

+44 (0)1992 708727  
Quoting reference Atlas09  
24 Hour Emergency Medical Assistance



**travel insurance  
policy booklet**  
2010-2011

This is Your Policy.  
**PLEASE READ IT CAREFULLY AND KEEP IT SAFE**

# Your Travel Insurance Policy Wording Booklet

**Welcome** to your travel insurance policy wording booklet.

Please take some time now to familiarise yourself with the booklet. Please pay particular attention to the general terms, conditions and exclusions to ensure you understand the cover, exactly what is and what is not covered, the conditions of cover and that this meets your requirements. A full introduction is provided by the Insurers, AXA Insurance UK plc on page 5.

Don't forget to take your validation certificate and this policy wording booklet with you when you travel. Details of the overseas emergency and medical assistance service, including their contact details can be found on page 9 of this booklet.

Should you have any questions please contact us directly at Atlas Direct on 08444 82 3400.

Thank you for choosing Atlas Direct.



Joe Karim  
Chief Executive  
Atlas Travel Insurance Services Limited

Atlas Travel Insurance Services Limited has arranged this travel insurance. Atlas Travel Insurance Services Limited are authorised and regulated by the Financial Services Authority. FSA Firm reference Number is (314698). Atlas Travel Insurance Services Limited is authorised to carry on Regulated Activities in accordance with the permissions granted by the FSA under PART IV of the Financial Services and Markets ACT 2000. You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on +44 (0)845 606 1234.

**A numbered validation Certificate must be attached to this page to make this document a valid travel insurance policy.**

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**Please read this policy carefully and check that it meets your requirements.  
Any query should be immediately referred to Atlas Direct**

## Schedule of Benefits Comprehensive Cover

	Section	Maximum Limit Per Insured Person	Excess*	
			Bronze / Silver	Gold
1	<b>Cancellation, Curtailment or Trip Interruption***</b> Loss of Deposit	Up to £3,000	£75 £25	£35 £25
2	<b>Medical Emergency or Repatriation</b>	Up to £10,000,000	Bronze £300 Silver £150	£75
3	<b>Emergency Dental Treatment</b>	Up to £200	£75	£35
4	<b>Additional Accommodation and Travelling Costs</b>	Up to £1,000	£75	£35
5	<b>Hospital Daily Benefit</b>	£10 per day up to £1,000	—	—
6	<b>Travel Delay</b>  <b>Holiday Abandonment</b>	£20 for the first 12 hours then £10 per 12 hours up to £250 Up to £3,000 after 24 hour delay	— £75	— £35
7	<b>Missed Departure on the Outward Journey</b>	Up to £600	—	—
8	<b>Personal Luggage**</b>	Up to £2,000 £250 single item limit £250 valuables limit	£75	£35
9	<b>Luggage Delay on your Outward Journey**</b>	£200 after 24 hrs	—	—
10	<b>Money and Travel Documents**</b> Travel Documents Money & Cash	Up to £200 Up to £500 £200 cash limit £100 under 18	— £75	— £35
11	<b>Personal Liability</b>	Up to £2,000,000	£75	£35
12	<b>Personal Accident</b> Permanent Total Disablement Permanent Total Disablement if over 65 years Loss of limb(s)/eye(s) Death Death if under 18 or over 65 years	£25,000 £5,000 £25,000 £5,000 £1,500	—	—
13	<b>Overseas Legal Protection</b>	Up to £25,000	—	—
14	<b>Mugging</b>	£50 per day up to £500	—	—
15	<b>Hijack</b>	£100 per day up to £1,000	—	—
16	<b>Catastrophe Cover</b>	Up to £500	—	—
<b>Optional Winter Sports cover available for an additional premium</b>				
17	<b>Cancellation or Curtailment</b>	Up to £3,000	£75	£35
18	<b>Skis, Ski Equipment and Lift Pass</b> Ski Equipment  Lift Pass	Up to £500 owned £200 hired £250	£75 —	£35 —
19	<b>Ski Equipment Delay</b>	£20 per day up to £300	—	—
20	<b>Piste Closure</b>	£20 per day up to £200	—	—
21	<b>Delay due to Avalanche or Landslide</b>	Up to £200	£75	£35
<b>Automatic Business Cover available for all business travellers</b>				
22	<b>Business Samples and Documents</b>	Up to £500	£75	£35
23	<b>Replacement Employee</b>	Up to £1,500	£75	£35
<b>Optional Golf cover available for an additional premium</b>				
24	<b>Golf Equipment</b>	Up to £1,500 Single Item Limit £250	£75	£35
25	<b>Golf Equipment Hire</b>	£30 per day up to £300	—	—
26	<b>Green Fees</b>	£75 per day up to £350	—	—
27	<b>Hole-in-One Cover</b>	£75	—	—
<b>Optional Wedding/Civil Partnership cover available for an additional premium</b>				
28	<b>Wedding Rings</b> <b>Attire &amp; Gifts</b> <b>Photographs &amp; Videos</b>	Up to £250 per ring, up to £500 Up to £1,500 per couple Up to £750 per couple	£75 £75 £75	£35 £35 £35

\* Your validation certificate will show the level of excess selected, or if you have selected Platinum excess waiver.

\*\*Your validation certificate will show if you have selected Comprehensive Lite cover and deleted Sections 8 Personal Luggage, 9 Luggage Delay on your Outward Journey and 10 Money and Travel Documents.

\*\*\*Your validation certificate will show if you have deleted Section 1 Cancellation, Curtailment or Trip Interruption.

## INTRODUCTION

This is **Your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. It is validated by the issue of the validation certificate which must be attached to the policy.

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **Period of Insurance** provide insurance in accordance with the operative sections of **Your** policy as referred to in **Your** validation certificate. The validation certificate and any endorsements are all part of the policy.

**Your** policy is evidence of the contract of insurance.

### Residency

This policy is only available to **You** if **You** are resident in the **United Kingdom**, and have been so for at least 6 months prior to the purchase of this policy, and are registered with a **Medical Practitioner** in the **United Kingdom**.

### The Law applicable to this contract

**You** and **We** are free to choose the laws applicable to the policy. As **We** are based in England, **We** propose to apply the laws of England and Wales and by purchasing this policy **You** have agreed to this.

### Helplines

Please carry this policy and the Emergency Assistance helpline telephone number with **You** in case of an emergency.

### Policy Information or Advice

If **You** would like more information or if **You** feel the insurance may not meet **Your** needs, telephone the customer helpline on the number shown on **Your** validation certificate.

### Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc and Atlas Insurance Services are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event **You** may be entitled to compensation from the scheme. Compensation under the scheme for:

- Compulsory insurance is covered in full.
- Non-compulsory insurance is protected in full for the first £2,000 and 90% of any amount above this threshold.

Full details are available at [www.FSCS.org.uk](http://www.FSCS.org.uk)

### Period of Cover

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate issued between 01/07/2009 and 30/06/2010 and for holidays or journeys commencing up to 30/06/2011.

### Territorial Limits

- Area 1 The **United Kingdom**, Channel Islands, Isle of Man and the Republic of Ireland
- Area 2 The Continent of Europe west of the Ural Mountains including all countries with a Mediterranean coastline (except Israel, Lebanon and Libya)
- Area 3 Australia and New Zealand.
- Area 4 Worldwide excluding The United States of America, Caribbean and Canada.
- Area 5 Worldwide including The United States of America, Caribbean and Canada.

### Underwriter

Benefits under this policy are underwritten by AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London EC2N 1AD. AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

## DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

- **Baggage**  
means luggage, clothing, personal effects (excluding **Ski Equipment** and **Valuables**) and other articles which belong to **You** (or for which **You** are legally responsible) which are worn, used or carried by **You** during any **Trip**.

