regulations by the Government of any country;
- 4) anything mentioned in the General Exclusions.

SECTION 2 – CURTAILMENT

Curtailment is only applicable if **you** return to the **United Kingdom** earlier than planned. This section includes the services of the Emergency Assistance Service (details shown on page 29) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

YOU ARE COVERED

Up to the amount shown in the Summary of Cover on pages 2 and 3 for:

1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for or contracted to be paid for before **your** departure from the **United Kingdom**, if **you**, and where appropriate a companion covered by this policy, have to **curtail your** trip and return to **your home** earlier than planned due to:

- a) the death, severe injury or serious illness of:
 - i) **you** or any person **you** are travelling with;
 - ii) an **immediate relative** of **yours** resident in the **United Kingdom**;
 - iii) a **close business associate** of **yours** resident in the **United Kingdom**.
- b) **your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.

These proportionate value of costs will be calculated from the date of return to the **United Kingdom**.

2) Reasonable additional travelling expenses incurred by **you** for returning to the **United Kingdom** (Economy Class) earlier than planned for a reason stated in benefit 1 of this section.

YOU ARE NOT COVERED FOR

- 1) the excess as shown in the Schedule of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only);
- 2) claims that are not confirmed as medically necessary by the Emergency Assistance Service and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
- 3) costs incurred in relation to pregnancy within fourteen (14) weeks before the estimated date of delivery for travel outside the **United Kingdom**, and within eight (8) weeks before the estimated date of delivery for travel within the **United Kingdom**;
- 4) additional travelling expenses incurred which are not authorised either by **us** or the Emergency Assistance Service, as detailed on page 29;
- 5) anything mentioned in the General Exclusions.

NOTE – the Emergency Assistance Service only assists early return **home** for medical reasons, not for the other reasons listed under this section of the policy.

SECTION 3 – MISSED DEPARTURE

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

YOU ARE COVERED

Up to the amount shown in the Summary of Cover on pages 2 and 3 for necessary hotel and travelling expenses incurred in reaching **your** booked

destination, if the car **you** are travelling in breaks down or is involved in an **accident**, or exceptional and unforeseeable traffic conditions or the **public transport** being used is delayed, resulting in **you** arriving too late to commence **your** booked journey from or to the **United Kingdom**.

YOU ARE NOT COVERED

- 1) the excess as shown in the Schedule of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only);
- 2) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 3) if **you** are not proceeding directly to the departure point;
- 4) unless **you** get a letter from the **public transport** provider confirming that the service did not run on time;
- 5) unless **you** get confirmation of the delay from the authority who went to the **accident** or breakdown affecting the car **you** were travelling in;
- 6) for any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy, provided the policy was issued prior to **your** travel tickets or confirmation of booking being issued;
- 7) for anything mentioned in the General Exclusions.

SECTION 4 – TRAVEL DELAY

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

YOU ARE COVERED

- 1) For a benefit of £20 (Gold Cover) or £10 (Silver Cover) for the first full 12 hours **you** are delayed and £10 for each full 12 hours **you** are delayed after that, up to a maximum of £250 (Gold Cover) or £200 (Silver Cover) (regardless of the number of incidents of delay) or
- 2) up to the amount under the cancellation section of this policy if **you** abandon the trip (on the outward journey only) after the first full 24 hours if **your** outward or return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than the periods shown above beyond the intended departure time (as specified on **your** travel ticket) as a result of:
 - a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
 - b) adverse weather conditions;
 - c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

YOU ARE NOT COVERED

- 1) the excess as shown in the Schedule of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only);
- 2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
- 3) if **you** do not obtain written confirmation from the air line, shipping, coach or train company stating the period and the reason for the delay;
- 4) for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
- 5) for anything mentioned in the General Exclusions.

NOTE – This section only applies for delays at **your** final international departure point to or from the **United Kingdom**.

SECTION 5 – PERSONAL ACCIDENT

YOU ARE COVERED FOR

The following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a **personal accident** during **your** trip which, at the end of 12 months after the date of that **accident**, is the sole cause of **your** consequent death or disability:

- 1) Death – £15,000 (Gold Cover), or £5,000 (Silver Cover);
- 2) **Loss of limb**, total and permanent **loss of sight** in one or both eyes or **permanent total disablement** – £25,000 (Gold Cover), or £10,000 (Silver Cover).

NOTE

- 1) If **you** are under 18 years of age the death benefit will be limited to funeral and other expenses up to £1,000.
- 2) If **you** are aged 70 years or over at the time of the **accident** the death benefit will be limited to funeral and other expenses up to £1,000 and the **permanent total disablement** benefit will not apply.

YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) a disease or any physical defect or illness;
- 2) an injury which existed prior to the commencement of the trip;
- 3) any claims under this section not notified to **us** within 12 months of the date of the **accident**;
- 4) anything mentioned in the General Exclusions.

