

A vibrant photograph of a tropical beach scene. Two large palm trees with lush green fronds lean diagonally across the frame from the top left towards the bottom right. The background shows a clear blue sky with a few wispy clouds, a turquoise ocean, and a white sandy beach. The shadows of the palm trees are cast onto the sand in the foreground.

**Your  
travel  
insurance  
policy  
document**

Available to residents of the United Kingdom only. Valid for bookings made and policies issued up to 30th September 2009. All travel to be completed by 30th September 2010.

# 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:

- FirstAssist Insurance Services 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 FirstAssist (which may include other companies within the FirstAssist Group) or **our** agents. **Your** information will also be shared with the underwriter of **our** insurance products.

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 FirstAssist 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.

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**SUMMARY OF COVER  
(per person)**

**GOLD COVER**

Section of Cover	Sum Insured	Excess
1 Cancellation	Up to £5,000	Nil
2 Curtailment	Up to £5,000	Nil
3 Missed Departure	Up to £1,000	Nil
4 Travel Delay	Up to £250/£10,000	Nil
5 Personal Accident	Up to £25,000	Nil
6 Medical Emergency Expenses	Up to £10,000,000	Nil
7 Medical Inconvenience Benefit	Up to £600	Nil
8 United Kingdom Expenses	Up to £1,000	Nil
9 Personal Property Personal Baggage Single Article Limit Valuables Limit Sunglasses Delayed Baggage – 12 to 24 hours – 24 to 36 hours – 36 to 48 hours – over 48 hours Personal Money	Up to £1,500 £250 £250 £75 £100 £150 £200 £250 Up to £500 (Cash limited to £250)	Nil Nil Nil Nil Nil Nil Nil Nil Nil Nil
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 Single Article Limit Ski Hire Delayed Ski Equipment	Up to £750 £250 Up to £300 Up to £100	Nil
16 Ski Pack	Up to £250	Nil
17 Piste Closure	Up to £300	Nil
18 Avalanche	Up to £150	Nil
19 Golf Cover	Up to £1,000	Nil
20 Weddings Cover	Up to £1,500	Nil
21 Legal Expenses	Up to £50,000	Nil

**PLEASE NOTE:**

**The Medical Health Requirements are detailed on Pages 6 and 7. If you have any queries, please contact your Representative of The Co-operative Travel, or call the Medical Helpline on 0871 221 4020.**

**SUMMARY OF COVER  
(per person)**
**SILVER COVER**

Section of Cover	Sum Insured	Excess
1 Cancellation	Up to £1,000	£75 (£15 for Loss of Deposit)
2 Curtailment	Up to £1,000	£75
3 Missed Departure	Up to £500	£75
4 Travel Delay	Up to £200/£1,000	£75 (Abandonment only)
5 Personal Accident	Up to £10,000	Nil
6 Medical Emergency Expenses	Up to £1,000,000	£75
7 Medical Inconvenience Benefit	Up to £300	Nil
8 United Kingdom Expenses	Up to £1,000	Nil
9 Personal Property Personal Baggage Single Article Limit Valuables Limit Delayed Baggage – 12 to 24 hours – 12 to 24 hours – 36 to 48 hours – over 48 hours Personal Money	Up to £1,000 £150 £150 £50 £100 – – Up to £200 (Cash limited to £150)	£75 £75 £75 Nil Nil – – £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 Castrophe	No Cover	–
15 Ski Equipment Single Article Limit Ski Hire Delayed Ski Equipment	Up to £750 £150 Up to 300 Up to £100	£75 £75 Nil 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 Weddings Cover	Up to £1,500	£75
21 Legal Expenses	Up to £25,000	Nil

**PLEASE NOTE:**

**The Medical Health Requirements are detailed on Pages 6 and 7. If you have any queries, please contact your Representative of The Co-operative Travel, or call the Medical Helpline on 0871 221 4020.**

## WHAT TO DO IF YOU WISH TO MAKE A CLAIM

If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below, quoting The Co-operative Travel, the number shown on **your** Validation Certificate or Client Receipt and which section of the policy **you** are claiming under.

