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Quoting reference 08ATL
24 Hour Emergency Medical Assistance



Atlasdirect

Great Cover, Low Prices



travel insurance policy booklet

2009-2010

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



Your Travel Insurance Policy

Welcome to your Travel Insurance Policy Booklet. Your policy booklet is only valid when a numbered validation certificate has been issued by Atlas Travel Insurance. Together the validation certificate and this booklet form your contract of insurance, so keep them safe and take them with you when you travel in case you need assistance or need to make a claim.

Our policy provides a wide range of cover for all your leisure or business travel. It contains different levels of cover, some of which do not apply unless you have paid the appropriate additional premium. Please take some time now to familiarise yourself with the general terms and conditions to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements. To assist you, words appearing in bold print are explained in the **MEANING OF WORDS** section of the booklet – found on pages 6, 7 & 8.

Once you have read your policy booklet and validation certificate and are satisfied that you understand its contents fully, you have the option to decide on keeping the policy. Should you find that the policy does not meet your requirements you can send it back within 14 days from the date of receipt. Any premium paid will be returned to you providing that you have not travelled or made a claim during this time.

We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in the UK Area (i.e. have their main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the policy)
- following payment of the appropriate premium for the level of cover selected

Should you have any questions please contact us directly at Atlas Direct, or via your Insurance Broker or Agent.

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. This policy is underwritten by Europ Assistance Holdings Irish Branch of 79 Merrion Square, Dublin 2, Ireland. Europ Assistance Holdings Ltd is authorised and regulated by the Financial Services Authority.

This evidence of cover is to confirm that those persons who have paid the appropriate premium are insured under Master Certificate Number **08ATL**. This document only constitutes a valid evidence of insurance when it is issued in conjunction with a validation certificate issued between **1st December 2007** and **30th June 2009**, for departures up to 12 months after date of purchase, or **30th June 2010**, whichever is first.

This policy is effected in England and is subject to the Laws of England and Wales.

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

This addendum attaches to and forms part of your insurance policy and they should be read as one document.

Addendum to the Policy Wording

We would like to bring to your attention the following changes to the **Excesses** (as defined in the policy wording) that apply to Section 2 - Medical Emergency & Repatriation on all Atlas travel insurance policies issued on or after 19 February 2009.

Where you have selected the following levels of cover, the excess under Section 2 - Medical Emergency & Repatriation are:

1. **Bronze** – the excess under Section 2 is £300, all other excesses remain unchanged
2. **Silver** – the excess under Section 2 is £150, all other excesses remain unchanged
3. **Gold** – the excess under Section 2 is £65, all other excesses remain unchanged
4. **Platinum** – the excess under Section 2 and all other excesses are deleted

The **Double Excess** option is no longer available and all references thereto are deleted.

The excess level you have selected will be shown on your certificate of insurance in the “Important Notes” section.

References within the policy wording where this relates are:

Page 4. Summary of cover

- a) 2. Medical Emergency & Repatriation (please refer to the above for new excess levels)
- b) Bottom of Page relating to excess (please refer to the above for new excess levels)

Page 7 – Meaning of Words – Policy Excesses (please refer to the above for new excess levels)

Page 8 – Upgrades – Left Hand Column – ‘Excess Waiver’ (replace with ‘Platinum Cover’)

b) Double Excess (no longer in place)

Page 9/10– Page 10 Medical Emergency And Repatriation

(Left hand column top of page 10)

n) the £65 policy excess (the excess that applies here will depend on the cover chosen for example Bronze, Silver, Gold or Platinum to determine the excess level applied, Platinum being the Nil Excess option)

Please note that wherever in the policy wording there is a reference to:

Excess Waiver:- this will refer to Platinum Cover

Double Excess:- No longer applicable

Contents

Summary of Cover	4
Important Notes	5
Important Health Requirements	5
Important Limitations – Cancellation, Curtailment & Trip Interruption Cover	6
Emergency Assistance 24 Hours A Day	6
Reciprocal Health Agreements	6
Meaning Of Words	6-8
Upgrades	8
SECTION 1 Cancellation, Curtailment & Trip Interruption	8-9
SECTION 2 Medical Emergency & Repatriation	9-10
SECTION 3 Emergency Dental Treatment	10
SECTION 4 Additional Accommodation & Travelling Costs	10
SECTION 5 Hospital Daily Benefit	10
SECTION 6 Travel Delay	10
SECTION 7 Missed Departure On The Outward Journey	11
SECTION 8 Personal Luggage	11
SECTION 9 Luggage Delay On Your Outward Journey	11
SECTION 10 Money & Travel Documents	12
SECTION 11 Personal Liability	12
SECTION 12 Personal Accident	12
SECTION 13 Legal Protection	13
SECTION 14 Mugging	13
SECTION 15 Hijack	13
SECTION 16 Catastrophe	13
SECTION 17 Home Care	13
Optional Winter Sports Cover	14
SECTION 18 Cancellation Or Curtailment	14
SECTION 19 Skis, Ski Equipment, Ski Pack & Pass	14
SECTION 20 Ski Equipment Delay	14
SECTION 21 Piste Closure	14-15
SECTION 22 Delay Due To Avalanche Or Landslide	15
Business Cover	15
SECTION 23 Business Samples and Documents	15
SECTION 24 Replacement Employee	15
Optional Golf Cover	15
SECTION 25 Golf Equipment	15-16
SECTION 26 Golf Equipment Hire	16
SECTION 27 Green Fees	16
SECTION 28 – Hole In One Cover	16
SECTION 29 Optional Wedding Cover	16-17
SECTION 30 Optional Special Sports & Activities Cover	17
General Conditions Applying To All Sections	18
General Exclusions Applying To All Sections	18-19
Making A Claim On Your Return Home	19
Cancellation Provisions	20
Data Protection Act 1998 Notice	20
Travel Checklist	20
If You Are Deaf Or Hard Of Hearing	20
Contact Numbers	20-21
Complaints Procedure	21
Use Of Personal Information	22
Top Tips	23
Notes	23
-	

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

Summary of Cover

Cover	Comprehensive Cover Limits up to	Excess	Pioneer Cover Limits up to	Excess
1. Cancellation, Curtailment & Trip Interruption	£3,000	£65/£25 for Loss of Deposit	£1,000	£65/£25 for Loss of Deposit
2. Medical Emergency & Repatriation	£10,000,000	£65	£10,000,000	£65
3. Emergency Dental Treatment	£200	£65	£200	£65
4. Additional Accommodation & Travelling Cost	£1,000	Nil	£1,000	Nil
5. Hospital Daily Benefit	£10 per complete 24 hours of inpatient treatment; maximum of £1,000	Nil	N/A	N/A
6. Travel Delay	£20 for first full 12 hour delay then £10 for each subsequent full 12 hours; maximum of £250	Nil	N/A	N/A
7. Missed Departure on the Outward Journey	£600	Nil	N/A	N/A
8. Personal Luggage	£2,000	£65	N/A	N/A
– Single article, or Pair or Set of articles	£250	£65	N/A	N/A
– Valuables (Limited to £100 if Insured Person is under 18)	£250	£65	N/A	N/A
9. Luggage Delay on Your Outward Journey	£200	Nil	N/A	N/A
10. Money & Travel Documents	£500	£65	£250	£65
Cash (Limited to £50 if Insured Person is under 18)	£200	£65	N/A	N/A
Travel Documents	£200	Nil	£250	£65
11. Personal Liability	£2,000,000	£65	£500,000	Nil
12. Personal Accident				
– Death	£5,000	Nil	£5,000	Nil
– If the Insured Person is aged under 18 or over 65	£1,500	Nil	£1,500	Nil
– Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£25,000	Nil	£5,000	Nil
– Permanent Total Disablement	£25,000	Nil	£5,000	Nil
– If the Insured Person is aged over 65	£5,000	Nil	N/A	N/A
13. Legal Protection	£25,000	Nil	£5,000	£100
14. Mugging	£50 per complete 24 hours of inpatient treatment; maximum of £500	Nil	N/A	N/A
15. Hijack	£100 per complete 24 hours; maximum of £1,000	Nil	N/A	N/A
16. Catastrophe	£500	Nil	N/A	N/A
17. Home Care	£100	Nil	N/A	N/A
Optional Winter Sports Cover*				
18. Cancellation, Curtailment & Trip Interruption*	£3,000	£65	N/A	N/A
19. Skis, Ski Equipment, Ski Pack & Pass*				
– Skis & Ski Equipment (Owned)*	£500	£65	N/A	N/A
– Skis & Ski Equipment (Hired)*	£200	£65	N/A	N/A
– Ski Pack*	£75 per complete 24 hours; maximum of £300	N/A	N/A	N/A
– Ski Pass*	£250	Nil	N/A	N/A
20. Ski Equipment Delay*	£20 per complete 24 hours; maximum of £300	Nil	N/A	N/A
21. Piste Closure*	£20 per complete 24 hours; maximum of £200	Nil	N/A	N/A
22. Delay due to Avalanche or landslide*	£200	£65	N/A	N/A
Business Cover				
23. Business Samples & Documents	£500	£65	N/A	N/A
24. Replacement Employee	£1,500	£65	N/A	N/A
Optional Golf Cover*				
25. Golf Equipment*	£1,500	£65	N/A	N/A
– Single Article Limit*	£250	£65	N/A	N/A
26. Golf Equipment Hire*	£30 per complete 24 hours; maximum of £300	Nil	N/A	N/A
27. Green Fees*	£75 per complete 24 hours; maximum of £300	Nil	N/A	N/A
28. Hole-in-One Cover*	£75	Nil	N/A	N/A
Optional Wedding Cover*				
29. A. Wedding Rings*	£250 per ring	Nil	N/A	N/A
29. B. Wedding Attire & Gifts*	£1,500 per couple	£65	N/A	N/A
29. C. Photographs & Videos*	£750 per couple	£65	N/A	N/A