SECTION 6 – MEDICAL EMERGENCY EXPENSES (not private health insurance)

If during **your** trip **you** become ill or injured

YOU ARE COVERED

Up to the amount shown in the Summary of Cover on pages 2 and 3 for costs incurred outside the **United Kingdom**:

- 1) for emergency medical and surgical treatment. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350;
- 2) a) for reasonable additional travelling expenses in returning to **your home** address in the **United Kingdom** and reasonable additional accommodation expenses (room only) up to a maximum of £100 per day beyond the number of days booked;
- b) expenses of one **immediate relative** or friend limited to a maximum of £100 per day to include accommodation, food, transport and essential telephone costs plus reasonable travel costs for return to the **United Kingdom** or to travel to be with **you** that is required on medical advice and has been authorised by **us** or the Emergency Assistance Service to remain with or to travel to **you**;
- 3) in the event of death:
 - a) for conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included) or ;
 - b) local funeral expenses abroad limited to £3,000;

NOTE – All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced. If **you** become ill or are injured **we** have the right to bring **you** back **home**, if the treating doctor and the Emergency Assistance Service doctor agree that **you** can safely travel **home**. If **you** refuse to return **home**, **we** have the right to stop cover.

YOU ARE NOT COVERED

- 1) for the excess as shown in the Schedule of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only);
- 2) for any sums which are recovered by **you** under any National Insurance Scheme or Reciprocal Health Arrangement;
- 3) for any expenses incurred for illness, injury or treatment required in consequence of:
 - a) surgery or medical treatment which in the opinion of the attending doctor and the Emergency Assistance Service doctor can be reasonably delayed until **your** return to the **United Kingdom**;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
- 4) for preventative treatment which can be delayed until **your** return to the **United Kingdom**;

- 5) if **you** have not complied with the Medical Health Requirements stated on pages 5 and 6;
- 6) for costs incurred in relation to pregnancy within fourteen (14) weeks before the estimated date of delivery for travel outside the **United Kingdom**, and within eight (8) weeks before the estimated date of delivery for travel within the **United Kingdom**;
- 7) for claims that are not confirmed as medically necessary by the attending doctor or the Emergency Assistance Service;
- 8) for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 9) for any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 10) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **us** or the Emergency Assistance Service;
- 11) for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 12) for taxi fares not considered medically necessary, and where receipts have not been provided;
- 13) for costs that arise over 12 months after a claim was first notified;
- 14) for anything mentioned in the General Exclusions.

SECTION 7 – MEDICAL INCONVENIENCE BENEFIT

YOU ARE COVERED FOR

A benefit of £15 per each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital abroad up to a maximum of £600 (Gold Cover), or £300 (Silver Cover), in addition to any eligible medical expenses incurred under Section 6 of this policy.

NOTE – Documentation must be submitted to confirm the date and time of admission and discharge.

YOU ARE NOT COVERED FOR

- 1) anything mentioned in the General Exclusions.

SECTION 8 – UNITED KINGDOM EXPENSES

This section applies to residents of England, Scotland, Wales and Northern Ireland (including the Isle of Man) travelling within those countries and to trips by residents of the Channel Islands within the Channel Islands.

YOU ARE COVERED

Up to £1,000 for the following expenses reasonably incurred during **your** trip if **you** become ill or **you** are injured:

- 1) reasonable additional accommodation expenses incurred by **you** or one relative or friend remaining with **you**, including the increased cost of **your** return travel **home** and additional travelling expenses incurred by one relative or friend travelling to or with **you**;
- 2) reasonable expenses incurred in the event of **your** death for conveyance of the body or ashes to **your home**. (The cost of burial or cremation is not included.)

YOU ARE NOT COVERED FOR

- 1) anything mentioned in the General Exclusions.

SECTION 9 – PERSONAL PROPERTY

YOU ARE COVERED FOR

1) PERSONAL BAGGAGE

Up to £1,500 (Gold Cover) or £1,000 (Silver Cover) for the value or repair of any of **your** own **personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed. If **you** were to suffer a loss, damage or theft during 15th December to 15th January only, the limits are increased to £2,000 (Gold Cover) or £1,500 Silver Cover.

The maximum **we** will pay for the following items at all times is:

- £250 (Gold Cover), or £150 (Silver Cover) for all **valuables** in total,
- £250 (Gold Cover), or £150 (Silver Cover) for any one article, pair and/or set of articles,
- £50 for replacement keys (house and/or car only).

SPECIAL NOTE:

Our liability for articles owned by **you** shall be further limited to take into account wear and tear, as follows:

Up to 1 year old – 90% of purchase price

Up to 2 years old - 70% of purchase price

Up to 3 years old - 50% of purchase price

Up to 4 years old - 30% of purchase price

Up to 5 years old - 20% of purchase price

Over 5 years old – Nil

NOTE – In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

2) DELAYED BAGGAGE

Up to £100 (Gold Cover), or £50 (Silver Cover), if **your** own **personal baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours, and up to a further £50 for each additional full 12 hours **your** own **personal baggage** is delayed after that up to a maximum of £250 (Gold Cover), or £100 (Silver Cover) in total, to wards the cost of buying replacement necessities and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

NOTE – Any amount **we** pay **you** under 2) Delayed Baggage will be refunded to **us** if **your personal baggage** proves to be permanently lost.

