

+44 (0)1992 454278
Quoting reference Atlas T1
24 Hour Emergency Medical Assistance



**travel insurance
policy booklet**
2011-2012

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

Eligibility

This policy is only available to **You** if:

- **You** are permanently resident in the **United Kingdom**.
- **You** are registered with a **Medical Practitioner** in the **United Kingdom**.
- **You** are in the **United Kingdom** at the time of purchasing this policy.
- **Your Trip** starts and ends in the **United Kingdom** (single or annual multi trip cover only).
- **Your** trip starts in the **United Kingdom** and ends at immigration control of **Your** final destination (one way **Trips** only).

Maximum Age Limits

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.

The Law applicable to this contract

You and **We** can choose the law which applies to this policy. **We** propose that English Law applies. Unless **We** and **You** agree otherwise, English Law will apply to this policy.

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

In the unlikely event of **Our** being unable to meet **Our** liabilities, **You** may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portsoken Street
London E1 8BN
Fax: 020 7892 7301

Period of Cover

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate issued between 18/03/2011 and 17/03/2012 and for **Trips** commencing up to 17/03/2013.

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

This Policy is underwritten by ACE European Group Limited, Registered in England No. 1112892.

Head Office: ACE Building, 100 Leadenhall Street, London, EC3A 3BP.

Authorised and regulated by the Financial Services Authority (FSA). Registration

number FRN202803.

Full details can be found on the FSA's Register by visiting <http://www.fsa.gov.uk/register> or by contacting the FSA 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 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**, but excluding **Personal Money** and documents of any kind, **Ski Equipment** and **Valuables**.
- **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 when **You** buy the policy 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 treating **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 19 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 recognised by the law of the country where they are practising, who is not related to **You** or any person who **You** are travelling with.
- **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 starts on the start date of the policy stated on the validation certificate or the time of booking any **Trip** (whichever is the later) and ends on commencement of any **Trip**.
means if single trip cover is selected: the period of the **Trip** and ending 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 starts when **You** leave **Your Home** to start the **Trip** and ends 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** ending upon arrival at immigration control in **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 or had planned 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 park, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each **Trip**.

- **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), computers, laptops, computer game console, TV, computer games and associated equipment, telescopes and binoculars, portable DVD players, ipods, MP3/4 players.
- **War**
means Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- **We/Us/Our**
means ACE European Group Ltd.
- **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, on piste skiing, on piste 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 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

At all times **You** must take all reasonable precautions to avoid injury, illness, disease, loss, theft, or damage and take all reasonable 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. If **We** cancel the policy **We** will refund any premium **You** paid for the cancelled period provided **You** have not made a claim under the Policy during the current **Period of Insurance**.

Non payment of premiums

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

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 or by writing to **Us** at the appropriate address given below:

Atlas Travel Insurance Claims
308-314 London Road Hadleigh
Benfleet, Essex. SS7 2DD

Tel: +44(0) 1293 725930

E-mail: atlas.travelinsurance@acegroup.com

The notification must be made within 31 days or as soon as possible after that 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 court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **Us** as soon as possible. **You** or anyone acting on **Your** behalf must not negotiate admit or repudiate any claim without **Our** permission in writing.

You or **Your** legal representatives must supply at **Your** own expense all information, evidence, details of household insurance, proof of ownership 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 keep 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. Transferring of Rights

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

Then

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

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: 01293 726144

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 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, **Curtalement** 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 or have been 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 01293 726144 and **We** have agreed, in writing, to cover **You**.

PLEASE NOTE THAT **YOU** MUST DECLARE ANY MEDICAL CONDITIONS THAT FALL WITHIN THE CRITERIA ABOVE **WITHIN 14 DAYS OF PURCHASING THIS POLICY** IN ORDER FOR **US** TO CONSIDER COVER FOR THESE CONDITIONS. IF **YOU** DO NOT DECLARE **YOUR** CONDITIONS DURING THIS TIME, **NO COVER** WILL BE PROVIDED FOR THEM AND ALL CLAIMS ARISING DIRECTLY OR INDIRECTLY FROM THEM WILL BE EXCLUDED.