### FOR SECTIONS 2 TO 20

#### **The Co-operative Travel Claims Department c/o Preferential Administration Services**

6th Floor, Central House, Clifftown Road, Southend-on-Sea, Essex SS1 1AB

Telephone: 0871 221 0393 (calls may be monitored or recorded for quality purposes) Fax: 01702 351957 Email pas@preferential.co.uk

**Please quote scheme number T500**

### FOR SECTION 21 – LEGAL EXPENSES

#### **FirstAssist Insurance Services Limited**

Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU.

Telephone: 020 8652 1313

## 24 HOUR MEDICAL EMERGENCY SERVICE OPERATED BY FIRSTASSIST

**IMPORTANT** – please quote The Co-operative Travel and **your** Validation Certificate or Client Receipt Number.

FirstAssist 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, or fax.

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

**Emergency telephone number: UK (+44) (0) 20 8763 3133**

**Fax: UK (+44) (0) 20 8763 3035**

**Email: international.ops@firstassist.co.uk**

**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 FirstAssist Emergency Service may limit the benefits payable, or in certain circumstances, cover will not be provided.

When **you** call upon the services of FirstAssist Emergency Service it is a condition of the service that FirstAssist Emergency 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.*

## 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 6 and 7.
- **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, unless otherwise stated in the policy.
- **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 27.
- **“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 8, 23, 24 and 25.
- **DATE CHANGE EXCLUSION:** Changes in dates, and particularly the change of century, could see widespread failures of computer and other systems containing computer chips, which depend on date-related information in order to work properly. Certain sections of **your** policy excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date. Please see page 26.
- **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 The Co-operative Travel 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 THE CO-OPERATIVE TRAVEL

## 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. The Co-op Travel 04 2008**. 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.

This travel insurance scheme has been arranged by Preferential Insurance Services Limited for The Freedom Travel Group Limited and The Co-operative Travel.

The insurance policy is arranged by FirstAssist Insurance Services Limited for Great Lakes Reinsurance (UK) PLC (the Insurer) and it is administered by The Co-operative Travel.

**FirstAssist Insurance Services Limited.** Registered in England and Wales No. 04617110. Registered Office: Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. Authorised and regulated by the Financial Services Authority, under reference 310671.

**Great Lakes Reinsurance (UK) PLC.** Registered in England and Wales No. 2189462. Registered Office at Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Authorised and regulated by the Financial Services Authority under reference 202715.

## PERIOD OF INSURANCE

**This Policy is only valid for bookings made and policies issued up to and including the 30th September 2009. Travel must be completed by 30th September 2010.**

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 5.

**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

**You are not covered if at the time of taking out this insurance, as far as the persons insured are aware, any person on whom this insurance may depend:**

- 1) is aware of any medical condition or set of circumstances, which could reasonably be expected to give rise to a claim;**
- 2) has during the 24 month period prior to taking out this insurance suffered from any chronic and/or recurring illness which has necessitated consultation or treatment (including the taking of medication) unless declared and accepted by us;**
- 3) is receiving or is on a waiting list for in-patient treatment in a hospital or nursing home;**
- 4) is waiting for the results of tests or investigations for a medical condition;**
- 5) has been diagnosed as having a terminal illness;**
- 6) is travelling against the advice of a medical practitioner or in order to get medical treatment.**
- 7) has been diagnosed as suffering from anxiety or depression or any psychiatric condition before applying for insurance. Please see General Exclusion 2) on page 25.**

**You must notify your Representative of The Co-operative Travel 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 contact your Representative of The Co-operative Travel or call the Medical Helpline on 0871 221 4020.**

## **GEOGRAPHICAL AREAS**

Area 1/A The **United Kingdom** and Republic of Ireland.

Area 2/B Europe, including all countries to the west of the Ural Mountains, countries bordering the Mediterranean, the Canary Islands, Madeira and the Azores.

Area 3/C Worldwide, including the United States of America, Canada and the Caribbean.