3) PERSONAL MONEY Up to £500 (Gold Cover), or £200 (Silver Cover), limited to £250 (Gold Cover), or £200 (Silver Cover) for cash losses, if **your** own **money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box, or whilst in securely locked accommodation under **your** control.

NOTE – If **you** are aged under 18, claims for loss of cash under Personal **Money** are limited to £100 (Gold Cover), or £50 (Silver Cover) overall.

YOU ARE NOT COVERED

1) the excess as shown in the Summary of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only); This does not apply to 2) DELAYED BAGGAGE.

2) if **you** do not exercise reasonable care for the safety and supervision of **your** property;

3) if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **personal baggage, valuables or money**;

4) for loss, destruction, damage or theft of **personal baggage, valuables or money** left **unattended** in a public place, or a place to which members of the general public have access;

5) if **your personal baggage** is lost, damaged or delayed in transit, if **you** do not:

a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,

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

6) for loss, destruction, damage or theft:

a) from confiscation or detention by customs or other officials or

- authorities;
- b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, type writers, portable telephones, computers/games consoles (including handheld consoles), and/or accessories, televisions, sports gear whilst in use, pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products;
 - c) due to wear and tear, denting or scratching, moth or vermin;
 - d) of **valuables** or personal **money** stolen from checked-in baggage;
 - e) due to breakage of bottles contained within checked-in baggage;
- 7) for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other **accident** to the vessel, aircraft or vehicle they are being carried in;
- 8) for **valuables** stolen from an **unattended** vehicle;
- 9) for **personal baggage** stolen from:
- a) an **unattended** vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and was covered so as not to be visible from outside the vehicle, and there was evidence of forcible and violent entry or,
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 8pm and 8am local time;
- 10) for any shortages due to error, omission or depreciation in value;
- 11) for any property more specifically insured or recoverable under any other source;
- 12) for the cost of replacement locks to **your home** or **your** vehicle;
- 13) for anything mentioned in the General Exclusions.

SECTION 10 – LOSS OF PASSPORT/DRIVING LICENCE EXPENSES

YOU ARE COVERED

Up to £250 (Gold Cover), or £150 (Silver Cover), for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport/driving licence, if **your** passport or driving licence is lost or stolen

YOU ARE NOT COVERED

- 1) if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
- 2) if **you** do not obtain a written police report within 24 hours of the loss;
- 3) for loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
- 4) for anything mentioned in the General Exclusions.

SECTION 11 – PERSONAL PUBLIC LIABILITY

YOU ARE COVERED

Up to a maximum of £2,000,000 (Gold Cover), or £1,000,000 (Silver Cover), for **your** legal expenses and legal liability for damages which were caused by an **accident** that happened during the trip, leading to a claim being made against **you** for:

- 1) **accidental** bodily injury to a person who is not a member of **your** family, household or employed by **you**;
- 2) loss of or damage to an y property which does not belong to, or is not in the charge or control of **you**, or any member of **your** family, household or employee;
- 3) damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

YOU ARE NOT COVERED FOR

- 1) fines imposed by a Court of Law or other relevant bodies;
- 2) anything caused directly or indirectly by:

- a) liability which **you** are responsible for, because of an agreement that was made which would not otherwise be covered by this Insurance;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - iii) the carrying out of any trade or profession;
 - iv) racing of any kind;
 - v) any deliberate act;
 - c) liability covered under any other insurance policy;
- 3) anything mentioned in the General Exclusions.

NOTE – If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party cover, as you are not covered under this insurance.

SECTION 12 – HIJACK (Gold Cover only)

YOU ARE COVERED FOR

A benefit of £50 for each full 24 hours of delay up to a maximum of £1,000 if **you** are prevented from reaching **your** scheduled destination as a result of **hijack** of the aircraft or ship in which **you** are travelling

YOU ARE NOT COVERED

- 1) if **you** do not obtain a written confirmation from the airline or shipping company stating the period and reason for the delay;
- 2) for anything mentioned in the General Exclusions.

SECTION 13 – MUGGING BENEFIT (Gold Cover only)

YOU ARE COVERED FOR

A benefit of £50 per 24 hours up to a maximum of £1,000, in addition to any medical expenses incurred under Section 6 of this policy if **you** are mugged and, as a result of **your** injuries received from the **mugging**, are admitted as an in-patient to a registered hospital abroad.

YOU ARE NOT COVERED

- 1) if **you** do not obtain a police report of the **mugging** and confirmation of **your** injuries and period of in-patient treatment from the hospital;
- 2) for anything mentioned in the General Exclusions.

SECTION 14 – CATASTROPHE (Gold Cover only)

YOU ARE COVERED

Up to £1,000 if **you** are forced to move from **your** pre-booked and pre-paid accommodation outside of the **United Kingdom** as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority, for the irrecoverable travel or accommodation costs necessarily incurred to continue with **your** prepaid trip or, if the trip cannot be continued, for **your** return to the **United Kingdom**.