If **You** have only one **Medical Condition** and this is one of those shown in the ACCEPTED MEDICAL CONDITION list below then this will be covered under the policy without the need to contact **Us**.

b) AT THE TIME OF TAKING OUT THIS POLICY OR, IF YOU HAVE AN ANNUAL MULTI TRIP POLICY, PRIOR TO BOOKING A NEW TRIP

- i. Any **Medical Condition** for which **You**, a **Close Relative** or a **Travelling Companion** have received a terminal prognosis.
- ii. Any **Medical Condition** which **You**, a **Close Relative** or a **Travelling Companion** are aware of but have not had a diagnosis.
- iii. 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, treatment or investigation at a hospital, clinic or nursing home.
- iv. Any **Medical Condition** affecting **You**, a **Close Relative**, a **Travelling Companion** or a **Close Business Associate** that **You** are aware of that could reasonably be expected to result in a claim on this policy.

c) AT ANY TIME:

- i. Any **Medical Condition** **You** have which a **Medical Practitioner** has advised **You** not to travel (or would have done so had **You** sought his/her advice), but despite this **You** still travel.
- ii. Any surgery, treatment or investigations for which **You** intend to travel outside of **Your Home Area** to receive (including any expenses incurred due to the discovery of other **Medical Conditions** during and/or complications arising from these procedures).
- 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.

ACCEPTED MEDICAL CONDITION

If **You** have only one **Medical Condition** and this is one of those shown in the following list, then this will be covered under the policy without the need to contact **Us**. If **You** have more than one condition **You** will need to contact **Us** and be medically screened:

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

You should also refer to the general exclusions on page 9.

SPORTS AND ACTIVITIES

Please refer to General Exclusions and the relevant exclusions under each section of this Policy, which continue to apply. Please specifically note the exclusion under the Personal Liability Section relating to the ownership possession or use of vehicles, aircraft, water craft, animals, firearms or weapons of any kind and buildings.

Sports and 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	tools and machinery
Angling	Marathon running
Archery	Motorcycling up to 50cc on public roads provided You wear a safety helmet and possess a licence which would allow You to ride an equivalent motorcycle in the UK – no racing
Badminton	Netball
Banana boat rides	Non manual work (including professional administrative or clerical duties only)
Baseball	Orienteering (no climbing)
Basketball	Paintballing (with eye protection)
Beach games	Parasailing/parasailing (over water)
Blade skating	Pony trekking – riding hat must be worn
Bowls	Racquetball
Bungee jump (1)	Rambling (under 2000m altitude)
Camel / Elephant riding	Rifle range
Canoeing (Up to Grade 3) – life jacket and helmet must be worn	River canoeing up to Grade 3 – life jacket and helmet must be worn
Clay pigeon shooting	Roller skating – wearing helmet and pads
Cricket	Roller blading – wearing helmet and pads
Curling	Roulers
Cycling (excluding BMX, Mountain biking) – helmet must be worn	Rowing
Cycle touring – helmet must be worn	Running-sprint/long distance
Deep sea fishing	Safari (UK organised)
Fell walking/running (no climbing)	Sail boarding
Fencing	Scuba diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
Football	Skate boarding
GAA Football	Snorkelling
Golf	Squash
Gorilla trekking	Street hockey
Gymnastics	Surfing (under 14 days)
Hepthathlon	Tennis
Hiking (under 2,000 metres altitude)	Tour operator safari
Hockey	Track events
Horse riding (wearing safety gear, no jumping, no competitions)	Trekking (under 2,000 metres altitude)
Hot air ballooning (no safari) – organised pleasure rides only	Volleyball
Jet boating (passenger only)	War games – wearing eye protection
Jet ski-ing	Water polo
Jogging	Water ski-ing
Kayaking (Up to Grade 3) – life jacket and helmet must be worn	White water rafting (up to Grade 3) – life jacket and helmet must be worn
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	

Windsurfing	(racing/crewing inside territorial waters)
Yachting/Dinghy sailing/Catamaran sailing	Yoga
*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	BSAC Dive Leader – 30 metres**
PADI Advanced Open Water – 30 metres**	SSI Open Water Diver – 18 metres**
PADI Deep Dive Specialty – 30 metres**	SSI Advanced Open Water – 30 metres**
BSAC Ocean Diver – 20 metres	SSAC Sports Diver – 30 metres**
BSAC Sports Diver – 30 metres**	**For the purpose of diving under sports and 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.