- **Bodily Injury**  
means an identifiable physical injury sustained by **You** caused by sudden, unexpected, external and visible means. Injury as a result of **Your** unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.
- **Cancellation Period**  
means the 14 days following receipt of the policy documents at new business or the 14 days from the renewal date.
- **Close Business Associate**  
means any person whose absence from business for one or more complete days at the same time as **Your** absence prevents the proper continuation of that business.
- **Close Relative**  
means mother, father, sister, brother, wife, husband, civil partner, partner (who have co-habited for at least 6 months), son, daughter (including fostered/adopted), 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 legal guardian.
- **Curtailment/Curtail**  
means either:
  - a) abandoning or cutting short the **Trip** by immediate direct early return to **Your Home Area**, in which case claims will be calculated from the day **You** returned to **Your Home Area** and based on the number of complete days of **Your Trip You** have not used, or
  - b) by attending a hospital outside **Your Home Area** as an in-patient or being confined to **Your** accommodation outside **Your Home Area** due to compulsory quarantine or on the orders of a **Medical Practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **You** were admitted to hospital or confined to **Your** accommodation and based on the number of complete days for which **You** were hospitalised, quarantined or confined to **Your** accommodation.
- **Excess**  
where applicable the excess is the first amount of each claim, per section, for each separate incident payable for each **Insured Person**.
- **Family Cover**  
means **You** and **Your** husband/wife or civil partner, partner (who have co-habited for at least 6 months), **Your** unmarried, dependant children of either of **You** (including fostered or adopted) under the age of 18 years. On an annual multi trip policy, adults and children can travel independently but children must always be accompanied by a responsible adult over 18 years.
- **Golf Equipment**  
means golf clubs, golf balls, golf bag, non motorised golf trolley and golf shoes forming part of **Your Baggage**.
- **Hijack**  
means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that **You** are travelling in as a passenger.
- **Home**  
means **Your** normal place of residence in the **United Kingdom**.
- **Home Area**  
For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **Your** home area means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and Isle of Man, **Your Home Area** means the Channel Islands or Isle of Man depending on where **Your Home** is.
- **Incidental Basis**  
means happening on a casual or occasional basis.
- **Medical Condition**  
means any disease, illness or injury.
- **Medical Practitioner**  
means a registered practising member of the medical profession who is not related to **You** or any person with whom **You** are travelling.
- **Mugging**  
means a violent, threatening attack by a third party causing actual bodily harm.
- **Period of Insurance**  
means if annual multi trip cover is selected: the period for which **We** have accepted the premium as stated in the validation certificate. During this period any **Trip** not exceeding 31, 45 or 60 days as indicated on your validation

certificate, and in any event limited to 17 days in total in each period of insurance for **Winter Sports** (if **You** have paid the appropriate **Winter Sports** premium to include this cover). Under these policies section 1 – Cancellation cover commences on the start date of the policy stated on the validation certificate or the time of booking any **Trip** (whichever is the later) and terminates on commencement of any **Trip**.

means if single trip cover is selected: the period of the **Trip** and terminating upon its completion, but not in any case exceeding the period shown on the validation certificate. Under these policies section 1 – Cancellation cover shall be operative from the time **You** pay the premium.

For the above policy types; For all other sections of the policy, whichever cover is selected, the insurance commences when **You** leave **Your Home** to commence the **Trip** and terminates at the time of **Your** return to **Your Home** on completion of the **Trip**. The period of insurance is automatically extended for the period of the delay in the event that **Your** return to **Your Home Area** is unavoidably delayed due to an event insured by this policy.

means if one way trip cover is selected: the period of a single outward **Trip** terminating upon its completion, but not in any case exceeding 24 hours after the time **You** first leave the immigration control of **Your** final destination country. Under these policies section 1 – Cancellation cover shall be operative from the time **You** pay the premium.

- **Personal Money**

means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, **United Kingdom** driving licence and credit/debit or charge cards all held for private purposes.

- **Public Transport**

means any publicly licensed aircraft, sea vessel, train or coach on which **You** are booked to travel.

- **Schedule of Benefits**

means the details of cover as outlined on page 4 of this document.

- **Single Item**

means any one article pair or set of articles (including golf clubs) or collection which is used or worn together. The single item limit applies except where the additional **Golf Equipment** section is purchased and shown in the validation certificate then the single item limit applies to each individual golf club and not the set as a whole.

- **Ski Equipment**

means skis (including bindings), ski boots, ski poles, snowboards (including bindings) and snowboard boots.

- **Terrorism**

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

- **Travelling Companion**

means a person(s) with whom **You** have booked to travel on the same travel itinerary and without whom **Your** travel plans would be impossible.

- **Trip**

means any holiday, business or pleasure trip or journey made by **You** within the area of travel shown in the validation certificate which begins and ends in **Your Home Area** during the **Period of Insurance** unless the trip is a one way trip or journey as defined under **Period of Insurance**.

If annual multi trip cover is selected any such trip not exceeding 31, 45 or 60 days as indicated in **Your** validation certificate is covered, but limited to 17 days in total in each **Period of Insurance** for **Winter Sports** (if **You** have paid the appropriate **Winter Sports** premium to include this cover). In addition, any trip solely within **Your Home Area** is only covered where **You** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

- **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**

means England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

- **Valuables**

means jewellery, gold, silver, precious metal or precious or semi precious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video, (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer game console, TV, computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3/4 players.

- **We/Us/Our**

means AXA Insurance UK plc, Registered Office: 5 Old Broad Street, London, EC2N 1AD. Registered in England No. 789950.

- **Winter Sports**

means guided cross country skiing (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono skiing, off piste skiing or snowboarding only when accompanied by a locally qualified guide, skiing, snowboarding and snow sledging.

- **You/Your/Insured Person(s)**

means each person travelling on a **Trip** whose name appears in the validation certificate.

## GENERAL CONDITIONS APPLICABLE TO THE WHOLE POLICY

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

If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

### 1. Dual Insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **We** will not pay more than **Our** proportional share (not applicable to section 12 – Personal accident).

### 2. Reasonable precautions

**You** must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **Your** property from loss or damage and to recover property lost or stolen.

### 3. Statutory cancellation rights

**You** may cancel this policy within 14 days of receipt of the policy documents (new business) or for annual policies the renewal date (the **Cancellation Period**) by writing to **Us** at the address shown at the top of **Your** validation certificate during the **Cancellation Period**. Any premium already paid will be refunded to **You** providing **You** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

### Cancellation outside the statutory period

**You** may cancel this policy at any time after the **Cancellation Period** by writing to **Us** at the address shown at the top of **Your** validation certificate. If **You** cancel after the **Cancellation Period** no premium refund will be made. **We** reserve the right to cancel the policy by providing 21 days notice by registered post to **Your** last known address. No refund of premium will be made.

### Non payment of premiums

**We** reserve the right to cancel this policy immediately in the event of non payment of the premium.

### 4. Maximum age limit

In respect of single trip cover, cover is only available for **Insured Persons** who are up to and including age 79 years at the time the validation certificate is issued.

In respect of annual multi trip cover, cover is only available for **Insured Persons** who are up to and including age 64 years at the time the validation certificate is issued.

## CLAIMS CONDITIONS

**You** must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

### 1. Claims

**You** must notify **Us** preferably by phone at the address given below, depending on the type of claim:

All Claims except Legal expenses:  
Claims Settlement Agencies Ltd  
308 -314 London Road, Hadleigh  
Benfleet, Essex SS7 2DD  
**Tel: + 44 (0) 844 482 4994**  
**E-mail: info@csal.co.uk**

#### Legal expenses only:

Stones Solicitors  
Linacre House  
Southernhay Gardens  
Exeter  
EX1 1UG

**Tel: + 44 (0) 797 626 5211**

The notification must be made within 31 days or as soon as possible thereafter following any **Bodily Injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

For all claims, **You** will need to send **Your** original validation certificate and **Your** original holiday booking invoice. When contacting the claims department, please quote Ref: Atlas Travel policy and have the following information to hand:

- Name of **Your** policy and where it was purchased
- Policy number
- Resort and country visited
- Value of claim
- Brief circumstances
- Travel dates
- Incident date

Failure to have the above information to hand may result in **Your** claim being delayed.

**You** must also inform **Us** if **You** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** without delay. **You** or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** written consent.

**You** or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance and medical certificates as required by **Us**. **We** reserve the right to require **You** to undergo an independent medical examination at **Our** expense. **We** may also request and will pay for a postmortem examination.

**You** must retain any property which is damaged, and, if requested, send it to **Us** at **Your** own expense. If **We** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **Our** property.

**We** may refuse to reimburse **You** for any expenses for which **You** cannot provide receipts or bills.

#### 2. Subrogation

**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.

#### 3. Fraud

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

If **You** or anyone acting for **You**:

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a claim knowing the statement to be false in any respect or
- c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) Make a claim in support of any loss or damage caused by **Your** wilful act or with **Your** connivance.

Then

- a) **We** shall not pay the claim.
- b) **We** shall not pay any other claim which has been or will be made under the policy.
- c) **We** may at **Our** option declare the policy void.
- d) **We** shall be entitled to recover from **You** the amount of any claim already paid under the policy.
- e) **We** shall not make any return of premium.
- f) **We** may inform the police of the circumstances.

#### 4. Disclosure of Information

In the unfortunate event that **You** need to make a claim then **We** will need to disclose information to any other party involved in the claim. This may include:

- Third parties involved with the claim, their insurer, solicitor or representative.
- Medical teams, the police or other investigators.
- **Our** claims handlers or other agents involved in dealing with **Your** claim.

### IMPORTANT CONDITIONS RELATING TO HEALTH

**Telephone: 0844 482 4999**

Medical Screening Lines Opening Hours: Monday to Friday, 8am to 8pm, Saturday 9am to 5pm, Sunday 10am to 4pm (excluding bank holidays)

Ref: Atlas Travel Policy

**You** must comply with the following conditions to have the full protection of **Your** policy. If **You** do not comply **We** may at **Our** option cancel the policy or refuse to deal with **Your** claim or reduce the amount of any claim payment.