YOU ARE NOT COVERED

- 1) for any expense following **your** disinclination to travel or to continue with **your** trip when official directives from the local or national authority state it is acceptable to do so;
- 2) any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services.

SECTION 15 – SKI EQUIPMENT

This section of cover is only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED

1) SKI EQUIPMENT

Up to £750 for the value or repair of **your** own **ski equipment** (after making proper allowance for wear and tear and depreciation) or hired **ski equipment**, if they are lost, stolen or damaged during **your** trip, limited to £250 for any one item.

Please note: claims for **ski equipment** will be only calculated as follows:

Up to 1 year old	90% of purchase price
Up to 2 years old	70% of purchase price
Up to 3 years old	50% of purchase price
Up to 4 years old	30% of purchase price
Up to 5 years old	20% of purchase price
Over 5 years old	Nil

2) SKI HIRE

For £15 per day up to a maximum of £300 in all for the reasonable cost of hiring replacement **ski equipment** as a result of the **accidental** loss, theft or damage of **your** own **ski equipment** during the period of Insurance.

3) DELAYED SKI EQUIPMENT

Up to £100 to wards the cost of hiring replacement **ski equipment** necessities, if **your** own **ski equipment** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

YOU ARE NOT COVERED

- 1) the excess as shown in the Schedule of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only); This applies to 1) **SKI EQUIPMENT**;
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired **ski equipment**;
- 3) if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired **ski equipment**;
- 4) if **your** own or **your** hired **ski equipment** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **your** own or **your** hired **ski equipment** stolen from:
 - a) an **unattended** vehicle unless it was in the rear boot or luggage area of the vehicle and was covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle was parked within sight of **you**), and there was evidence of forcible and violent entry;
 - b) an **unattended** vehicle (other than motorcaravans) left for any period between the hours of 8pm and 8am local time.
- 7) for anything mentioned in the General Exclusions.

SECTION 16 – SKI PACK

This section of cover is only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED

Up to £125 per week up to a maximum of £250 in all for the unused portion of **your ski pack** costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not **curtail** the trip, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED FOR

- 1) the excess as shown in the Schedule of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only);
- 2) claims that are not confirmed as medically necessary by the Emergency Assistance Service and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;
- 3) anything mentioned under **YOU ARE NOT COVERED** of Section 6 – Medical Emergency Expenses;
- 4) anything mentioned under the General Exclusions.

SECTION 17 – PISTE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

Cover is only available under this Section between 1st December to 30th April (Northern Hemisphere) and between 1st June and 30th September (Southern Hemisphere).

If there is a lack of snow in **your** resort and it closes, which prevent **you** from skiing:

YOU ARE COVERED

- 1) for a benefit of £10 per day towards the costs **you** have to pay to travel to another resort, up to a maximum of £300 or
- 2) for a benefit of £20 for each full day **you** are unable to ski up to a maximum of £300, if **your** resort stays closed and there is no other resort available,

for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your** trip.

YOU ARE NOT COVERED FOR

- 1) claims where **you** have not obtained confirmation of resort closure from the local representative;
- 2) claims where not all skiing facilities are totally closed;
- 3) claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) anything mentioned in the General Exclusions.

SECTION 18 – AVALANCHE CLOSURE

This section of cover is only applicable if the appropriate winter sports premium has been paid.

YOU ARE COVERED

Up to £150 for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

YOU ARE NOT COVERED FOR

- 1) anything mentioned under **YOU ARE NOT COVERED** of Section 3 – Missed Departure;
- 2) anything mentioned in the General Exclusions.

SECTION 19 – GOLF COVER

This section of cover is only applicable if the appropriate Golf Cover premium has been paid and cover is shown on **your** Schedule/Receipt.

Golf Equipment

YOU ARE COVERED:

We will pay **you**, up to the amount shown in the Summary of Cover on pages 2 and 3 for **accidental** loss, theft of or damage to **golf equipment** which **you** own.

YOU ARE NOT COVERED FOR

1. the excess as shown in the Schedule of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only);
2. more than £90 per **single item**, up to a maximum of £300 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;
3. **golf equipment** which is over five years old;
4. any claim for loss or theft of **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;
5. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
6. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
7. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
8. damage to, or loss or theft of **golf equipment**, which is being carried on a vehicle roof rack;
9. damage to, or loss or theft of **golf equipment**, if it has been left:
 - a. **unattended** in a place to which the public have access; or
 - b. left in an **unattended** motor vehicle; or
 - c. in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
10. any claim for damage to **golf equipment** whilst in use.

GOLF EQUIPMENT HIRE

YOU ARE COVERED

If **Your** own **golf equipment** is:

1. lost, stolen or damaged; or
2. misdirected or delayed in transit by more than 12 hours **we** will pay for the cost of hiring **you** the necessary **golf equipment** for each 24 hour period **you** are without **your** own **golf equipment**, up to the amount shown in the Summary of Cover on pages 2 and 3.