Sports and Activities – Grade 2 – subject to an additional premium

You can be covered under 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	
Boxing training (no contact)	Jet skiing (non Incidental)	
Bungee jump (up to 3)	Kite surfing	
Dry ski-ing	Lacrosse	
Go-karting (within organiser's guidelines)	Martial arts (No contact – Training only)	
Horse riding (over 7 days, no Polo, Hunting or Jumping) – riding hat must be worn	Safari (non-UK organised)	
Hurling	Sandboarding	
	Waterskiing (non Incidental)	
	Windsurfing (non Incidental)	

Sports and Activities – Grade 3 – subject to an additional premium

You can be covered under 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 on public roads (no racing) provided You wear a safety helmet and possess a licence which would allow You to ride an equivalent motorcycle in the UK.	Rugby	
Mountain biking (wearing safety gear)	Sand yachting (amateur competition)	
	Yachting/Dinghy sailing/Catamaran sailing (racing/crewing outside territorial waters)	

Sports and Activities – Grade 4 – subject to an additional premium

You can be covered under 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	Parasailing/parascenting (over land, non Incidental)	
High diving under 5m (no cliff diving)	Rock climbing (under 2000m)	
Horse jumping (no polo, no hunting – riding hat must be worn)	Rock scrambling (under 4000m)	
Kite surfing		

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

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

1. **War** or any act of **War** whether **War** is declared or not.
2. **Terrorism**, 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 acts were already taking place at the beginning of any **Trip**.
3. 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.
4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
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 **Your** 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, heliskiing, 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. Please refer to the Sports and Activities section on page 8 for details of engine size restrictions for motorcycling.
7. **Your** participation in or practice of any other sport or activity unless:
 - a) shown as covered without charge in the sports and activities 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 equipment.

EMERGENCY AND MEDICAL SERVICE

Contact the Emergency Assistance Service on +44 (0)1992 454278

Ref: Atlas11

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 808059

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 454278

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 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.

If **We** agree to pay for a medical expense which has been reduced because **You** have used a European Health Insurance Card **We** will not deduct the **Excess** under Section 2 – Medical Emergency or Repatriation.

Australia

If **You** need medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol when **You** arrive 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 or by visiting either www.dh.gov.uk/travellers or the MEDICARE website on www.hic.gov.au. 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 454278

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 **Bodily Injury**, illness, disease, complications arising as a direct result of

pregnancy or death 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. **You** or **Your Travelling Companion** being compulsorily quarantined on the orders of a treating **Medical Practitioner**, called as a witness at a Court of Law or for jury service attendance.
3. Redundancy of **You** or **Your Travelling Companion** (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).
4. **You** or **Your Travelling Companion** 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 or other authorities 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 or other authorities 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 get (at **Your** own expense) 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**, illness, disease or complications arising as a direct result of pregnancy.
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 (at **Your** own expense) a medical certificate from a consultant specialising in the relevant field; or
 - b) any other **Bodily Injury**, illness, disease or complications arising as a direct result of pregnancy, **You** must provide (at **Your** own expense) 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 as soon as **You** find out it is necessary to cancel the **Trip** the amount **We** will pay will be limited to the cancellation charges that would have applied.

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** before **You** purchased this insurance or the time of booking any **Trip** (whichever is the earlier) which could reasonably have been expected to lead 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 paid for using any airline mileage or supermarket reward scheme, for example Air Miles.
6. Accommodation costs paid for using any Timeshare, Holiday Property Bond, or other holiday points scheme.
7. **Your** failure to obtain the required passport or visa.
8. Any loss, charge or expense due to or arising out of or in connection with prohibitive regulations by the government of any country.
9. Anything mentioned in the general exclusions on page 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, compulsory quarantine on the orders of a treating **Medical Practitioner**, or complications as a direct result of pregnancy:

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 **You** 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**, illness, disease or complications arising as a direct result of pregnancy 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**, illness, disease or complications arising as a direct result of pregnancy **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**, illness or disease.

- 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 **You** 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) Any expenses incurred after the date on which **We** exercise **Our** rights under this section to move **You** from one hospital to another and/or rearrange for **Your** repatriation, but **You** decide not to be moved or repatriated.
 - 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 page 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 **You** 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 page 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 page 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 treating **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** tell the Emergency Assistance Service as soon as possible 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 treating **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 **You** 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 page 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 after that 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** before departure from the **United Kingdom**.