Area 4/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) 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.
- 4) Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.
- 5) Under some sections, if **you** select Silver Cover, there is an amount deducted (an excess) per incident, which applies to each person involved in an incident.
- 6) 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.
- 7) This policy is only available to persons aged 79 years and under travelling outside the **United Kingdom**.
- 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) Winter Sports trips are covered for persons under 70 years of age, provided the appropriate premium has been paid.
- 12) This policy is invalid for trips exceeding 6 months.
- 13) If **you** are travelling within the United Kingdom this policy is available to persons up to, and including, the age of 85 years.

## For Annual Multi-trip Policies only:

14) Winter Sports trips are covered for persons under 65 years of age, provided the appropriate premium has been paid.

15) 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.

16) This policy is not valid for trips taken within the **United Kingdom** unless the accommodation has been pre-booked for a period of three nights or more.

17) 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:

**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**.

**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 **your** Representative of The Co-operative Travel 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 23, 24 and 25.

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

**Home** – **Your** residential address in the **United Kingdom**.

**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 fiancè(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** – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

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

**Ski Equipment** – Skis (including bindings), ski boots, ski poles and snowboards.

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

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

**Valuables** – Watches, furs, jewellery, photographic equipment, video equipment, camcorders and accessories, audio equipment, and all photographic/digital/audio/video media.

**We/Us/Our** – FirstAssist Insurance Services Limited which administer the insurance on behalf of Great Lakes Reinsurance (UK) PLC (the Insurer).

**You/Your** – Each Insured Person.

## RECIPROCAL HEALTH AGREEMENTS

If **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 out-patient 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 FirstAssist Emergency 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 any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued;
- 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 first £75 of each and every incident per each insured person involved in the incident (£15 for loss of deposit claims only) under Silver Cover, unless the excess waiver premium has been paid;
- 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 FirstAssist Emergency Service (details shown on page 4) 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 first £75 of each and every incident per each insured person involved in the incident under Silver Cover, unless the excess waiver premium has been paid;
- 2) claims that are not confirmed as medically necessary by FirstAssist Emergency Service and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
- 3) 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**;
- 4) additional travelling expenses incurred which are not authorised either by **us** or FirstAssist Emergency Service, as detailed on page 4;
- 5) anything mentioned in the General Exclusions.

**NOTE** – FirstAssist Emergency 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 first £75 of each and every incident per each insured person involved in the incident under Silver Cover, unless the excess waiver premium has been paid.
- 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 first £75 of each and every incident per each insured person involved in the incident under Silver Cover, unless the excess waiver premium has been paid (this is only applicable if **you** abandon the trip);
- 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 airline, 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)

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

Before a claim for emergency expenses can be submitted under this section, **you** must contact the FirstAssist Emergency Service. Please refer to page 4.

If during **your** trip **you** become ill or are 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 FirstAssist Emergency 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 FirstAssist Emergency 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) the first £75 of each and every incident per each insured person involved in the incident under Silver Cover, unless the excess waiver premium has been paid.
- 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 FirstAssist Emergency 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 6 and 7;
- 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 FirstAssist Emergency 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 Insurers or FirstAssist Emergency 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 telephone expenses;
- 14) for costs that arise over 12 months after a claim was first notified;
- 15) for anything mentioned in the General Exclusions.

## SECTION 7 – MEDICAL INCONVENIENCE BENEFIT

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

### 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** anything mentioned in the General Exclusions.

## SECTION 8 – UNITED KINGDOM EXPENSES

### 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** 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), extended to £2,000 (Gold Cover), or £1,500 (Silver Cover) as a Christmas special, for the period 15 December to 15 January only, 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 (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items 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,
- £75 for all sunglasses/prescription sunglasses (Gold Cover only),
- £50 for replacement keys (house and/or car only).

**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, towards 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 first £75 of each and every incident per each insured person involved in the incident under Silver Cover, unless the excess waiver premium has been paid.