It is a condition of this policy that **You** will not be covered under section 1 – Cancellation, Curtailment or Trip Interruption, section 2 – Medical Emergency or Repatriation, section 3 – Emergency Dental Treatment, section 5 – Hospital Daily Benefit and section 12 – Personal Accident for any claims arising directly or indirectly from:

- a) At the time of taking out this policy:
  - i. Any **Medical Condition You** have, or have had, for which **You** are taking prescribed medication or are waiting to receive, or have received treatment (including surgery, tests or investigations) within the last 2 years unless **You** have contacted **Us** on **0844 482 4999** and **We** have agreed, in writing, to cover **You**.

If **You** have only one **Medical Condition** and this is one of those shown in the table of NO SCREEN CONDITIONS\* then this will be covered under the policy without the need to contact **Us**.

- ii. Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.
- iii. Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** are aware of but have not had a diagnosis.
- iv. Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** are on a waiting list for or have knowledge of the need for surgery, in patient treatment or investigation at a hospital, clinic or nursing home.
- v. Any circumstances **You** are aware of that could reasonably be expected to give rise to a claim on this policy.

unless **You** have been given **Our** agreement.

b) **You** will also not be covered at any time for:

- i. Any **Medical Condition You** have in respect of which a **Medical Practitioner** has advised **You** not to travel or would have done so had **You** sought his/her advice.
- ii. Any **Medical Condition** for which **You** are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of **Your Home Area**.
- iii. Any **Medical Condition** for which **You** are not taking the recommended treatment or prescribed medication as directed by a **Medical Practitioner**.
- iv. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **Public Transport** provider.

\* NO SCREEN CONDITIONS (for which **You** do not have to contact **Us** if **You** only have one of these):

- |   |  |                            |
|---|--|----------------------------|
| • Acid reflux   | • Colds or influenza   | • Irritable bowel Syndrome |
| • Acne  | • Dyspepsia  | • Menopause                |
| • Attention Deficit Hyperactivity Disorder (ADHD)     | • Eczema   | • Migraine                 |
| • Allergy (requiring non prescriptive treatment only) | • Gout   | • Psoriasis                |
| • Broken bones  | • Hayfever   | • Tonsillitis              |
| • Cataracts   | • Hypercholesterolaemia (high cholesterol)                   | • Underactive thyroid      |
|   | • Hysterectomy (provided carried out more than 6 months ago) | • Varicose Veins           |

**You** should also refer to the general exclusions on pages 8 and 9.

## HAZARDOUS ACTIVITIES

### Hazardous Activities – Grade 1 – No Additional Charge

**You** are covered under Section 2 – Medical Emergency or Repatriation and Section 12 – Personal Accident for the following activities automatically, provided that the activity is on an **Incidental** basis. **You** do not need to contact Atlas Travel.

Abseiling	Netball
Angling	Non manual work (including professional administrative or clerical duties only.)
Archery	Orienteering (no climbing)
Badminton	Paintballing (with eye protection)+
Banana boat rides	Parascending/parasailing (over water)
Baseball	Pony trekking
Basketball	Racquetball
Beach games	Rambling (under 2000m altitude)
Blade skating	Rifle range
Bowls	River canoeing up to Grade 3
Bungee jump (1)	Roller skating
Camel / Elephant riding+	Roller blading
Canoeing (Up to Grade 3)	Rounders
Clay pigeon shooting+	Rowing
Cricket	Running-sprint/long distance
Curling	Safari (UK organised)
Cycling (excluding BMX, Mountain biking)	Sail boarding
Cycle touring	Scuba diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
Deep sea fishing	Skate boarding
Fell walking/running (no climbing)	Snorkelling
Fencing	Squash
Football	Street hockey
GAA Football	Surfing (under 14 days)
Golf	Tennis
Gorilla trekking	Tour operator safari
Gymnastics	Track events
Heptathlon	Trekking (under 2,000 metres altitude)
Hiking (under 2,000 metres altitude)	Volleyball
Hockey	War games+
Horse riding (wearing safety gear, no jumping, no competitions)	Water polo
Hot air ballooning (no safari)	Water ski-ing
Jet boating (passenger only)+	White water rafting (up to Grade 3)
Jet ski-ing+	Windsurfing
Jogging	Yachting/Dinghy sailing/Catamaran sailing (racing/crewing inside territorial waters) <sup>†</sup>
Kayaking (Up to Grade 3)	Yoga
Manual Work (Bar and restaurant, waitress, waiter, chalet-maids, au pair and nanny's and occasional light manual work including retail work and fruit picking but excluding the use of power tools and machinery)+	
Marathon running	
Motorcycling up to 50cc provided <b>You</b> wear a safety helmet and possess a licence which would allow <b>You</b> to ride an equivalent motorcycle in the <b>UK</b> – no racing+	

<sup>†</sup> Cover under Section 11 – Personal Liability for those sports and activities marked with a + is excluded

\*Scuba diving – scuba diving to the following depths. Provided **You** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

PADI Open Water – 18 metres

PADI Advanced Open Water – 30 metres\*\*

BSAC Ocean Diver – 20 metres

BSAC Sports Diver – 30 metres\*\*

BSAC Dive Leader – 30 metres\*\*

\*\*For the purpose of diving under hazardous activities Grade 1.

**We** must agree with any equivalent qualification. If **You** do not hold a qualification, **We** will only cover **You** to dive to a depth of 18 metres.

**You** will not be covered under this policy if **You** travel by air within 24 hours of participating in scuba diving.

### Hazardous Activities – Grade 2 – subject to an additional premium

**You** can be covered under the Section 2 – Medical Emergency or Repatriation and Section 12 – Personal Accident for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £250	Personal Accident Sum insured reduced by 50%	Personal Liability Cover is Excluded
Black water rafting (Grade 1 to 4) Life jacket and helmet must be worn	Ice skating	Jet skiing (non <b>Incidental</b> )
Boxing training (no contact)	Kite surfing	Lacrosse
Bungee jump (up to 3)	Marial arts (No contact – Training only)	Safari (non-UK organised)
Dry ski-ing	Safari (non-UK organised) or Jumping)	Waterskiing(non <b>Incidental</b> )
Horse riding (over 7 days. no Polo, Hunting)	Hurling	Windsurfing (non <b>Incidental</b> )

### Hazardous Activities – Grade 3 – subject to an additional premium

**You** can be covered under the Section 2 – Medical Emergency or Repatriation and Section 12 – Personal Accident for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £500	Personal Accident Sum insured reduced by 50%	Personal Liability Cover is Excluded
Motorcycling over 50cc (no racing) provided <b>You</b> wear a safety helmet and possess a licence which would allow <b>You</b> to ride an equivalent motorcycle in the <b>UK</b> .	Rugby	Sand yachting (amateur competition)
Mountain biking(wearing safety gear)		Yachting/Dinghy sailing/Catamaran sailing (racing/crewing outside territorial waters)+

### Hazardous Activities – Grade 4 – subject to an additional premium

**You** can be covered under the Section 2 – Medical Emergency or Repatriation and Section 12 – Personal Accident sections for the following activities provided that the activity is on an **Incidental** basis (unless stated otherwise below) and subject to an additional premium being paid and shown on the validation certificate.

Medical Excess increased to £500	Personal Accident Sum insured reduced by 50%	Personal Liability Cover is Excluded

Canyoning

## GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

**We** will not pay for claims arising directly or indirectly from:

- War, invasion, acts of foreign enemies, hostilities or warfare operations (whether war be declared or not), civil war, rebellion, **Terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under section 2 – Medical Emergency or Repatriation, section 5 – Hospital Daily Benefit and section 12 – Personal Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **Trip**.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
- Loss, destruction or damage directly occasioned by pressure waves caused by

aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **You** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. **Your** pursuit of **Winter Sports** unless the appropriate additional premium has been paid and sections 17, 18, 19, 20 and 21 are shown as operative on **Your** validation certificate. However, even if **Winter Sports** cover is included **You** are still not covered for the following activities: Off piste skiing or snowboarding unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, helisking, ski acrobatics, ski flying, ski jumping, ski mountaineering, ski racing (non recreational), snow scooting, snow biking, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
6. **Your** engagement in or practice of: manual work in connection with a profession, business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised vehicles unless an applicable current **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom** and the country visited and a crash helmet is worn, professional entertaining, professional sports, racing (other than on foot or recreational ski racing), motor rallies and motor competitions.
7. **Your** participation in or practice of any other sport or activity unless:
  - a) shown as covered without charge in the hazardous activity list or
  - b) shown as operative in **Your** validation certificate.
8. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
9. **Your** own unlawful action or any criminal proceedings against **You**.
10. Any other loss, damage or additional expense following on from the event for which **You** are claiming unless **We** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **Bodily Injury** or illness.
11. Operational duties of a member of the Armed Forces other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4 of Section 1 – Cancellation, Curtailment and Trip Interruption.
12. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.
13. Loss of enjoyment.