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** unless **Your** tour operator or **Public Transport** operator (or their handling agents) have requested that **You** do not travel to the departure point.
2. **You** must allow sufficient time for **Your** journey, including sufficient time for any scheduled **Public Transport** or other transport to arrive on schedule and to deliver **You** to the departure point.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.

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 from:
 - i. Strike or industrial action existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked whichever is the later.
 - ii. An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any other such regulatory body in a country to/from which **You** are travelling.
3. Anything mentioned in the general exclusions on page 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:

1. the failure of other scheduled **Public Transport** or
2. an accident to or breakdown of the vehicle in which **You** are travelling or
3. 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
4. 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

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **You** must get (at **Your** own expense) written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **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

1. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or publicly declared by the date this insurance is purchased by **You** or the date **Your Trip** was booked whichever is the later.
 - b) An accident to or breakdown of the vehicle in which **You** are travelling for which a professional repairers report or other evidence is not provided.
 - c) 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.
 - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any other such regulatory body in a country to/from which **You** are travelling.
 - e) **Your** failure to arrive at the departure point in time to board any connecting **Public Transport** after **Your** departure on the international outbound leg of the **Trip**.
2. Additional expenses where the scheduled **Public Transport** operator has offered reasonable alternative travel arrangements.
3. Anything mentioned in the general exclusions on page 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 and 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:

- a) For any **Single Item** as shown in the **Schedule of Benefits**.
- b) the total for all **Valuables** 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 or as soon as possible after that and get (at **Your** own expense) a written report of the loss, theft or attempted theft of all **Baggage/Valuables**. A Holiday Representatives Report is not sufficient.
2. 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 get (at **Your** own expense) written confirmation.
3. For items damaged whilst on **Your Trip** **You** must get (at **Your** own expense) an official report from a local retailer confirming the item is damaged and beyond repair.
4. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **Your** accommodation provider **You** must report to them, in writing, details of the loss, theft or damage and get (at **Your** own expense) written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission if **You** are going to make a claim under this policy.
5. **You** must provide (at **Your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

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 **Valuables** left **Unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe or safety deposit box.
3. 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.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, smartphones, or telecommunication equipment of any kind, documents of any kind, bonds, securities, perishable goods, surfboards/sailboards, satellite navigation systems, 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).
6. 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.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. 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.
9. 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.

10. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage/Valuables**.
11. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
12. 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**.
13. Claims arising for **Personal Money**.
14. Anything mentioned in the general exclusions on page 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 get (at **Your** own expense) written confirmation. If **Baggage** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission if **You** are going to make a claim under this policy.
2. **You** must provide (at **Your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. Temporary loss of **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. Emergency replacement of **Baggage** other than clothing, medication or toiletries.
4. Anything mentioned in the general exclusions on page 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 get 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**.

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 or as soon as possible after that and get (at **Your** own expense) a written report of the loss, theft or attempted theft of all documents and **Personal Money**. A Holiday Representatives Report is not sufficient.
2. **You** must provide (at **Your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **You** 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 get (at **Your** own expense) written confirmation.
4. **You** must keep 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, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) 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 page 9.

SECTION 11 – PERSONAL LIABILITY

Special Definitions (which are shown in Italics)

Legal Costs and Expenses

• means:

1. all costs and expenses recoverable by any claimant from **You**;
2. all costs and expenses incurred with **Our** written consent;
3. solicitors' fees for representation at any coroner's inquest or fatal accident inquiry or in any court of summary jurisdiction in respect of any occurrence to which this Section applies.

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** permission in writing.
4. We will be entitled to take over and carry out in **Your** name the defence of any claims for compensation 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. If **You** die, **Your** legal representative(s) will have the protection of this cover as long as they comply 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, water craft (other than surfboards or manually propelled rowboats, punts or canoes) or animals (other than horses and domestic cats and dogs).

- d) The transmission of any contagious or infectious disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary **Trip** 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. Liability in respect of punitive or exemplary damages.
 4. Anything mentioned in the general exclusions on page 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 **You** 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.

Permanent Total Disablement

- means disablement which has lasted for at least 24 months from which **We** believe **You** will never recover and which prevents **You** from carrying out any gainful occupation for which **You** are fitted by way of training, education or experience.