*Cover is only available in respect of the sections that include Winter Sports Cover, Golf Cover and Wedding Cover providing that the additional premium has been paid.

Shown above are the standard policy excesses. As indicated on your validation certificate, where the appropriate excess waiver premium has been paid, the excess will be reduced to NIL or where a discount has been taken for 'Double Excess', the excess applicable will be doubled on all relevant sections.

IMPORTANT NOTES

We would like to draw **Your** attention to important features of **Your** policy including:

- **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in **Your** country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.
- **Material Facts:** **You** must declare to **Us** all Material Facts that are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If **You** are uncertain as to whether a fact is material, **You** should declare it to **Us** by calling **Our** Travel Helpline on 08444 82 3400. Please refer to the definition of a 'Material Fact' in the Meaning of Words.
- **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which unless declared and accepted by the Insurers in writing prior to travel may invalidate any subsequent claim. If **You** are in any doubt as to whether **You** would be covered by the policy please call the Medical Screening Helpline.
- **Changes in health or medication:** **You** must contact **Us** and declare any changes in **Your** health or **Your** medication that occur between the date **You** take our this policy and the date **You** start any **Trip**.
- **Cancellation, Curtailment & Trip Interruption cover:** It is important to note that the policy contains conditions and exclusions in relation to non-insured travelling companions, close relatives or persons with whom **You** intend to stay whilst on **Your Trip**, in the event of any need to cancel, curtail or interrupt a **Trip** as a result of changes in their health. Please refer to the 'Important Limitations - Cancellation, Curtailment & Trip Interruption Cover' section for full details.
- **Special Sports & Activities:** This policy specifically excludes participating in or practising for certain sports and activities. **Your** policy can be extended to cover some of these sporting activities (as detailed under the Optional Special Sports & Activities Cover Section) when **You** have paid an appropriate additional premium. **Your** policy can be extended before departure from the **UK Area**. If **You** are going to take part in special sports and activities where there may be a high risk of injury or if **You** are in any doubt as to whether cover will apply, please call the Travel Helpline on 08444 82 3400.
- **Age Limit:** No Section of this policy shall apply in respect of any person who is over 84 years of age at the commencement of the Period of Insurance of a Comprehensive Single **Trip** policy, over 44 years of age at the commencement of the Period of Insurance of a Pioneer Single **Trip** policy or over 74 years of age at the commencement of the Period of Insurance of an Annual Multi-trip policy.
- **Trip Limits:** This policy contains strict limits on the length of time **You** can spend travelling abroad on each **Trip**. Please refer to the definition of the 'Trip' in the Meanings of Words. TRAVELLING OR INTENDING TO TRAVEL IN EXCESS OF THE TRIP LIMITS WILL INVALIDATE ANY CLAIMS RELATING TO THAT PARTICULAR TRIP. Trips must commence and end in the UK Area and a return ticket must have been booked prior to departure unless in relation to a One Way **Trip**.
- **Medical Emergency:** In the event of a medical emergency **You** must contact **Us** as soon as possible. **You** MUST contact **Us** before incurring expenses in excess of **£500**. If **You** are physically prevented from contacting **Us** immediately, **You** or someone designated by **You** must contact **Us** within 48 hours.
- **Pregnancy:** No cover is given under Sections 1, 2, 3, 4 and 5 of this policy in respect of any claim arising from pregnancy within 10 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery.
- **Third Party Liability:** If **You** use a motorised vehicle, (e.g. car, motor cycle, moped or scooter) sail or powered boat, or an airborne craft, no liability cover will apply under this policy and **You** must ensure that **You** have cover for third party injury or property damage in place.
- **Personal Luggage:** While this policy provides cover for **Your** Personal Luggage under the Comprehensive policy, if **You** are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with **You** then **You** should check that **You** have adequate personal possessions cover, under a home contents insurance. The maximum **We** will pay under this policy for Valuables (as defined) owned by each **Insured Person** is limited to **£250** (or **£100** if the **Insured Person** is aged under 18). Personal Luggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any