YOU ARE NOT COVERED FOR

1. the excess as shown in the Schedule of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only);
2. **golf equipment** which is over five years old;
3. any claim for loss or theft of **golf equipment** if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;
4. any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
5. claims arising from delay, detention, seizure, or
6. confiscation by Customs or other officials;
7. claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
8. damage to, or loss or theft of **golf equipment**, which is being carried

on a vehicle roof rack;

9. damage to, or loss or theft of **golf equipment**, if it has been left:
 - a. **unattended** in a place to which the public have access; or
 - b. left in an **unattended** motor vehicle; or
 - c. in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
10. any claim for damage to **golf equipment** whilst in use.

NON REFUNDABLE GOLFING FEES

YOU ARE COVERED FOR

We will pay **you**, up to the amount shown in the Summary of Cover on pages 2 and 3, the proportionate value of any non refundable:

1. pre-paid green fees; or
2. **golf equipment** hire fees; or
3. tuition fees

Which are not used due to:

- a. **you** being involved in an **accident**; or
- b. **your** sickness; or
- c. the loss or theft of documentation which prevents **you** from participating in the pre-paid golfing activity.

YOU ARE NOT COVERED FOR

1. if **you** have not complied with the Medical Health Requirements stated on pages 5 and 6
2. for claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming **your** inability to play golf;
3. for any claim for loss or theft of **your** documents if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;
4. for any claim, if the loss or theft of **your** documents occurs during a journey or whilst in the custody of an airline or other carrier, and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR).

HOLE IN ONE

YOU ARE COVERED FOR

For up to £100 if **you** complete a “hole in one” (i.e. a hole in one stroke gross) during an organised game on any golf course.

Note – this benefit will only be payable once in any one round.

YOU ARE NOT COVERED:

- a. If you do not produce written confirmation from the secretary of the golf club stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed.
- b. For anything mentioned in the General Exclusions.

SECTION 20 - WEDDING COVER

This Section of cover is only applicable if the appropriate premium has been paid and is shown on **your** schedule. The following section of cover will not apply to trips within the **United Kingdom**.

Important Note

All conditions and exclusions included within Section 9 – Personal Property also apply to this section.

Special definitions applying Wedding Cover:

Wedding attire means dress, suit, shirt, shoes, hat, tie bought specifically for the occasion, and makeup, hair styling and flowers paid for or bought for the occasion.

Insured couple means the two individuals who are insured under this policy

and are due to be married during the period of the trip.

YOU ARE COVERED FOR

- a) the cost of repair if economical, or otherwise the cost of a replacement wedding ring as new, less deductions for wear, tear or depreciation, if **your** wedding ring is lost, damaged or stolen during the period of the trip up to a maximum of £250 in respect of each insured person.
- b) the cost of repair if economical, or otherwise the cost of replacement wedding gifts as new, less deductions for wear, tear or depreciation, if **your** wedding gifts taken or acquired during **your** trip are lost, damaged or stolen during the period of the trip up to a maximum of £1,000 in respect of each **insured couple**.
- c) the cost of repair if economical, the hire if available or otherwise the cost of similar replacement **wedding attire** as new, less deductions for wear, tear or depreciation, if **your wedding attire** that is to be worn specifically by **you** on **your** wedding day is lost, damaged or stolen during the period of the trip up to a maximum of £1,500 in respect of each **insured couple**.
- d) reasonable additional costs **you** incur to reprint the photographs or retake the video recordings, if the professional photographer who was pre-booked to take the photographs or video recordings on **your** wedding day, is unable to fulfil such obligations due to illness, injury or unavoidable and unforeseen transport problems or if the photographs or video recordings of the wedding day taken by a professional photographer are lost, damaged or stolen during the period of the trip up to a maximum of £750 in respect of each **insured couple**.

YOU ARE NOT COVERED FOR

- 1) any exclusions listed under Section 9;
- 2) anything mentioned in the General Exclusions.

SECTION 21 – LEGAL EXPENSES

YOU ARE COVERED

Up to £50,000 (Gold Cover), or £25,000 (Silver Cover), for legal expenses incurred by **you** or **your** representative in the pursuit of compensation and/or damages against a third party arising from or out of **your** personal injury or death as a direct result of an **accident**.

Provided that **we** shall have complete control over the legal proceedings and the appointment and control of any legal representative.

YOU ARE NOT COVERED FOR

- 1) anything specifically excluded from cover as detailed in the General Exclusions section of this policy;
- 2) legal expenses incurred prior to the granting of support by **us**;
- 3) any claim reported more than 90 days after the start of the event giving rise to such a claim;
- 4) any claim where, in **our** opinion, there is insufficient prospect of success in obtaining a reasonable benefit;
- 5) damages or fines **you** have to pay;
- 6) claims arising from a journey solely within the **United Kingdom**;
- 7) any claim arising from **your** business or professional activities;
- 8) claims incurred for any legal costs pursuant to a legal action against a travel agent, tour operator, carrier, **us**, the claims handler or the Emergency Assistance Service.