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 consider 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) If **You** were already disabled before the **Bodily Injury** occurred or already had a condition which is gradually getting worse, **We** may reduce **Our** payment. Any reduced payment will be based on **Our** medical assessment of the difference between:
 - i. the disability after the **Bodily Injury**; and
 - ii. the extent to which the disability is affected by the disability or condition before the **Bodily Injury** occurred.
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 page 9.

SECTION 13 – OVERSEAS LEGAL PROTECTION

Special Definitions (which are shown in Italics)

Legal Expenses

- fees, expenses, costs/expenses of expert witnesses and other disbursements reasonably incurred by the *Legal Representative* in pursuing a Claim or legal proceedings for damages and/or compensation against a third party who has caused **You** accidental bodily injury or illness or in appealing or resisting an appeal against the judgment of a Court, tribunal or arbitrator.
- costs for which **You** are legally liable following an award of costs by any court or tribunal or an out of Court settlement made in connection with any Claim or

legal proceedings.

Legal Representative

- The solicitor, firm of solicitors, lawyer, advocate or other appropriately qualified person firm or company appointed to act on **Your** behalf.

What is covered

We will pay **You** up to the amount shown in the **Schedule of Benefits** for *Legal Expenses* 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. **You** have the right to select and appoint a *Legal Representative* of **Your** choice to represent **You** in any legal inquiry or legal proceedings (provided any appointment of a *Legal Representative* is not on a contingency fee basis, where the *Legal Representative* charges a proportion of the amount recovered as a fee). **You** shall provide **Us** with details of the selected *Legal Representative's* name and address. **We** may provide information about *Legal Representatives* in **Your** local area if **You** ask **Us** to do so.
2. **You** must follow *Legal Representative'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 Expenses* 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**.

What is not covered

1. Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. *Legal Expenses* incurred in pursuit of any claim against a travel agent, tour operator, carrier, **Us**, Atlas Travel Insurance, One Group, Healix Group Company or their agents, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.
3. *Legal Expenses* incurred prior to **Our** written acceptance of the case.
4. Any claim where the *Legal Expenses* are likely to be greater than the anticipated amount of compensation.
5. Any claim where *Legal 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 Expenses* incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. *Legal 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 page 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 as soon as possible 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 (at **Your** own expense) a written report of the incident.

- You** must get (at **Your** own expense) written confirmation of **Your** injuries and the period of inpatient treatment from the hospital.

What is not covered

- Anything mentioned in the general exclusions on page 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

- Any claim not substantiated by a written police report confirming the length and exact nature of the incident.
- Anything mentioned in the general exclusions on page 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

- You** must get (at **Your** own expense) 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

- Claims where the hotel or tour company have made alternative arrangements.
- Anything mentioned in the general exclusions on page 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. Claims will be based on the number of complete days **You** are unable to ski.

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 or as soon as possible after that and get (at **Your** own expense) 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 get (at **Your** own expense) 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, hotel or **Your** accommodation provider **You** must report to them, in writing, details of the loss, theft or damage and get (at **Your** own expense) written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - get a Property Irregularity Report from the airline.
 - give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
 - keep all travel tickets and tags for submission if **You** are going to make a claim under this policy.
- You** must provide (at **Your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to 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, theft or damage to **Ski Equipment** carried on vehicle roof rack unless secured by a lockable ski rack.
- Anything mentioned in the general exclusions on page 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 or as soon as possible after that and get (at **Your** own expense) 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 get (at **Your** own expense) 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, hotel or **Your** accommodation provider **You** must report to them, in writing, details of the loss, theft or damage and get (at **Your** own expense) written confirmation. If **Ski Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - get a Property Irregularity Report from the airline.
 - give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
 - keep all travel tickets and tags for submission if **You** are going to make a claim under this policy.
- You** must provide (at **Your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to 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, theft or damage to **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**.
- 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 page 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 get (at **Your** own expense) 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 page 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 get (at **Your** own expense) written confirmation from the resort management of the avalanche or landslide, it's 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 page 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 or as soon as possible after that and get (at **Your** own expense) 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 get (at **Your** own expense) written confirmation.
- If business samples or documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **Your** accommodation provider **You** must report to them, in writing, details of the loss, theft or damage and get (at **Your** own expense) written confirmation. If business samples or documents are lost, stolen or damaged whilst in the care of an airline **You** must:
 - get a Property Irregularity Report from the airline.
 - give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
 - get all travel tickets and tags for submission if **You** are going to make a claim under this policy.
- You** must provide (at **Your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to 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** documents left **Unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe or safety deposit box.
- Loss, theft of or damage to business samples or documents 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.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
 5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, mobile telephones, smartphones, or telecommunication equipment of any kind, documents of any kind, bonds, securities, perishable goods, surfboards/sailboards, satellite navigation equipment, 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).
 6. 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.
 7. 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.
 8. Claims arising from damage caused by leakage of powder or liquid carried within business samples or documents.
 9. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
 10. 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**.
 11. Any loss or damage arising out of **You** engaging in manual work.
 12. Any financial loss, costs or expenses incurred arising from the interruption of **Your** business.
 13. Anything mentioned in the general exclusions on page 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 page 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** will be calculated from the table below or as shown in the **Schedule of Benefits**, whichever is less.