one article or Pair or Set of articles will be limited to **£60** unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.

- **Policy Limits:** Most Sections of **Your** policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total. **You** are advised to check **Your** policy.
- **Reduced Cover Options:** If **You** have opted for and/or received discount for deleting section 1 (**Cancellation, Curtailment & Trip Interruption**) and/or for deleting sections 8 (**Personal Luggage**), 9 (**Baggage Delay on Your Outward Journey**) and 10 (**Money & Travel**) these sections do not apply and cover on each of those relevant sections is NIL.
- **Cooling Off Period:** Unless **Your Trip** will be completed within 14 days of buying this insurance, **You** have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to **You** any premium **You** have paid and will recover from **You** any payments **We** have made.
- **Policy Excess:** Under most Sections of the policy, claims will be subject to an excess. This means that **You** will be responsible for paying the first part of the claim up to the excess value per **Insured Person** each and every incident. A definition of **Policy Excess** is in the Meaning of Words.
- **Reasonable Care:** **You** need to take all reasonable care to protect yourself and **Your** property, as **You** would if **You** were not insured.

IMPORTANT HEALTH REQUIREMENTS

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

This insurance operates on the following basis:

1. To be covered, **You** must be healthy, fit to travel and to undertake **Your** planned **Trip**;
2. The insurance will **NOT** cover **You** when **You** are travelling against the advice of a **Medical Practitioner** (or would be travelling against the advice of a **Medical Practitioner** had **You** sought his/hers advice);
3. The insurance will **NOT** cover **You** when **You** are travelling with the intention of obtaining medical treatment or consultation abroad.
4. The insurance will **NOT** cover **You** if **You** have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which **You** are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established)

No claim arising directly or indirectly from a Pre-existing Medical Condition affecting **You** will be covered unless:

You have declared ALL Pre-existing Medical Conditions to **Us**; and **You** have declared any changes in **Your** health or prescribed medication; and **We** have accepted the condition(s) for insurance in writing.

Each **Insured Person** who has a **Pre-existing Medical Condition** must make a Medical Health Declaration before each **Period of Insurance** and, if there are any changes in **Your** health or prescribed medication, prior to commencement of the **Period of Insurance** or departing on any **Trip**. **Failure to declare ALL Pre-existing Medical Conditions that are relevant to the insurance may invalidate the policy.**

We may require **You** to obtain a medical report from **Your** General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by **You**.