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, typewriters, 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** left as 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;
- 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 any 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 owned **ski equipment** will only be calculated as follows:

Up to 12 months old	85% of purchase price
Up to 24 months old	65% of purchase price
Up to 36 months old	45% of purchase price
Up to 48 months old	30% of purchase price
Up to 60 months old	20% of purchase price
Over 60 months old	0%

#### 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 towards 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 first £75 of each and every incident per each insured person involved in the incident under Silver and Bronze Covers, unless the excess waiver premium has been paid.
- 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.
- 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

- 1) the first £75 of each and every incident per each insured person involved in the incident under Silver and Bronze Covers, unless the excess waiver premium has been paid.
- 2) for claims that are not confirmed as medically necessary by First Assist Emergency 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) for anything mentioned under **YOU ARE NOT COVERED** of Section 6 – Medical Emergency Expenses;
- 4) for 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

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

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

## SECTION 19 – GOLF COVER

This Section of cover is only applicable if the appropriate premium has been paid and is shown on **your** schedule.

### Important Note

All conditions and exclusions included within, Section 1 – Cancellation, Section 2 – Curtailment, Section 4 – Travel Delay, Section 6 - Medical Emergency Expenses, and Section 9 – Personal Property also apply to this section.

Special definition applying to Golf Cover:

**Golf clubs** means a complete set of clubs normally carried in a golf bag, regardless of whether purchased as a set or individually.

### A. Cancellation and Curtailment

#### YOU ARE COVERED:

In addition to cancelled travel and accommodation, **we** will pay up to £200 for pre-booked green fees, which are not refundable. Cover under Section 2 is extended to include cancellation cover when an injury or illness prevents the insured person from playing golf, where arrangements have been pre-booked. In addition to a proportional payment for unused travel and accommodation, **we** will pay up to £200 for pre-booked green fees. Cover under Section 2 is extended to include **curtailment** when an injury or illness prevents the insured person from playing golf, when playing arrangements had been pre-booked.

Please note that in the event of cancelling or curtailing **your** trip as a result of **your** bodily injury or illness, confirmation must be obtained from a **medical practitioner** in that country which **your** bodily injury or illness prevented **you** from playing golf.

#### YOU ARE NOT COVERED:

- 1) the first £75 of each and every incident per each insured person involved in the incident under Silver and Bronze Covers, unless the excess waiver premium has been paid.
- 2) for any exclusions listed under Sections 1 and 2;
- 3) for anything mentioned in the General Exclusions.

### B. Travel Delay

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

#### YOU ARE COVERED:

If there is a delay in the outward or return flights, sea crossing, coach or train departure in which **you** are booked to make **your** trip, and **you** are delayed for at least 12 hours **we** will pay up to £200 for non-refundable pre-paid green fees **you** are unable to use as a direct result of the delay, under Section 4 – Travel Delay.

#### YOU ARE NOT COVERED:

- 1) for trips taken solely within the **United Kingdom**;
- 2) for any exclusions listed under Section 4;
- 3) for anything mentioned in the General Exclusions.

### C. Medical Emergency Expenses

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

#### YOU ARE COVERED:

If **we** pay **you** for the cost of, or expenses relating to emergency medical treatment given or prescribed by a **medical practitioner** following **your** bodily injury or illness outside the **United Kingdom**, **we** will pay up to £200 for non-refundable pre-paid green fees **you** are unable to use as a direct result of **your** bodily injury or illness, under Section 6 - Medical Emergency Expenses.

#### YOU ARE NOT COVERED:

- 1) the first £75 of each and every incident per each insured person involved in the incident under Silver and Bronze Covers, unless the excess waiver premium has been paid.
- 2) for trips taken solely within the **United Kingdom**;
- 3) for any exclusions listed under Section 6;
- 4) for anything mentioned in the General Exclusions.

### D. Personal Property

#### YOU ARE COVERED:

Up to £1,000 in respect of each insured person if during **your** trip **your golf clubs** are lost, damaged or stolen and not recovered. Up to £35 per day (to a maximum of £250 in total) for the reasonable cost of hiring replacement **golf clubs** when **your** own equipment is lost, damaged or stolen.