## EMERGENCY AND MEDICAL SERVICE

Contact the Emergency Assistance Service on +44 (0)1992 708727

Ref: Atlas09

In the event of **Your Bodily Injury** or illness which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailment** necessitating **Your** early return to **Your Home Area** **You** must contact the Emergency Assistance Service. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact the Emergency Assistance Service as soon as possible.

Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

### Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport to **Your Home Area** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at home.

### Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the

hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **You** as soon as possible.

### Outpatient treatment

If **You** need outpatient medical treatment, please provide a copy of **Your** validation certificate to the doctor and **Your** treatment will be paid for by HealthWatch S.A in line with **Your** policy. **You** will need to pay any **Excess** at the time of treatment. Note: Some clinics may not wish to settle their bill directly with **Us** and **You** may be asked to pay for **Your** treatment and claim this back upon **Your** return.

## INSTRUCTIONS TO OUTPATIENT CLINICS



Please send details of the treatment provided, costs after the **Excess** deduction and a copy of the patients validation certificate to: HealthWatch S.A. email: newcase@healthwatch.gr

### Out Patient Department

**Fax: 0030 2310256455 or 0030 2310 254160**

### Out Patient Department

**Tel: 0030 2310 256454**

**You** must include your bank account details, IBAN no's and / or Swift code for payment to be processed electronically.

Contact the Emergency Assistance Services on telephone number

**+44 (0)1992 708727**

### Reciprocal health agreements

EU, EEA or Switzerland

If **You** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **You** are strongly advised to obtain a European Health Insurance Card (EHIC) application from **Your** local Post Office. **You** can also apply either online through [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers) or by telephoning 0845 606 2030. This will entitle **You** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland. In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card **We** will not apply the deduction of **Excess** under Section 2 – Medical Emergency or Repatriation.

### Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **Your** local Post Office. Alternatively please call the Emergency Assistance Service for guidance.

If **You** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact the Emergency Assistance Services on telephone number:

**+44 (0)1992 708727**

## SECTION 1 – CANCELLATION, CURTAILMENT OR TRIP INTERRUPTION

### What is covered

**We** will pay **You** up to the amount shown in the **Schedule of Benefits** for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which **You** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

1. Cancellation of the **Trip** is necessary and unavoidable or
2. the **Trip** is **Curtailed** before completion as a result of any of the following events occurring:
  1. The death, **Bodily Injury** or illness of:
    - a) **You**
    - b) **Your Travelling Companion**
    - c) any person with whom **You** have arranged to reside temporarily
    - d) **Your Close Relative**
    - e) **Your Close Business Associate**

2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **You** or **Your Travelling Companion**.
3. Redundancy (which qualifies for payment under current **United Kingdom** redundancy payment legislation and at the time of booking the **Trip** there was no reason to believe anyone would be made redundant) of **You** or **Your Travelling Companion**.
4. **You** or any person with whom **You** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **Your**/their authorised leave cancelled for operational reasons, provided that such Cancellation or **Curtailment** could not reasonably have been expected at the time when **You** purchased this insurance or at the time of booking any **Trip**.
5. The Police requesting **You** to remain at or return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

**We** will also pay necessary additional travel costs for one flight per **Insured Person** to return **You** back to the location abroad if the period of **Your** original booked **Trip** has not expired and to allow **You** to continue **Your Trip** if **You** have a valid **Curtailment** claim due to:

- a) death, **Bodily Injury** or illness, occurring during the **Period of Insurance**, of **Your Close Relative**;
- b) the Police requesting **You** to return to **Your Home** due to serious damage to **Your Home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.

### Special conditions relating to claims

1. It is a condition of the policy that **You** contact the Emergency Assistance Service prior to any **Curtailment** of **Your Trip**.
2. **You** must obtain a medical certificate from a **Medical Practitioner** and prior approval of the Emergency Assistance Service to confirm the necessity to return **Home** prior to **Curtailment** of the **Trip** due to death, **Bodily Injury** or illness.
3. If **You** cancel the **Trip** due to:
  - a) stress, anxiety, depression or any other mental or nervous disorder that **You** are suffering from **You** must provide a medical certificate from a consultant specialising in the relevant field; or
  - b) any other illness or **Bodily Injury**, **You** must provide a medical certificate from a **Medical Practitioner**
 stating that this necessarily and reasonably prevented **You** from travelling.
4. If **You** fail to notify the travel agent, tour operator or provider of transport/accommodation immediately when it is found necessary to cancel the **Trip** **Our** liability shall be restricted to the Cancellation charges that would have applied had failure not occurred.

### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important conditions relating to health shown on page 7.
3. The cost of Airport Departure Duty where separately identified.
4. Any claims arising directly or indirectly from:
  - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of redundancy was given prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier).
  - b) Circumstances known to **You** prior to the date this insurance is purchased by **You** or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **Curtailment** of the **Trip**.
  - c) Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
5. Travel tickets or accommodation costs paid for using any Timeshare, Holiday Property Bond, airline mileage reward scheme, for example Air Miles or other holiday points scheme.
6. **Your** failure to obtain the required passport or visa.
7. Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 2 – MEDICAL EMERGENCY OR REPATRIATION

### What is covered

**We** will pay **You** up to the amount shown in the **Schedule of Benefits** for the following expenses which are necessarily incurred as a result of **You** suffering unforeseen **Bodily Injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **Your Home Area**.
2. In the event of **Your** death outside of **Your Home Area** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,500 plus the reasonable cost of conveying **Your** ashes to **Your Home**, or the additional costs of returning **Your** body to **Your Home**.
3. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **Your** original booking, if it is medically necessary for **You** to stay beyond **Your** scheduled return date. This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional travel expenses to return **You** to **Your Home Area** if **You** are unable to use the return ticket.
4. With the prior authorisation of the Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **You** to **Your Home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

### Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient or before any arrangements are made for **Your** repatriation.
2. In the event of **Your Bodily Injury** or illness **We** reserve the right to relocate **You** from one hospital to another and arrange for **Your** repatriation to **Your Home Area** at any time during the **Trip**. **We** will do this if in the opinion of the **Medical Practitioner** in attendance or the Emergency Assistance Service **You** can be moved safely and/or travel safely to **Your Home Area** to continue treatment.

### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important Conditions Relating to Health shown on page 7.
3. Any claims arising directly or indirectly in respect of:
  - a) Costs of telephone calls other than:
    - i. Calls to the Emergency Assistance Service notifying and dealing with the problem for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **You** telephoned.
    - ii. Any costs incurred by **You** when **You** receive calls on **Your** mobile telephone from the Emergency Assistance Service for which **You** are able to provide receipts or other reasonable evidence to show the cost of the calls.
  - b) The cost of taxi fares, other than those for travel to or from hospital relating to **Your** admission, discharge, attendance, for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
  - c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
  - d) Any expenses which are not usual, reasonable or customary to treat **Your Bodily Injury** or illness.
  - e) Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed until **Your** return to **Your Home Area**.
  - f) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **Your Home Area**.
  - g) Additional costs arising from single or private room accommodation.
  - h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
  - i) Any expenses incurred after **You** have returned to **Your Home Area**.

- j) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
    - i. for private treatment, or
    - ii. are funded by, or are recoverable from the Health Authority in **Your Home Area**.
  - k) Expenses incurred as a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
  - l) Expenses incurred as a result of **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
  - m) Normal pregnancy, without any accompanying **Bodily Injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
4. Anything mentioned in the general exclusions on pages 8 and 9.

### SECTION 3 – EMERGENCY DENTAL TREATMENT

#### What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for the costs of emergency dental treatment outside **Your Home Area** to natural teeth for the immediate relief of pain only.

#### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important Conditions Relating to Health shown on page 7.
3. The costs of any pre-planned treatment.
4. The costs of any non-emergency treatment.
5. Any expenses incurred after **You** have returned to **Your Home Area**.
6. Any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed until **Your** return to **Your Home Area**.
7. Any treatment involving the provision of dentures or the use of precious metals.
8. Anything mentioned in the general exclusions on pages 8 and 9.

### SECTION 4 – ADDITIONAL ACCOMMODATION AND TRAVELLING COSTS

#### What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for the following expenses which are necessarily incurred in the event of a valid claim for repatriation under Section 2 Medical Emergency or Repatriation:

- a) reasonable additional transport(economy class) and accommodation expenses incurred, up to the standard of **Your** original booking, for a **Travelling Companion** to accompany **You** on **Your Trip Home**, if the **Medical Practitioner** in attendance and the Emergency Assistance Service confirm that this is medically necessary.
- b) reasonable additional transport (economy class) for **Your** insured children to return **Home** if **You** are incapacitated and there is no other responsible adult to supervise them.
- c) reasonable additional transport(economy class) and accommodation expenses incurred for one person to fly out to **You** and accompany **You Home** if the **Medical Practitioner** in attendance and the Emergency Assistance Service confirm that this is medically necessary.

#### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
2. Air travel costs in excess of a return economy ticket of each **Insured Person**.
3. Anything mentioned in the General Exclusions on pages 8 and 9.

### SECTION 5 – HOSPITAL DAILY BENEFIT

#### What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for every complete 24 hours **You** have to stay in hospital as an in-patient or are confined to **Your** accommodation due to **Your** compulsory quarantine on the order of a **Medical Practitioner** outside of **Your Home Area** as a result of **Bodily Injury** or illness **You** sustain.

We will pay the amount as shown in the **Schedule of Benefits** in addition to any amount payable under section 2 – Medical Emergency or Repatriation. This payment is meant to help **You** pay for additional expenses such as taxi fares and phone calls incurred during **Your** stay in hospital.

#### Special conditions relating to claims

1. **You** must give notice as soon as possible to Emergency Assistance Service or **Us** of any **Bodily Injury** or illness which necessitates **Your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **Your** accommodation on the orders of a **Medical Practitioner**.

#### What is not covered

1. Any claims arising directly or indirectly from:
  - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **Your** accommodation:
    - i. Relating to treatment or surgery, including exploratory tests, which are not directly related to the **Bodily Injury** or illness which necessitated **Your** admittance into hospital.
    - ii. Relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
    - iii. Following **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
  - b) Hospitalisation, compulsory quarantine or confinement to **Your** accommodation:
    - i. Relating to any form of treatment or surgery which in the opinion of the **Medical Practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **Your** return to **Your Home Area**.
    - ii. As a result of a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
    - iii. Occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in **Your Home Area**.
2. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important Conditions Relating to Health shown on page 7.
3. Anything mentioned in the general exclusions on pages 8 and 9.

### SECTION 6 – TRAVEL DELAY AND ABANDONMENT

#### What is covered

If departure of the scheduled **Public Transport** on which **You** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled **Public Transport** on which **You** are booked to travel

We will pay **You**:

1. Up to the amount shown in the **Schedule of Benefits** for the first full 12 consecutive hours delay, followed by the subsequent amount shown in the **Schedule of Benefits** for each full 12 hours delay thereafter up to a maximum as shown in the **Schedule of Benefits**.
2. Up to the amount as shown in the **Schedule of Benefits** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **You** have paid or are contracted to pay if after a minimum 24 hours has elapsed, **You** choose to cancel **Your Trip**.

**You** may claim under only one of the following sections:

Section 6 – Travel Delay and Abandonment or Section 7 – Missed Departure on the Outward Journey for the same event.

#### Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **You**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

### What is not covered

- The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
- Claims arising directly or indirectly from:
  - Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked whichever is the later.
  - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
- Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 7 – MISSED DEPARTURE ON THE OUTWARD JOURNEY

### What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **Your** overseas destination if **You** fail to arrive at the international departure point in time to board the scheduled **Public Transport** on which **You** are booked to travel on the initial international journey of the **Trip** as a result of:

- the failure of scheduled **Public Transport** or
- an accident to or breakdown of the vehicle in which **You** are travelling or
- an accident or breakdown occurring ahead of **You** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **You** are travelling or
- strike, industrial action or adverse weather conditions.

**You** may claim under only one of the following sections:

Section 6 – Travel Delay and Abandonment or Section 7 – Missed Departure on the Outward Journey for the same event.

### Special conditions relating to claims

- In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
- You** must allow sufficient time for the scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.

### What is not covered

- Claims arising directly or indirectly from:
  - Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked whichever is the later.
  - An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report is not provided.
  - Breakdown of any vehicle in which **You** are travelling if the vehicle is owned by **You** and has not been serviced properly and maintained in accordance with manufacturers instructions.
  - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
- Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
- Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 8 – PERSONAL LUGGAGE

### What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Baggage/Valuables**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Baggage/Valuables**).

The maximum **We** will pay for the following items is:

- For any **Single Item** as shown in the **Schedule of Benefits**.
- the total for all **Valuables** is as shown in the **Schedule of Benefits**.

### Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred

within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage/Valuables**. A Holiday Representatives Report is not sufficient.

- If **Valuables** are lost, stolen or damaged while in a hotel safe or safety deposit box **You** must report to the hotel in writing, details of the loss, theft or damage and obtain written confirmation.
- If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - obtain a Property Irregularity Report from the airline.
  - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

### What is not covered

- The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
- Loss, theft of or damage to **Valuables** or **Your** passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
  - overnight between 9 p.m. and 8 a.m. (local time) or
  - at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, or telecommunication equipment of any kind, documents of any kind, bonds, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage/Valuables**.
- Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
- Claims arising from **Baggage** left **Unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than the **Insured Person** or **Your Travelling Companion**.
- Claims arising for **Personal Money**.
- Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 9 – LUGGAGE DELAY ON YOUR OUTWARD JOURNEY

### What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for the emergency replacement of clothing, medication and toiletries if the **Baggage** is temporarily lost in transit during the outward journey and not returned to **You** within

24 hours, provided written confirmation is obtained and sent to **Us** from the carrier, confirming the number of hours the **Baggage** was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under Section 8.

### Special conditions relating to claims

1. If **Baggage** is temporarily lost while in the care of a carrier or transport company **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - a) obtain a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
2. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

### What is not covered

1. Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
  - a) overnight between 9 p.m. and 8 a.m. (local time) or
  - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, or telecommunication equipment of any kind, documents of any kind, bonds, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
4. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **Your** business, trade, profession or occupation.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage/Valuables**.
6. Claims arising for **Personal Money**.
7. Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 10 – MONEY AND TRAVEL DOCUMENTS

### What is covered

1. **We** will pay **You** up to the amount as shown in the **Schedule of Benefits** for:
    - a) reasonable additional travel and accommodation expenses necessarily incurred outside **Your Home Area** to obtain a replacement of **Your** lost or stolen passport or visa which has been lost or stolen outside **Your Home Area**.
    - b) the accidental loss of, theft of or damage to **Personal Money**.
- Then the maximum **We** will pay for the following items is:
- For cash (bank notes, currency notes and coins) is as shown in the **Schedule of Benefits**.
  - If **You** are under the age of 18, for cash (bank notes currency notes and coins) is as shown in the **Schedule of Benefits**.
  - For all other **Personal Money** is as shown in the **Schedule of Benefits**.

### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all documents and **Personal Money**. A Holiday Representatives Report is not sufficient.
2. Receipts for items lost, stolen or damaged including foreign currency exchange receipts showing the amount must be retained as these will be required to substantiate **Your** claim.
3. If **Personal Money** or documents are lost, stolen or damaged while deposited in a hotel safe or safety deposit box **You** must report to the hotel, in writing, details of the loss, theft or damage and obtain written confirmation.

4. **You** must retain all travel tickets and tags for submission if a claim is to be made under this policy.

### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
2. Loss, theft of or damage to **Personal Money** or documents left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if **You** have not complied with the issuers' conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 11 – PERSONAL LIABILITY

### What is covered

**We** will pay **You** up to the amount shown in the **Schedule of Benefits** (inclusive of legal costs and expenses) against any amount **You** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily Injury**, death, illness or disease to any person who is not in **Your** employment or who is not a **Close Relative**, **Travelling Companion**, or member of **Your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **You**, **Your Travelling Companion**, a **Close Relative**, anyone in **Your** employment or any member of **Your** household other than any temporary holiday accommodation occupied (but not owned) by **You**.

### Special conditions relating to claims

1. **You** must give **Us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **Us** as soon as **You** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **Our** written consent.
4. **We** will be entitled if **We** so desire to take over and conduct in **Your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **You** shall give **Us** all necessary information and assistance which **We** may require.
5. In the event of **Your** death, **Your** legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
2. Compensation or legal costs arising directly or indirectly from:
  - a) Liability which has been assumed by **You** under agreement unless the liability would have attached in the absence of such agreement.
  - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
  - c) Ownership possession or use of vehicles, aircraft or water craft (other than surfboards or manually propelled rowboats, punts or canoes).
  - d) The transmission of any communicable disease or virus.
  - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **We** will not pay for the **Excess** as detailed in the **Schedule of Benefits** for each and every claim arising from the same incident).
  - f) Any wilful or criminal act or assault.
  - g) Any injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
3. Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 12– PERSONAL ACCIDENT

### Special Definitions (which are shown in *Italics*)

#### Loss of limb

- means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

#### Loss of sight

- means total and irrecoverable loss of sight which shall be considered as having occurred:
  - a) in both eyes if **Your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, and
  - b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

#### What is covered

We will pay one of the benefits as shown in the **Schedule of Benefits** if **You** sustain **Bodily Injury** which shall solely and independently of any other cause, result within two years in **Your** death, *Loss of limb*, *Loss of sight* or permanent total disablement.