SECTION 22 – BUSINESS COVER

This section of cover is only applicable if the appropriate Business Cover premium has been paid and cover is shown on **your** Schedule/Receipt.

BUSINESS EQUIPMENT

YOU ARE COVERED FOR

a) Business equipment

We will pay, up to the amount shown in the Summary of Cover on pages 2 and 3, for **accidental** loss, theft of or damage to **your business equipment**.

Following this **accidental** loss, theft or damage to **your business equipment**, the **Insurer** will also pay for any emergency courier expenses **you** have incurred, in obtaining any **business equipment**, which is essential to **your** intended business itinerary, up to the amount shown in the Summary of Cover on pages 2 and 3.

b) Business equipment delay

We will pay for the hire or purchase of essential items, up to the amount shown in the Summary of Cover on pages 2 and 3, if **your business equipment** is delayed or lost in transit on **your** outward journey for more than 24 hours.

YOU ARE NOT COVERED FOR

1. the excess as shown in the Schedule of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only);
2. more than £90 per **single item**, up to a maximum of £300 in total for any one claim, if **you** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;
3. claims for theft of **your business equipment**, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;
4. any claim if the loss, damage or theft occurs during a journey and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
5. wear, tear, or depreciation;
6. loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
7. damage caused by the leakage of powder or liquid carried with **your business equipment**;
8. any breakage of fragile articles, unless the breakage is caused by fire or an **accident** involving the vehicle in which **you** are being carried;
9. damage to, or loss or theft of **your business equipment**, if it has been left/located;
 - a. **unattended**, in a place to which the public have access; or
 - b. in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
 - c. in an **unattended** motor vehicle; or
 - d. in checked-in luggage;
10. loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
11. any claim for **business equipment** delay, if **you** cannot supply receipts for the essential items purchased and written confirmation from the carrier as to the length of delay.

BUSINESS EQUIPMENT HIRE

YOU ARE COVERED FOR

If **your business equipment** is:

1. lost, stolen or damaged; or
2. misdirected or delayed in transit by more than 24 hours **we** will pay for the cost of hiring **you** the necessary **business equipment** for each 24 hour period **you** are without **your business equipment**, up to the amount shown in the Summary of Cover on pages 2 and 3.

YOU ARE NOT COVERED FOR

1. any claim for loss or theft of **your own business equipment** if **you**

have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;

2. any claim, if the loss or theft of **your own business equipment** occurs during a journey and **you** have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);

3. claims arising from **your own business equipment** being delayed, detained, seized or confiscated by Customs or other officials;

4. claims following loss or theft of, or damage to **your own business equipment** whilst being shipped as freight or under a Bill of Lading;

5. damage to, or loss or theft of **your own business equipment**, which is being carried on a vehicle roof rack;

6. damage to, or loss or theft of **your own business equipment**, if it has been left/located:

- a. **unattended** in a place to which the public have access; or
- b. in an **unattended** motor vehicle; or
- c. in the custody of a person who does not have an official responsibility for the safekeeping of the property; or
- d. in checked-in luggage

BUSINESS MONEY

YOU ARE COVERED FOR

We will pay for the loss or theft of **your business money** and **business cash** during **your trip**, up to the amount shown in the Summary of Cover on pages 2 and 3.

YOU ARE NOT COVERED FOR

1. the excess as shown in the Schedule of Cover on pages 2 and 3 of this policy, unless the excess waiver premium has been paid (Gold Cover only);

2. any loss or theft, if **you** have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number;

3. any loss, if **you** have not taken reasonable steps to prevent a loss happening;

4. loss or theft that is:

- a. not on **your** person; or
- b. not deposited in a safe, safety deposit box or similar locked fixed container in **your trip** accommodation;

5. loss or theft of **business money** or **business cash** that does not belong to:

- a. **your** employer; or
- b. **you**, if **you** are self employed;

6. loss or theft of travellers cheques, if the issuer provides a replacement service;

7. depreciation in value, currency changes or shortage caused by any error or omission;

8. loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials.

HAZARDOUS PURSUITS

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions
<p>Aerobics Badminton Baseball Basketball Beach Games Boogie Boarding Bowls Cricket Croquet Curling Cycling (no racing) Fell Walking Fishing Golf Hiking under 4000m Ice Skating Jogging Manual Work at ground level involving no machinery Marathon running Motorcycles under 125cc* providing you have held a motorcycle licence for at least 3 years and are conviction free and are wearing a helmet Mountain Biking on recognised routes Netball Non-manual work (including professional administrative or clerical duties only) Orienteering (no climbing) Racquetball Rambling Rounders Roller blading Roller skating Rowing Running (sprint/long distance) Sailing (within territorial waters) SCUBA Diving (down to 30m accompanied by a qualified diver or instructor) Snorkelling Softball Squash Surfing Swimming Table Tennis Tennis Ten Pin Bowling Track events Volleyball Walking Water Polo Yoga</p>	<p>Abseiling Archery Banana Boating Black Water Rafting Bungee Jumping Canoeing/Kayaking – no white water Clay Pigeon Shooting Fencing Flotilla Sailing (with professional leader) Go Karting Gymnastics Hiking between 4000m and 6000m Horse Riding (no jumping) Hot Air Ballooning Indoor Rock Climbing (with belays) Jet Biking Jet Skiing Paint Balling Parascending over water Passenger on a ski-doo Passenger on a snow mobile Pony Trekking River Tubing (no white water) Shooting (not Big Game)* Sleigh riding as a passenger Swimming with Dolphins Trampolining Water Skiing (no jumping) White Water Rafting Windsurfing Ziplining/Zipwiring Zorbing</p>