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 or as soon as possible after that and get (at **Your** own expense) 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 whilst in the care of a carrier, transport company, authority, hotel or accommodation provider **You** must report to them, in writing, details of the loss, theft or damage and get (at **Your** own expense) written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission if **You** are going to make a claim under this policy.
3. **You** must provide (at **Your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to 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 of 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 to **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 page 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 or as soon as possible after that and get (at **Your** own expense) 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 get (at **Your** own expense) 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, hotel or accommodation provider **You** must report to them, in writing, details of the loss, theft or damage and get (at **Your** own expense) written confirmation. If **Golf Equipment** is lost, stolen or damaged whilst in the care of an airline **You** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission if **You** are going to make a claim under this policy.
4. **You** must provide (at **Your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **You** to substantiate **Your** claim.

What is not covered

1. Loss, theft of 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**.
6. Claims arising for loss, theft or damage to **Golf Equipment** carried on a vehicle roof rack.
7. Claims arising from loss or theft from **Your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
8. Anything mentioned in the general exclusions on page 9.

SECTION 26 – GREEN FEES

What is covered

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

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

Claims will be based on the number of complete days **You** are unable to play golf.

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 or as soon as possible after that and get (at **Your** own expense) a written report of the loss, theft or attempted theft of all golf documentation. A Holiday Representatives Report is not sufficient.
2. **You** must get (at **Your** own expense) a medical certificate from the treating **Medical Practitioner** substantiating **Your Medical Condition** and confirming **Your** inability to play golf.

What is not covered

1. Anything mentioned in the general exclusions on page 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

1. **You** must get (at **Your** own expense) 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.

2. **You** must provide (at **Your** own expense) receipts from the golf club for expenditure incurred immediately following **Your** hole-in-one to help **You** to substantiate **Your** claim.

What is not covered

1. Anything mentioned in the general exclusions on page 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/Civil Partnership** 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 or enter into a civil partnership 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

1. **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*:
 - a) for each *Wedding/Civil Partnership* ring taken or purchased on the **Trip** for each *insured person*.
 - b) for *Wedding/Civil Partnership* gifts taken or purchased on the **Trip** for the *insured couple*.
 - c) 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**.
2. **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:
 - a) 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
 - b) 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

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **Your** own expense) a written report of the loss, theft or attempted theft of all **Baggage/Valuables**.
2. 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 get (at **Your** own expense) written confirmation.
3. If **Baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or accommodation provider **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) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

- c) keep all travel tickets and tags for submission if *You* are going to make a claim under this policy.
 - d) For items damaged whilst on *Your Trip* *You* must get (at *Your own expense*) an official report from a local retailer confirming the item is damaged and beyond repair.
4. *You* must provide (at *Your own expense*) an original receipt or proof of ownership for items lost, stolen or damaged to help *You* to substantiate *Your* claim.

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 **Valuables** or *Your* passport left **Unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **Public Transport** operator) unless deposited in a hotel safe or safety deposit box.
3. 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**.
4. 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 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.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. 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).
7. 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.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. 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.
10. 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.
11. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **Baggage**.
12. Claims arising for **Personal Money**.
13. Claims arising from loss or theft from *Your* accommodation unless there is evidence of forced entry which is confirmed by a police report.
14. Anything mentioned in the general exclusions on page 9.

COMPLAINTS PROCEDURE

We are dedicated to providing a high quality service and want to maintain this at all times.