#### Special conditions relating to claims

**Our Medical Practitioner** may examine **You** as often as they deem necessary in the event of a claim.

#### Provisions

1. Benefit is not payable to **You**:
  - a) Under more than one of the items shown in the **Schedule of Benefits** under this section.
  - b) Under permanent total disablement until 24 continuous calendar months after the date **You** sustain **Bodily Injury**.
  - c) Under permanent total disablement if **You** are able or may be able to carry out any relevant employment or relevant occupation.
2. The death benefit payment will be paid into the deceased's estate.

#### What is not covered

1. Claims arising directly or indirectly as a result of **Your** failure to comply with the Important Conditions Relating to Health shown on page 7.
2. Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 13 – OVERSEAS LEGAL PROTECTION

### What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for legal costs to pursue a civil action for compensation if someone else causes **You Bodily Injury**, illness or death. Where there are two or more **Insured Person(s)** insured by this policy, then the maximum amount payable by **Us** shall not exceed double the amount shown in the **Schedule of Benefits**.

### Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **We** nominate, by appointing agents of **Our** choice on **Your** behalf with the expertise to pursue **Your** claim.
2. **You** must follow **Our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **Us** of any offers of settlement made by the negligent third party and **You** must not accept any such offer without **Our** consent.
4. **We** will decide the point at which **Your** legal case cannot usefully be pursued further. After that no further claims can be made against **Us**.
5. **We** may include a claim for **Our** legal costs and other related expenses.
6. **We** may, at **Our** own expense, take proceedings in **Your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **We** shall reasonably require and any amount recovered shall belong to **Us**.
7. If **You** or **Your** appointed agents receive any compensation, **You** must repay **Us** any legal costs which **We** have paid up to the amount of the compensation.

### What is not covered

1. Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, Atlas Travel Insurance, One Group, Healex Group

Company or their agents, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.

3. Legal costs and expenses incurred prior to **Our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded on the condition that **Your** action is successful (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in **Our** opinion the estimated amount of compensation payment is less than £1,000 for each **Insured Person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any Appeal.
11. Claims occurring within the **United Kingdom**.
12. Claims by **You** other than in **Your** private capacity.
13. Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 14 – MUGGING

### What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for every complete period of 24 hours **You** receive in-patient hospital treatment which is covered under section 2 – Medical Emergency or Repatriation as a direct result of a **Mugging** whilst on **Your Trip**.

### Special conditions relating to claims

1. **You** must give notice immediately to the Emergency Assistance Service of any **Bodily Injury** which necessitates **Your** admittance to hospital as an in-patient.
2. **You** must report the **Mugging** to the police as soon as possible and obtain from them a written report of the incident.
3. **We** require written confirmation of **Your** injuries and the period of inpatient treatment from the hospital.

### What is not covered

1. Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 15 – HIJACK

### What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** for every complete period of 24 hours in the event of **Hijack** of the transport on which **You** are travelling.

### What is not covered

1. Any claim not substantiated by a written police report confirming the length and exact nature of the incident.
2. Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 16 – CATASTROPHE COVER

### What is covered

We will pay **You** up to the amounts shown in the **Schedule of Benefits** in the event that the tour company is unable to assist and **You** are forced to move from the pre-booked accommodation 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 irrecoverable travel or accommodation costs necessarily incurred to continue with the **Trip** or, if the **Trip** cannot be continued for **Your** return **Home**.

### Special conditions relating to claims

1. **You** must obtain a report from local or national authority stating that it was not acceptable for **You** to remain in **Your** pre booked accommodation.

### What is not covered

1. Claims where the hotel or tour company have made alternative arrangements.
2. Anything mentioned in the general exclusions on pages 8 and 9.

## SECTIONS 17, 18, 19, 20 AND 21 – WINTER SPORTS (only operative if indicated on the validation certificate)

### Cover in respect of sections 17, 18, 19, 20 and 21 only operates:

- Under single trip policies if the appropriate **Winter Sports** extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.
- Under annual multi trip policies for a period not exceeding 17 days in total in each **Period of Insurance**, if the appropriate **Winter Sports** extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

## SECTION 17 – CANCELLATION OR CURTAILMENT

### What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for payments **You** cannot recover for unused ski pass and ski school fees if **You** are unable to ski as a direct result of **Bodily Injury** or illness occurring during the **Trip** and which is certified by the treating **Medical Practitioner** at the resort. We will only pay for the proportionate refund applicable.

### What is not covered

- The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
- Claims arising directly or indirectly as a result of **Your** failure to comply with the Important Conditions Relating to Health shown on page 7.

## SECTION 18 – SKIS, SKI EQUIPMENT AND LIFT PASS

### What is covered

- We will pay **You** up to the amount as shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to **Your** own **Ski Equipment** and for hired **Ski Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (calculated from the table below) or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Ski Equipment**.

Age of Item		Amount Payable
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 payment

The maximum **We** will pay for the following items is:

- for owned **Ski Equipment** as shown in the **Schedule of Benefits**.
- for hired **Ski Equipment** as shown in the **Schedule of Benefits**.

**Our** liability for **Ski Equipment** hired by **You** shall be further limited to **Your** liability for such loss or damage.

- We will also pay **You** up to the amount as shown in the **Schedule of Benefits** for the unused portion of **Your** lift pass if **You** lose it.

### Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Ski Equipment** and **Your** lost lift pass. A Holiday Representatives Report is not sufficient.
- For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate local retailer confirming the item is damaged and beyond repair.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - obtain a Property Irregularity Report from the airline.
  - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

- retain all travel tickets and tags for submission if a claim is to be made under this policy.

- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

### What is not covered

- The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
- Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:
  - overnight between 9 p.m. and 8 a.m. (local time) or
  - at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Claims arising from **Ski Equipment** left **Unattended** in a place to which the general public has access (e.g. on the slopes/outside a restaurant) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.
- Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
- Claims arising from loss or theft or damage of **Ski Equipment** carried on vehicle roof rack unless secured by a lockable ski rack.
- Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 19 – SKI EQUIPMENT DELAY

### What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for the reasonable cost of hiring replacement **Ski Equipment** as a result of the accidental loss of, theft of or damage to, or temporary loss in transit for more than 24 hours of **Your** own **Ski Equipment**.

### Special conditions relating to claims

- You** must report to the local police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of **Your Ski Equipment**. A Holiday Representatives Report is not sufficient.
- For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
- If **Ski Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - obtain a Property Irregularity Report from the airline.
  - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

### What is not covered

- Loss, theft of or damage to **Ski Equipment** contained in or stolen from an **Unattended** vehicle:
  - overnight between 9 p.m. and 8 a.m. (local time) or
  - at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot or lockable ski rack, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.

- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Claims arising from loss or theft or damage of **Ski Equipment** carried on vehicle roof rack unless secured by a lockable ski rack.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Ski Equipment**.
- Claims arising from **Ski Equipment** left **Unattended** in a place to which the general public has access (e.g. on the slopes/outside a restaurant) or left in the custody of anyone other than an **Insured Person** or **Your Travelling Companion**.
- Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 20 – PISTE CLOSURE

### What is covered

We will pay **You** the amount shown in the **Schedule of Benefits** for every complete 24 hour period, up to the maximum shown in the **Schedule of Benefits** for the cost of transport to an alternative site if lack of snow conditions results in the closure of skiing facilities (excluding cross country skiing) in **Your** resort and it is not possible to ski.

The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 24 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside the **United Kingdom** during the published ski season for **Your** resort. If no alternative sites are available **We** will pay **You** compensation as shown in the **Schedule of Benefits**.

### Special conditions relating to claims

- You** must obtain written confirmation from the resort management of the piste conditions, confirming the closure of facilities, the dates applicable and the reason for the closure.

### What is not covered

- Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **You**.
- Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 21 – DELAY DUE TO AVALANCHE OR LANDSLIDE

### What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for the cost of transport organised by the tour operator to an alternative site if an avalanche or landslide results in the closure of skiing facilities (excluding cross-country skiing) in **Your** resort and it is not possible to ski.

The cover only applies:

- To the resort which **You** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **Your Trip** and
- To **Trips** taken outside the **United Kingdom** during the published ski season for **Your** resort.

### Special conditions relating to claims

**You** must obtain written confirmation from the resort management of the avalanche or landslide, its effect on skiing facilities and confirmation of the closure and the dates applicable.

### What is not covered

- The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
- Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 22 – BUSINESS SAMPLES AND DOCUMENTS

### What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for accidental loss, theft or damage to business samples and documents used by **You** in support of **Your** business activity. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **We** may, at **Our** option,

replace, reinstate or repair the lost or damaged business samples and documents.).

### Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all business samples and documents. A Holiday Representatives Report is not sufficient.
- If **Valuables** are lost, stolen or damaged while in a hotel safe or safety deposit box **You** must report to the hotel in writing, details of the loss, theft or damage and obtain written confirmation.
- If business samples or documents are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If business samples or documents are lost, stolen or damaged whilst in the care of an airline **You** must:
  - obtain a Property Irregularity Report from the airline.
  - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

### What is not covered

- The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
- Loss, theft or damage to **Valuables** or **Your** documents left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Loss, theft or damage to business samples or documents contained in an **Unattended** vehicle:
  - overnight between 9 p.m. and 8 a.m. (local time) or
  - at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, or telecommunication equipment of any kind, documents of any kind, bonds, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **Ski Equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Claims arising from damage caused by leakage of powder or liquid carried within business samples or documents.
- Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
- Claims arising from business samples or documents left **Unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than the **Insured Person** or **Your Travelling Companion**.
- Any loss or damage arising out of **You** engaging in manual work.
- Any financial loss, costs or expenses incurred arising from the interruption of **Your** business.
- Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 23 – REPLACEMENT EMPLOYEE

### What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for reasonable additional transport (economy class) and accommodation expenses incurred for a business colleague to replace **You** in **Your** location abroad, where necessary, in the event that **You** have a valid claim for repatriation under Section 2 Medical Emergency or Repatriation or die during a **Trip**.

### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
2. Any loss or damage arising from **You** engaging in manual work.
3. Any financial loss, costs or expenses incurred arising from the interruption of **Your** business.
4. Anything mentioned in the General Exclusions on pages 8 and 9.

## SECTIONS 24, 25, 26 AND 27 – GOLF COVER (only operative if indicated on the validation certificate)

### Cover in respect of sections 24, 25, 26 and 27 only operates:

1. If the appropriate **Golf Cover** extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

## SECTION 24 – GOLF EQUIPMENT

### What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for loss, theft, or damage to **Your** own **Golf Equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (calculated from the table below), or **We** may at **Our** option replace, reinstate or repair the lost or damaged **Golf Equipment**.

The maximum **We** will pay for any **Single Item** is as shown in the **Schedule of Benefits**.

Age of Item	Amount Payable
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

### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Golf Equipment**. A Holiday Representatives Report is not sufficient.
2. If **Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - a) obtain a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

**You** may claim under only one of the following sections: section 8 – Personal Luggage or section 24 – **Golf Equipment** for the same event.

### What is not covered

1. The **Excess** as shown in the **Schedule of Benefits** unless **You** have purchased the Platinum **Excess** waiver and this is shown on **Your** validation certificate.
2. Loss, theft or or damage to **Golf Equipment** contained in or stolen from an **Unattended** vehicle:
  - a) overnight between 9 p.m. and 8 a.m. (local time) or

- b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
3. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Golf Equipment**.
  4. Loss or damage due to delay, confiscation or detention by customs or other authority.
  5. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
  6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
  7. Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
  8. Claims arising from **Golf Equipment** left unattended in a place to which the general public has access (e.g on a golf course) or left in the custody of anyone other than the **Insured Person** or **Your Travelling Companion**.
  9. Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 25 – GOLF EQUIPMENT HIRE

### What is covered

We will pay **You** up to the amount as shown in the **Schedule of Benefits** for each 24 hour period, for the cost of necessary hire of **Golf Equipment** following:

- a) Accidental loss, theft or damage to of **Your Golf Equipment**, or
- b) temporary loss in transit during the outward journey for at least 24 hours of **Your Golf Equipment**.

### Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Golf Equipment**. A Holiday Representatives Report is not sufficient.
2. For items damaged whilst on **Your Trip** **You** must obtain an official report from an appropriate retailer confirming the item is damaged and beyond repair.
3. If **Golf Equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **You** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
  - a) obtain a Property Irregularity Report from the airline.
  - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. Receipts for items lost, stolen or damaged must be retained as these will help **You** to substantiate **Your** claim.

### What is not covered

1. Loss, theft or or damage to **Golf Equipment** contained in or stolen from an **Unattended** vehicle:
  - a) overnight between 9 p.m. and 8 a.m. (local time) or
  - b) at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
2. Claims arising for **Golf Equipment** left unattended in a place to which the general public has access (e.g on a golf course) or left in the custody of anyone other than the **Insured Person** or **Your Travelling Companion**.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Golf Equipment**.

- Claims arising for loss, theft or damage of **Golf Equipment** carried on a vehicle roof rack.
- Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 26 – GREEN FEES

### What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits**, for the proportionate value of any non refundable, pre-paid green fees, **Golf Equipment** hire or tuition fee necessarily unused due to the following:

- Bodily Injury** or illness of an **Insured Person**; or
- loss or theft of **Your** documentation which prevents the participation in the pre-paid golfing activity.

### Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all golf documentation. A Holiday Representatives Report is not sufficient.
- You** must obtain a medical certificate from the treating **Medical Practitioner** substantiating **Your Medical Condition** and confirming **Your** inability to play golf.

### What is not covered

- Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 27 – HOLE IN ONE COVER

### What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for customary celebratory expenses **You** incurred within the golf club premises immediately following **You** achieving a hole-in-one during a competition round.

### Special conditions relating to claims

- You** must obtain a written report from the golf club secretary confirming the competition details counter signed by **Your** playing partner together with a certified copy of **Your** score card.
- Receipts from the golf club for expenditure incurred immediately following **Your** hole-in-one must be retained as these will help **You** to substantiate **Your** claim.

### What is not covered

- Anything mentioned in the general exclusions on pages 8 and 9.

## SECTION 28 – WEDDING/CIVIL PARTNERSHIP COVER

*(only operative if indicated on the validation certificate)*

### Cover in respect of Section 28 only operates:

Under single **Trip** policies if the appropriate **Wedding Cover** extension has been chosen and the appropriate additional premium has been paid and is shown on the validation certificate.

## SECTION 28 – WEDDING/CIVIL PARTNERSHIP COVER

### Special Definitions (which are shown in italics)

#### *You/your/insured person/insured couple*

- means the couple travelling abroad to be married whose names appear in the validation certificate.

#### *Wedding/Civil Partnership attire*

- means dress, suits, shoes and other accessories bought specially for the Wedding/Civil Partnership and make-up, hair styling and flowers paid for or purchased for the Wedding/Civil Partnership forming part of **Your** **Baggage**.

### What is covered

- We will pay up to the amounts shown in the **Schedule of Benefits** for the accidental loss of, theft of or damage to the items shown below forming part of **Your** **Baggage/Valuables**:
  - for each Wedding/Civil Partnership ring taken or purchased on the **Trip** for each *insured person*.
  - for Wedding/Civil Partnership gifts taken or purchased on the **Trip** for the *insured couple*.
  - for *Your* Wedding/Civil Partnership attire which is specifically to be worn by *You* on *Your* Wedding/ Civil Partnership day.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, or **We** may at **Our** option replace, re-instate or repair the lost or damaged **Baggage/Valuables**.

- We** will pay the *insured couple* up to £200 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **Trip** or at a venue in **United Kingdom** if:
  - the professional photographer who was booked to take the photographs/video recordings on *Your* Wedding/Civil Partnership day is unable to fulfil such obligations due to **Bodily Injury**, illness or unavoidable and unforeseen transport problems, or
  - the photographs/video recordings of the Wedding/Civil Partnership day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding day and whilst *You* are still at the holiday/honeymoon location.  
*You* may claim only under one of either Section 28 – Wedding/Civil Partnership cover or Section 8 – Personal Luggage, for the same event, not both.

### Special conditions relating to claims

- You* must report to the local Police in the country where the incident occurred within 24 hours of discovery and obtain a written report of the loss, theft or attempted theft of all **Baggage/Valuables**.
- If **Valuables** are lost, stolen or damaged while in a hotel safe or safety deposit box *You* must report to the hotel, in writing, details of the loss, theft, or damage and obtain written confirmation.
- If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel *You* must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline *You* must:
  - obtain a Property Irregularity Report from the airline.
  - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
  - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- Receipts for items lost, stolen or damaged must be retained as these will help *You* to substantiate *Your* claim.

### What is not covered

- The **Excess** as shown in the **Schedule of Benefits** unless *You* have purchased the Platinum **Excess** waiver and this is shown on *Your* validation certificate.
- Loss, theft of or damage **Valuables** or *Your* passport left **Unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Claims arising from **Baggage** left **Unattended** in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an *Insured Person* or *Your* **Travelling Companion**.
- Loss, theft of or damage to **Baggage** contained in an **Unattended** vehicle:
  - overnight between 9 p.m. and 8 a.m. (local time) or
  - at any time between 8 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, and damage to suitcases (unless the suitcase is entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to business goods, samples, tools of trade, motor

- accessories and other items used in connection with *Your* business, trade, profession or occupation.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
  - Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.

- Claims arising for **Personal Money**.
- Claims arising from loss or theft from *Your* accommodation unless there is evidence of forced entry which is confirmed by a police report.
- Anything mentioned in the general exclusions on pages 8 and 9.

## COMPLAINTS PROCEDURE

### Making yourself heard

If **You** have cause for complaint, it is important that **You** know that **We** are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expected. When this happens, **We** want to hear about it so that **We** can try to put things right.