Based on **Our** assessment of the medical information supplied to **Us**, **We** will decide whether or not the person is suitable for insurance, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium. If **We** offer cover, and, if the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by **Us** and written confirmation has been provided by **Us**.

To declare a Pre-existing Medical Condition or a change in Your state of health or prescribed medication, You should contact the Medical Screening Helpline during office hours on: 0871 855 3500 quoting reference EA08ATL.

You should also refer to the General Exclusions.

IMPORTANT LIMITATIONS – CANCELLATION, CURTAILMENT & TRIP INTERRUPTION COVER

This policy will **NOT** cover any claims under Section 1 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from any **Pre-existing Medical Condition**, (known to **You** prior to the commencement of the **Period of Insurance**) affecting any:

- **Close Relative** who is not travelling as an **Insured Person** under this policy; or
- travelling companion who is not insured under this policy; or
- person with whom **You** intend to stay whilst on **Your Trip**.

If during the 90 days immediately prior to the commencement of the **Period of Insurance** they had:

- a) required surgery, inpatient treatment or hospital consultations; or
- b) required any form of treatment or prescribed medication; or
- c) if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the **Period of Insurance**; or
- d) if a terminal diagnosis had been received prior to the commencement of the **Period of Insurance**.

You should also refer to the General Exclusions.

EMERGENCY ASSISTANCE 24 HOURS A DAY

You should first check that the circumstances are covered by **Your** policy.

Having done this please contact the appropriate 24-hour telephone number shown after the appropriate Section of cover. Give **Your** name, insurance details, reference number and as much information as possible. Please give **Us** a telephone, fax or telex number, or email address where **We** can contact **You** or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us on +44 (0)1444 442043 within 48 hours quoting reference 08ATL.

TRIPS TO MAINLAND SPAIN, THE CANARY ISLANDS (Tenerife, Gran Canaria, Fuerteventura, Lanzarote, La Palma, Gomera and El Hierro) AND THE BALEARIC ISLANDS (Cabrera, Formentera, Ibiza, Majorca/Mallorca, Menorca) – 24 HOUR EMERGENCY SERVICE

When away from **Home**, it is most important that **You** have immediate access to professional medical attention in the event of an emergency. With this in mind, **We** have put in place, for **Your** benefit, a network of medical professionals throughout mainland Spain, the Canary Islands and the Balearic Islands, at **Your** service 24 hours a day, 7 days a week. This is supported by a 24 hour medical emergency service, which can direct **You** to these professionals, and which will also follow **Your** case through from the moment **You** enter hospital until **You** are released and, in more serious cases, until **You** are safely repatriated (accompanied, if deemed medically necessary, by one of **Our** medical team).

In addition, **No Policy Excess will apply** when **You** receive inpatient treatment (where medically necessary) at:

- a) one of **Our** network hospitals, or
- b) a state hospital when **You** have used the EHIC to effectively reduce the cost of **Your** medical treatment or medicines.

For further information:

Telephone: 0044 (0) 1444 442077 quoting reference 08ATL

E-mail: medicalops@europ-assistance.co.uk

Website: www.europ-assistance.co.uk/spanishmedicalnetwork

RECIPROCAL HEALTH AGREEMENTS

If **You** intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland **We** would advise **You** to obtain a Form CM1 from **Your** local main Post Office. On returning this, duly completed, to the main Post Office **You** will be issued with a European Health Insurance Card (EHIC), which will entitle **You** to certain free or reduced cost health arrangements in the EU, EEA or Switzerland. (Full details are given in the DSS Leaflet No. T7 - Health Advice for Travellers.)

Please note: For claims under Section 2 (Medical Emergency & Repatriation) or Section 3 (Emergency Dental Treatment), no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at

a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.

When **You** are travelling to Australia and **You** register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if **You** will be receiving treatment. If **You** receive treatment before **You** enrol, Medicare benefits can be backdated, if **You** are eligible. To be eligible **You** must be a resident of the United Kingdom or Ireland and will need to show **Your** British or Irish passport with an appropriate visa, and acceptable identification (for example a driving licence). If **You** do not enrol at Medicare offices **We** may reject **Your** claim or limit the amount **We** pay to **You**. If **You** need treatment which cannot be carried out under Medicare **You** MUST contact **Our** 24 hours Emergency Service before seeking private treatment. If **You** do not do so, **We** may reject **Your** claim or limit the amount **We** pay to **You**.