*No personal liability cover will be provided whilst participating in these specific activities noted above

HAZARDOUS PURSUITS continued**NOT Covered**

Base Jumping	Mountaineering
Big Game Hunting	Organised Team Sports
BMX Stunt Riding	Parachuting
Bouldering	Paragliding
Boxing	Parascending over land Polo
Canyoning	Professional / Semi Professional Sports
Caving / Pot Holing	Quad Biking
Coasterring	Rock Climbing
Cycle Racing	Sailing outside territorial waters
Flying except as a fare paying passenger	Scuba Diving below 30m
Free / High Diving	Shark Diving
Gliding	Street Hockey
Hang Gliding	Water Ski Jumping
Hiking above 6000m	Weightlifting
Horse Jumping / Hunting	Wrestling
Judo / Karate / Martial Arts	
Kite Surfing	
Lacrosse	
Microlighting	
Motorcycling on motorcycles greater than 125cc	

Winter Sports (other than curling or ice skating) are excluded unless an additional premium has been paid and accepted. Winter Sports cover is only available under Single Trip policies for persons under 70 years of age at the date of travel, and under Annual Multi-trip policies for persons under 65 years of age at the date of policy issue. Where Winter Sports cover has been purchased you are covered for up to 21 days on an Annual Multi-trip policy, or for the dates stated on your Single Trip Winter Sports schedule. The following activities are covered:

On piste skiing or snowboarding on piste

Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor

Cross country skiing on recognised routes and with a guide

Ski racing arranged by a ski schools for their pupils

Sledging

Examples of Winter Sports activities not covered are:

Bobsleighting

Use of Skeletons

Heli skiing

Ski Acrobatics

Ice Hockey

Ski Jumping

Luging

If there are any activities that you intend to participate in that are not listed above, please discuss us if you wish to confirm whether cover is provided.

CLAIMS SETTLEMENT CONDITIONS APPLYING TO THIS SECTION NOTIFICATION

You must inform **us** by filling in a claim form within 45 days of the commencement of the event giving rise to the claim. **You** must give **us** a full and truthful account of the details of **your** claim. Until **you** have told **us** about the claim and **we** has given **our** agreement, **we** will not be responsible for any legal expenses.

SELECTION OF THE APPOINTED REPRESENTATIVE

Outside the European Union, **we** have complete control over the legal proceedings and the selection, appointment and control of any appointed representatives.

CO-OPERATION

We must be able to contact the appointed representative. **You** and the appointed representative must co-operate with **us** and tell **us** about developments concerning **your** case. **We** must be able to have access to the appointed representative's files if **we** request this.

SETTLEMENT

You must tell **us** if an offer is made to settle the legal proceedings. **You** must not negotiate or agree to settle the dispute without having **our** agreement beforehand. If **you** do not accept a reasonable offer, **we** may not continue to support **your** claim.

PAYMENT OF BILLS

You must send **us** all bills for the appointed representative's legal expenses as soon as **you** receive them. **You** must confirm to **us** that any charges **you** have to pay are acceptable and that **we** may pay the bill for **you**.

RECOVERY

You and **your** appointed representative must take every step to recover legal expenses. If **we** pay legal expenses up to the maximum for any one claim and **you** pay more legal expenses to end **your** case, **we** and **you** will share any legal expenses that are recovered. **We** and **you** will each receive the same percentage as was paid.

CLAIMS EVIDENCE

We will require the following evidence:

- a doctor's certificate in respect of **accidental** personal injury or death certificate in respect of **accidental** death;
- any independent witness statements;
- any available supporting documentary evidence (including photographs if possible).

GENERAL EXCLUSIONS

YOU ARE NOT COVERED FOR

Anything directly or indirectly caused by:

- 1) **your** suicide or attempted suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, self-exposure to needless risk (unless **you** are trying to save someone's life);
- 2) **you** being diagnosed as suffering from anxiety or depression or any **psychiatric condition** before **you** apply for insurance;
- 3) **your** participation in **hazardous pursuits** unless included as detailed on page 24 of the policy, or otherwise agreed by **us** in writing;
- 4) air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
- 5) air travel within 24 hours of scuba diving;
- 6) bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- 7) losses that are not directly associated with the incident that caused **you** to claim. For example, loss of earnings due to being unable to return to work following injury or illness happening while on a trip, or the cost of replacing locks in the event that bags are lost while on a trip;
- 8) a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power; or
b) any **act of terrorism**;
an **act of terrorism** means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
- c) any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a) and/or b) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a) and/or b) above;

you are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect;

Exclusion 8b) will not apply to Section 5 – **Personal Accident**, Section 6 – Medical Emergency Expenses, Section 7 – Medical Inconvenience Benefit, and Section 12 – **Hijack**.