### Who to contact?

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **You** are talking to the right person, and;
- that **You** are giving them the right information.

### When You contact Us:

- Please give **Us** **Your** name and contact telephone number.
- Please quote **Your** policy and/or claim number and the type of policy **You** hold.
- Please explain clearly and concisely the reason for **Your** complaint.

So **We** begin by establishing **Your** first point of contact:

### Step One – Initiating Your complaint:

Does **Your** complaint relate to:

- Your** policy?
- A claim on **Your** policy?

If A, **You** need to contact Atlas Travel on Tel: 0844 482 3400.

If B, **You** need to contact Claims Settlement Agencies Ltd on Tel: 0844 482 4994.

**We** expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further:

### Step Two – Contacting AXA Head Office:

If **Your** complaint is one of the few that cannot be resolved by this stage, contact the Head of Customer Care who will arrange for an investigation on behalf of the Chief Executive: Head of Customer Care, AXA Insurance, 7th Floor, Civic Drive, Ipswich, IP1 2AN. Tel: 01473 205926, Fax: 01473 205101, Email: customercare@axa-insurance.co.uk

### Step Three – beyond AXA:

If **We** have given **You** our final response and **You** are still dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service(Ombudsman). The FOS is an independent body that arbitrate on complaints about general insurance products. It will only consider complaints after **We** have provided **You** with written confirmation that **Our** internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone: 0845 080 1800, or fax: 0207 964 1001.

Please note that **You** have six months from the date of **Our** final response in which to refer **Your** complaint to the Ombudsman. Referral to the FOS will not affect **Your** right to take legal action against **Us**.

### Our promise to You:

Acknowledge written complaints promptly.

Investigate quickly and thoroughly.

Keep **You** informed of progress.

Do everything possible to resolve **Your** complaint.

Learn from **Our** mistakes.

**Use** information from complaints to continuously improve **Our** service.

Calls are recorded and monitored.

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE	FOR CLAIMS (once You have returned to the UK)	FOR LEGAL EXPENSES CLAIMS
Please telephone the Emergency Assistance Service on: <b>+44(0)1992 708727</b> 24 hours a day quoting Atlas09	Please telephone Claims Settlement Agencies Ltd on: <b>0844 482 4994</b> Quoting Atlas09	Please telephone Stones Solicitors on: <b>0797 626 5211</b> Quoting Atlas09

When contacting any of the above numbers, please have the following information to hand:

- Your Master Policy Certificate Number Atlas09.**
- Name of Your policy and where it was purchased.**
- Policy Number.**
- Resort and Country visited.**
- Value of the claim.**
- Brief circumstances.**
- Travel dates.**
- Incident date.**

Failure to have the above information to hand may result in **Your** claim being delayed.

In respect of claims once you have returned to the UK, please first check your policy certificate and the appropriate section of **Your** policy to make sure that what **You** are claiming for is covered. Then telephone the claims line to notify **Us** of **Your** claim.

Please note that calls are recorded and monitored.

All claims must be notified within 31 days of the incident occurring. For all claims, **You** will need to send **Your** original validation certificate and **Your** original holiday booking invoice. Please remember that it is always advisable to retain copies of all documents when submitting **Your** claim form.

# USE OF PERSONAL INFORMATION BY ATLAS

Please take a few minutes to read this as it contains important information relating to the details that you give us.

The data controller of your personal information is Atlas Travel Insurance Services Ltd. Atlas Travel Insurance Services Limited are authorised and regulated by the Financial Services Authority.

You should show this policy Booklet to anyone else who is covered by (included on or party to) any policy or policies you have purchased from us.

## How We Use Your information

We may use and share your information with other members of the group to help us, and them:

- assess financial and insurance risk,
- develop customer relationships, services and systems, prevent and detect crime
- Your information includes data about your transactions.

From time to time we may change the way that we use your information. Where we believe that you may not reasonably expect such a change we will write to you. If you do not object in writing to such change within 60 days, we will consider that you consent to that change.

## Dealing with other people

It is our policy to deal with your spouse or partner calling on your behalf (if named on the policy and where applicable).

We are happy to allow someone else to deal with your policy should you wish – please let us know.

If at any time you would prefer us to deal only with you, please call to let us know.

We do not disclose your information to anyone outside of the group except:

- where we have your permission to do so;
- where we are required or permitted to do so by law; or
- to other companies who provide a service to us, or you;
- where we may transfer rights and obligations under this agreement.

## Sensitive information

In order to provide you with cover we will need to process sensitive information (such as information about Health Conditions or disabilities) about you and any others traveling with you. Please ensure that you only provide us with sensitive information about other people with their agreement.

## Automatic renewals (Annual Policies)

Each year we will write to you before the end-date of your policy to tell you about any changes to the premium or policy terms. If you do not wish your policy to renew automatically then please call us and let us know.

## Changes to Personal Details

Should your Personal Details change (such as your name and address) you must contact us and let us know as soon as possible. We cannot be held liable for correspondence not received.

## Call monitoring and recording

We may monitor and record telephone calls in order to improve our service and to prevent and detect fraud.

## TOP TIPS

- Check the Foreign & Commonwealth Office (FCO) website at **[www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo)** or call **0845 850 2829**.
- Get travel insurance and check that the cover is appropriate.
- Check what vaccinations you need at least 6 weeks before you go.
- Consider whether you need to take extra health precautions – check the Department of Health website at **[www.dh.gov.uk/PolicyAndGuidance/HealthAdviceForTravellers](http://www.dh.gov.uk/PolicyAndGuidance/HealthAdviceForTravellers)**.
- Get a good guidebook and get to know your destination. Find out about local laws and customs.
- Ensure you have a valid passport that is in good condition and the necessary visas.
- Make copies of your passport (including any visa pages), insurance policy plus 24-hour emergency number, and ticket details. Leave these copies with family and friends.
- Take enough money for your trip and some back-up funds e.g. travellers cheques, sterling or US dollars.
- Pass details of your itinerary and how to contact you abroad to friends and relatives.

## NOTES

Please, use this space for any notes you wish to make.

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# NOTES

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3 Castle Row, Horticultural Place, Chiswick, London W4 4JQ

**Tel:** 08444 82 3400 **Fax:** 08444 82 0500 **Email:** [helpdesk@atlasdirect.co.uk](mailto:helpdesk@atlasdirect.co.uk) **Web:** [www.atlasdirect.co.uk](http://www.atlasdirect.co.uk)

**Business Hours:**

**Monday to Friday:** 9.00am - 7.00pm

**Saturday:** 9.00am - 5.00pm

**+44 (0)844 482 4994**  
 Quoting reference Atlas09  
 (For more information see page 19)  
**Making a Claim**

## Additional Services

We are committed to meeting the needs of all our customers and you already know that Atlas can save you money on your Travel Insurance – why not put us to the test on our other services?

### You could save money by switching to our other insurance services.

Travel Insurance	<b>08444 82 3400</b>	Credit Card	<b>08444 82 4966</b>
Expatriate Insurance	<b>08444 82 4960</b>	Life & Critical Illness Cover	<b>08444 82 4967</b>
Car-Hire Insurance	<b>08444 82 4961</b>	Pet Insurance	<b>08444 82 4968</b>
Breakdown Cover	<b>08444 82 4962</b>	Mobile Phone Insurance	<b>08444 82 4969</b>
Private Medical Insurance	<b>08444 82 4963</b>	Gadget Insurance	<b>08444 82 4970</b>
Motor Insurance	<b>08444 82 4964</b>	Personal Loans	<b>08444 82 4971</b>
Home Insurance	<b>08444 82 4965</b>	Mortgages*	<b>08444 82 4972</b>

\* Your home may be repossessed if you do not keep up repayments on your mortgage.

Great Cover, Low prices, Buy online 24 hours a day at **AtlasDirect.co.uk** and get an **online discount** on some of the above services.

### You could save extra money by booking your car rental, hotel worldwide or other travel services with our sister company AtlasChoice.

Car Rental	<b>08444 82 4973</b>	Foreign Currency	<b>08444 82 4975</b>
Hotel Reservation	<b>08444 82 4974</b>	Airport Parking	<b>08444 82 4976</b>

**Atlas Money** can find the preferred exchange rate and whether you're buying a property overseas for investment, retirement, holidays, or sending money abroad, make sure that you don't forget about the importance of foreign exchange.

At **Atlas Money** we deal directly with the currency markets, we can offer exchange rates that the banks find hard to beat. These **great rates** mean that you get more for your money, increasing your spending power abroad. We offer all our clients **free transfers** (over £5,000) and charge **no commission**.

Better value by far, Buy online 24 hours a day at **AtlasChoice.com** and get an **online discount** on some of the above services.

Atlas has carefully selected fully FSA authorised third-party specialists for some of our other insurance and financial services. Telephone calls may be recorded for security purposes and monitored under our quality procedures.