For more information **You** should contact:

Health Insurance Commission

PO Box 1001,

Tuggeranong,

ACT 2901,

Australia

or visit their website at: www.hic.gov.au

MEANING OF WORDS

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

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an **Insured Person**.

Business Samples & Documents: Business related samples and documents associated with **Your** trade or profession which is carried by **You** in the course of **Your** Trip.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Certificate: The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the **Period of Insurance** and any other special conditions and terms.

Close Relative: Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an **Insured Person**.

Common Law Partner: The person living with the **Insured Person** as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the **Period of Insurance**.

Curtailment: Abandonment of a planned **Trip**, after commencement of the outward journey, by return to **Home** earlier than on the scheduled return date.

Family: The main **Insured Person**, his/her spouse or **Common Law Partner**, and their dependent children under 18 years of age (in full-time education and residing with them).

Geographical Limits: The countries of the Zone for which **You** have paid the appropriate premium, as specified on the **Certificate**.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within **Your** country of departure once **You** commence **Your** **Trip**, and during **Your** return journey to **Your** **Home**.

You will be covered when travelling by recognised public transport between countries, but not if **You** are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Zone 1: United Kingdom, Channel Islands, Isle of Man and Republic of Ireland.

Zone 2: Europe West of Urals plus all countries with a Mediterranean coastline excluding Libya, Lebanon Israel.

Zone 3: Australia & New Zealand.

Zone 4: All countries worldwide, excluding the United States and Canada.

Zone 5: All countries worldwide.

Golf Equipment: Golf clubs, gold bags, non-motorised trolleys and golf shoes.

Home: Your principal place of residence in the UK Area, used for domestic purposes, and including garage(s) and other outbuilding(s).

Insured Person or You/Your: Each person named on the **Certificate** and for whom the appropriate premium has been paid, resident in the UK Area, and at the commencement of the **Period of Insurance** being not more than 84 years of age for Comprehensive Single **Trip** policies, 44 years of age for Pioneer Single **Trip** policies or 74 years of age for Annual Multi-trip policies.

Limits of Cover: Unless stated to the contrary, **Our** maximum liability in any one **Period of Insurance** is limited to the amount stated in each Section, per **Insured Person**.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what **You** should see at 60 feet.)

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover for **Manual Work** will be provided where such work is solely in a voluntary capacity, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 meters above the ground, and cover for Personal Accident and Personal Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the **Policy Excess** under Section 2 (Medical Emergency & Repatriation) will be increased to **£250** and application of Excess Waiver will not delete this increased excess. Cover excludes interaction with wild animals of any kind.

Material Fact: A fact likely to influence the acceptance or assessment of this insurance by Underwriters. If in doubt as to what constitutes a **Material Fact**, please contact **Us**.

Medical Condition: Any medical or psychological disease, sickness, condition, illness or injury that has affected **You** or any **Close Relative**, travelling companion or person with whom **You** intend to stay whilst on **Your Trip**.

Medical Health Declaration: Medical information that needs to be declared to **Us** before each **Period of Insurance** by any **Insured Person** who has suffered from a **Pre-existing Medical Condition**.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to **You** or any travelling companion.

Money: Sterling and foreign currency and travellers cheques.

Pair or Set: A number of items of Personal Luggage considered as being similar or complementary to one another or used together.

One Way Trip: Purchasing a ticket for a single direction of travel with no intention of returning to the UK Area within the **Period of Insurance**.

Period of Insurance: The period shown on the **Certificate**. Subject to:

Single Trip policies: Cancellation cover starts when **You** purchase this insurance or when **You** book **Your Trip**, whichever is the later. Cover for all other Sections applies for the duration of **Your Trip**, as stated on the **Certificate**. Please refer to the definition of **Trip** for conditions on **Trip** limits.