- 9) loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:
 - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 - b) the radioactive, toxic, explosive or other dangerous proper ties of nuclear machinery or any part of it;
 - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- 10) the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 11) **your** manual work or hazardous occupation of any kind (this does not apply to Section 1 – Cancellation);

- 12) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
- 13) failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 5 – **Personal Accident**, Section 6 – Medical Emergency Expenses and Section 7 – Medical Inconvenience Benefit);
- 14) **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel;
- 15) Any circumstances known to **you** prior to the date this insurance policy was purchased or the date of booking **your** trip (whichever date is earlier).
- 16) **Your** failure to take **your** prescribed medication.

CONDITIONS

1. No payment will be made under Sections 1, 2, 5, 6, 7, 8, 13 or 16 without appropriate medical certification.
2. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
6. The original validation certificate must be produced before any claim is paid.
7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
9. **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.
10. It is a condition of this insurance that all material facts have been disclosed to **us**, failure to do so may invalidate this insurance leaving **you** with no right to make a claim.
11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.
12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

WHAT TO DO IF YOU WISH TO MAKE A CLAIM

Please telephone the White Horse Administration Services Limited Claims Department on Tel: 0844 879 8315

Please note that it is a condition of **your** policy that **you** notify **us** of **your** intention to make a claim within 45 days of **your** return date.

Our postal address is:

White Horse Administration Services Limited Claims Department
PO Box 5633
Walsall
WS6 9BB

When **you** contact **us** please ensure that **you** have the following information available to **you** as **we** will require it to process **your** claim:

- Master policy reference of WHIIL/CO-OPGROUP/01/2011
 - **Your** policy number
 - Date of purchase of **your** policy
- Country and resort **you** visited or intended to visit
 - Actual or intended travel dates
 - Incident date
- Brief circumstances of **your** claim
 - Value of **your** claim

Please note that **your** claim may be delayed if **you** are unable to advise **us** on the above information.

24 HOUR EMERGENCY ASSISTANCE SERVICE

IMPORTANT – please quote reference WHIIL/CO-OPGROUP/01/2011 and **your** Validation Certificate or Client Receipt Number.

The Emergency Assistance Service provides immediate help in the event of **your** illness or injury arising outside the **United Kingdom** – they provide 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone.

Should a serious medical problem arise **you** must contact the Emergency Assistance Service immediately.

**Emergency telephone number: UK +44 (0)844 879 8316
or +44 (0)208 763 4935.**

You are responsible in advising **your** attending doctor to seek prior approval for any treatment except in extreme circumstances where a request for prior approval would delay surgery in a life threatening situation or medical crisis. Failure to contact the Emergency Assistance Service may limit the benefits payable, or in certain circumstances, cover will not be provided.

When **you** call upon the services of the Emergency Assistance Service it is a condition of the service that the Emergency Assistance Service shall solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem. The service includes, where necessary:

1. Multi-lingual assistance with hospitals and doctors.
2. Repatriation arrangements and necessary escorts by a medical attendant.
3. Travel arrangements for other members of **your** party or next-of-kin.
4. On arrival in the **United Kingdom**, an ambulance service to hospital or **home**.

*Please note: **we** are not responsible for the availability, quality or results of any medical treatment received by **you**. Also, this emergency service should not be used for casual enquiries.*

COMPLAINTS PROCEDURE

Should **you** have any query or complaint regarding **your** insurance or in the way **your** claim has been dealt with, in the first instance please contact White Horse Administration Services Limited. If after doing this you remain unsatisfied, please write to: General Manager, White Horse Insurance Ireland Limited, Bay 89.2, Shannon Freezone, Shannon, Co. Clare, Republic of Ireland.

Please quote master policy reference: CO-OPGROUP/POLICY/JN/NOV10

WHAT TO DO IF YOU ARE STILL NOT SATISFIED

If **you** are not satisfied with **our** decision after following the above procedure, **you** may then write to the Financial Services Ombudsman's Bureau, Third Floor, Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland.

Alternatively, they can be contacted by telephone: 00353 (1)6620 899 or by fax 00353 (1)6620 890.

Please quote master policy reference: CO-OPGROUP/POLICY/JN/NOV10

Please note the Ombudsman will not consider **your** case until **you** have followed the complaints procedure, as outlined above. Please quote **your** **policy** number and **your** claim number in all **your** correspondence to all parties involved with this procedure.

YOUR RIGHTS

We must accept the Ombudsman's final decision, but **you** are not bound by it and may take further action if **you** wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of **our** complaints procedure. However the Financial Services Ombudsman's Bureau will not adjudicate on any cases where litigation has commenced.

CO-OPGROUP/POLICY/JN/NOV10