#### YOU ARE NOT COVERED:

- 1) the first £75 of each and every incident per each insured person involved in the incident under Silver and Bronze Covers, unless the excess waiver premium has been paid.
- 2) for any exclusions listed under Section 9;
- 3) for anything mentioned in the General Exclusions.

### E. Hole in One

#### YOU ARE COVERED:

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:

- 1) 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.
- 2) 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:

- a) for 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) for 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) for 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) for 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:

- 1) for any exclusions listed under Section 9;
- 2) for 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) legal expenses incurred in relation to a dispute between **you** and **us** or FirstAssist other than as detailed under the Arbitration clause below;

## CLAIMS SETTLEMENT CONDITIONS APPLYING TO THIS SECTION NOTIFICATION

**You** must inform **us** by filling in a claim form within 90 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.

## ARBITRATION

If there is a dispute between **you** and **us** about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister whom **you** and **we** agree to. If **we** cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation) will choose the arbitrator. The side that loses the arbitration will pay the costs of the arbitration. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If **you** lose or are asked to pay a share of the costs, those costs will not be covered under this policy.

## 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).

## HAZARDOUS PURSUITS

Covered	Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions
Aerobics Badminton Baseball Basketball Boogie Boarding Bowls Cricket Croquet Curling Cycling (no racing) Fell Walking Fishing Golf Ice Skating Jogging Manual Work at ground level involving no machinery Marathon running Mountain Biking on recognised routes Rambling Rounders 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 Volleyball Walking Water Polo	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 under 6,000m Horse Riding (no jumping) Hot Air Ballooning Indoor Rock Climbing (with belays) Jet Biking Jet Skiing Paint Balling Parascending over water 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 Zorbing

## HAZARDOUS PURSUITS continued

### NOT Covered

Base Jumping	Mountaineering
Big Game Hunting	Organised Team Sports
BMX Stunt Riding	Parachuting
Bouldering	Paragliding
Boxing	Parasceding over land
Canyoning	Polo
Caving / Pot Holing	Professional / Semi Professional Sports
Coasterring	Quad Biking
Cycle Racing	Rock Climbing
Flying except as a fare paying passenger	Sailing outside territorial waters
Free / High Diving	Scuba Diving below 30m
Gliding	Shark Diving
Hang Gliding	Street Hockey
Horse Jumping / Hunting	Water Ski Jumping
Judo / Karate / Martial Arts	Weightlifting
Kite Surfing	Wrestling
Lacrosse	
Microlighting	
Motorcycling unless on machines of less than 125cc and where <b>you</b> have held a motorcycling licence for at least 3 years and are conviction free and are wearing a helmet	

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, and under Annual Multi-trip policies for persons under 65 years of age. 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 with your Representative of The Co-operative Travel if you wish to confirm whether cover is provided.**

## GENERAL EXCLUSIONS

### YOU ARE NOT COVERED FOR

Anything directly or indirectly caused by:

- 1) **your** 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 23 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) any claim arising from sexually transmitted infections;
- 9) any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused;
- 10) 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 10b) will not apply to Sections 5 – Personal Accident, 6 – Medical Emergency Expenses and 12 – Hijack.

- 11) 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 properties of nuclear machinery or any part of it;
  - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- 12) 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;
- 13) **your** manual work or hazardous occupation of any kind (this does not apply to Section 1 – Cancellation);

14) any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;

15) 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;

16) **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;

## 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.

## COMPLAINTS PROCEDURE

As a valued customer **you** have the right to expect the best possible service and support. If **we** have not delivered the service that **you** expect or **you** are concerned with the service provided, **we** would like the opportunity to put things right.

## OUR COMPLAINTS PROCESS

Initially, please raise **your** concerns with the relevant team. Most problems can be resolved by speaking to the staff directly responsible for the handling of **your** policy or claim. They will do their best to address the problem and in **our** experience most issues can be resolved satisfactorily at this stage.