If **You** have any complaint about **Your** policy or claim, please contact **Us** at:

Atlas Travel Insurance Complaints
308-314 London Road
Hadleigh
Essex
SS7 2DD

Email: atlascustomerservices@csal.co.uk
Telephone: 0844 826 2692

Please ensure that **You** quote any policy or claims reference numbers in any correspondence.

If **You** remain dissatisfied, **You** may approach the Financial Ombudsman Service for a final decision. **You** can contact the Financial Ombudsman Service at:

South Quay Plaza
183 Marsh Wall
London E14 9SR
Telephone 0845 080 1800
Fax 0207 964 1001
www.financial-ombudsman.org.uk

A leaflet explaining its procedure is available on request. Please note that the Financial Ombudsman Service will not be able to respond **Your** complaint unless **You** have followed the above complaints procedure and obtained a final decision.

The existence of this complaints procedures does not reduce **Your** statutory rights relating to this Policy. For further information about **Your** statutory rights contact the Office of Fair Trading or Citizens Advice Bureau'.

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE

Please telephone the Emergency Assistance Service on:
+44 (0)1992 454278
24 hours a day quoting Atlas11

FOR CLAIMS

Please telephone Atlas Travel Insurance Claims on:
+44 (0)1293 725930
Quoting Atlas11

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

- **Your Master Policy Certificate Number Atlas11.**
- **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 keep 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.

Data Protection Statement

PLEASE READ this notice as it explains the purposes for which **We** will use the personal and sensitive personal data (information) that **We** hold.

We accept fully **Our** responsibility to protect the privacy of customers and the confidentiality and security of information given to **Us**.

Where **You** have provided information about another person in connection with the purchase and performance of this insurance Policy **You** confirm that they have appointed **You** to act for them, that they have consented to the processing of their personal data, including sensitive personal data and they have consented to the transfer of their information Abroad. **You** also agree to receive on their behalf any data protection notices from **Us**.

We may transfer **Your** personal information to a country located outside of the EEA for the purposes outlined above. If **We** transfer **Your** information outside the EEA **We** will either obtain **Your** prior consent or take steps to ensure that **Your** privacy rights continue to be protected in accordance with the requirements of the Data Protection Act.

We will use the information **You** have provided for;

- handling claims
- providing assistance services

We will use the information **You** have provided only for purposes related to **Your** Policy within the terms of the data protection acts, 'legal data processing conditions'.

We may disclose information to **Our** service providers and agents for these purposes. The information **You** have provided may also be used for the purpose of fraud prevention including passing details to other insurers and regulatory bodies.

In the event that a Person Insured makes an injury or illness related Claim, **We** may need to obtain further Sensitive Personal information such as medical history in order to assess the Claim. The Claim form will explain in more detail how this Sensitive Personal data is handled.

If a Person Insured asks **We** will provide details of the information **We** hold in accordance with the applicable law.

Any information which is found to be incorrect will be corrected promptly. **We** may monitor and/or record **Your** communication with **Us** either **Ourselves** or by reputable organisations selected by **Us**, to ensure consistent servicing levels and account operation. **We** will keep information about Persons Insured only for so long as it is appropriate.

Our contact details are:

ACE Customer Service
ACE Travel Insurance
PO BOX 1018
Ashdown House
125 High Street
Crawley
West Sussex
RH10 1DQ

Tel: +44 (0) 1293 726225

E-mail: acetraveluk@acegroup.com

TOP TIPS

- Check the Foreign & Commonwealth Office (FCO) website at **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**.
- 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

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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 **Web:** www.atlasdirect.co.uk

Business Hours:

Monday to Friday: 9.00am - 7.00pm

Saturday: 9.00am - 5.00pm

+44 (0)1293 725930
 Quoting reference Atlas11
 (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	08444 82 3400	Credit Card	08444 82 4966
Expatriate Insurance	08444 82 4960	Life & Critical Illness Cover	08444 82 4967
Car-Hire Insurance	08444 82 4961	Pet Insurance	08444 82 4968
Breakdown Cover	08444 82 4962	Mobile Phone Insurance	08444 82 4969
Private Medical Insurance	08444 82 4963	Gadget Insurance	08444 82 4970
Motor Insurance	08444 82 4964	Personal Loans	08444 82 4971
Home Insurance	08444 82 4965	Mortgages*	08444 82 4972

* 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	08444 82 4973	Foreign Currency	08444 82 4975
Hotel Reservation	08444 82 4974	Airport Parking	08444 82 4976

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.