When **you** contact **us** **we** promise to:

- fully investigate **your** complaint;
- keep **you** informed of progress;
- do everything possible to resolve **your** complaint;
- learn from **our** mistakes;
- use the information from **your** complaint to proactively improve **our** service in the future.

Please quote details of the policy, including **your** Policy Certificate number and any other reference numbers to enable the enquiry to be dealt with speedily.

## ADMINISTRATION

If **your** complaint relates to:

- the sale of this insurance policy (including whether the policy is suitable for **your** needs);
- the despatch of **your** policy documentation;
- the arrangements for the payment of the premium;

Then **you** should contact the Manager of the branch through whom **you** purchased the policy.

## CLAIMS

If **your** complaint relates to a claim made under the policy then **you** should contact:

### Customer Relations Office

FirstAssist Insurance Services Limited, 1 Drake Circus, Plymouth PL1 1QH  
Telephone: 0870 060 0190 Fax: 01752 258564

They will carry out a separate investigation and full review that will be concluded by **us** issuing a final response letter. **We** will issue **our** final response within eight weeks of **your** original complaint. If it is not possible to issue **our** response within this timescale **we** will write to **you** explaining why.

## WHAT TO DO IF YOU ARE STILL NOT SATISFIED

If **you** are still not satisfied with **our** response then **you** may be able to refer **your** complaint to the Financial Ombudsman Service. **You** must approach the Financial Ombudsman Service within six months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in **our** final response.

### Financial Ombudsman Service

(Insurance Division), South Quay Plaza, 183 Marsh Wall, London E14 9SR  
Telephone: 0845 080 1800 Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 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 Ombudsman Service will not adjudicate on any cases where litigation has commenced.



## **Emergency Medical Assistance**

The FirstAssist Emergency 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, or fax. (Please refer to page 4 of your Policy Booklet.)

**Fax: +44 (0)20 8763 3035**

Please carry this card with you at all times.

# HEALTH

I confirm that I have been advised of the following Medical Health Requirements:

**You** are not covered if at the time of taking out this insurance, as far as the persons insured are aware, any person on whom this insurance may depend:

- 1) is aware of any medical condition or set of circumstances, which could reasonably be expected to give rise to a claim;
- 2) has during the 24 month period prior to taking out this insurance suffered from any chronic and/or recurring illness which has necessitated consultation or treatment (including the taking of medication) unless declared and accepted by **us**;
- 3) is receiving or is on a waiting list for in-patient treatment in a hospital or nursing home;
- 4) is waiting for the results of tests or investigations for a medical condition;
- 5) has been diagnosed as having a terminal illness;
- 6) is travelling against the advice of a **medical practitioner** or in order to get medical treatment;
- 7) has been diagnosed as suffering from anxiety or depression or any **psychiatric condition** before applying for insurance. Please see General Exclusion 2) on page 25.

**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 contact **your** Representative of The Co-operative Travel or call the Medical Helpline on telephone number 0871 221 4020.

**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 5, 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.

Lead Name: .....

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

Co-operative Customer ID: .....

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

Signature of issuing Consultant: .....

Date: .....

Arranged by



The Freedom Travel Group Limited are part of  
The Co-operative Group Limited,  
both of which are Appointed Representatives  
of Preferential Insurance Services Limited.

Preferential Insurance Services Limited,  
FirstAssist Insurance Services Limited and  
Great Lakes Reinsurance (UK) PLC  
are authorised and regulated by the Financial Services Authority.

Great Lakes Reinsurance (UK) PLC is a member of the Financial Services  
Compensation Scheme. This provides compensation in case any of its  
members go out of business or into liquidation and are unable to meet any  
valid claims under its policies. The first £2,000 of a claim is protected in  
full. Above this threshold, 90% of the remainder of the claim will be met.

Further information can be obtained from the Financial Services  
Compensation Scheme (FSCS).



Silver

Gold

**Insurance Certificate Number**

**Name**

**Policy Number**

**Emergency Medical Assistance**

**Telephone: +44 (0)20 8763 3133**