Annual Multi-trip policies: Cover applies as for **Single Trip** policies however, the **Period of Insurance** is for 12 months during which **You** are covered for each **Trip** **You** book and undertake within that period, on condition that:

- each **Trip** does not exceed the maximum consecutive days detailed under the **Trip definition**.
- irrespective of the number of individual Trips **You** undertake in each **Period of Insurance**, the maximum number of days **You** can spend abroad must not exceed 183.
- Trips solely within the **UK Area** are only insured if **You** have pre-booked at least two consecutive nights paid accommodation.

One Way Trips: If emigrating to another country the **Period of Insurance** will cease when **You** leave the immigration control in the country of **Your** final ticketed and declared destination

Note: If **You** travel for more than the number of days for which **You** have paid for cover, **You** will not be covered after the last day for which **You** have paid.

There is no cover under the Cancellation Section of this policy outside the **Period of Insurance**. However, if during the **Period of Insurance** **You** book a **Trip** with a start date after the expiry of **Your Annual Multi-trip** policy then Cancellation cover will continue for that **Trip** provided **You** renew this policy on or before its expiry date and there is no gap in cover.

Legal advice continues to apply for up to 7 days after **You** return **Home**.

Permanent Total Disablement: **Permanent Total Disablement** which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of **Our** Medical Officer, entirely prevent **You** from engaging in, or giving any attention to, any and every business or occupation for the remainder of **Your** life.

Personal Luggage: Items usually carried or worn by travellers for their individual use during a **Trip**.

- Note 1: Items hired to **You**, and all items loaned or entrusted to **You** are excluded (other than skis and ski equipment where the appropriate Winter Sports Premium has been paid).
- Note 2: This travel insurance is not intended to cover expensive items for which **You** should take out full 'All Risks' insurance.

Policy Excess: The first amount payable per **Insured Person**, each and every incident, each and every section of cover. The **Policy Excess** is reduced to nil when **You** have paid the premium for Excess Waiver except where stated

- Note 1: In the event of an injury occurring as a result of voluntary **Manual Work**, the **Policy Excess** under Section 2 (Medical Emergency & Repatriation) will be increased to **£250** and application of Excess Waiver will not delete this increased.
- Note 2: When **You** have selected the Double Excess option, where applicable the **Policy Excesses** are doubled on all relevant sections.

Pre-existing Medical Condition:

1. Any past or current **Medical Condition** that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received **during the 2 years** prior to the commencement of cover under this policy and/or prior to any **Trip**; and
2. any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any **Trip**.

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or luggage compartment of a motor vehicle.
- The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats.
- The fixed storage units of a motorised or towed caravan.
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Special Sports and Activities: The activities listed under the Optional Special Sports & Activities Cover Section of this policy.

Stopover: Clients purchasing a **Single Trip** policy are able to stopover for up to a maximum of 3 consecutive days, applicable to both the outward and return journey as follows:

- For zone 3 policies, the permitted stopover zones are 4 and 5.
- For zone 4 policies, the permitted stopover zone is 5.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, green card and passports.

Trip: A journey within the countries of the **Geographical Limits**, during the **Period of Insurance**:

Single Trip policies: the maximum number of days for which **You** have paid the appropriate premium.

- Note 1: If **You** are under 65 years at the commencement of the Period of insurance the maximum **Trip** duration will be 365 consecutive days.
- Note 2: If **You** are between 65 years and 74 years old at the commencement of

the Period of insurance the maximum **Trip** duration will be 60 consecutive days.

- Note 3: If **You** are between 75 and 84 years old at the commencement of the Period of insurance the maximum **Trip** duration will be as follows:
Zones 1, 2 and 3: A maximum of 45 consecutive days.
Zones 4 and 5: A maximum of 31 consecutive days.

Annual Multi-trip policies: A maximum of 31 consecutive days.

- Note 1: If **You** are under 65 years old at the commencement of the **Period of Insurance**, upon payment of the appropriate additional premium the maximum number of consecutive days **You** can spend abroad can be increased to 45 or 60 days.
- Note 2: If **You** travel for more than the number of days for which **You** have paid for cover, **You** will not be covered after the last day for which **You** have paid.
- Note 3: Trips must commence and end in the UK Area and a return ticket must have been booked prior to departure.
- Note 4: For Residents of the UK Area, Trips solely within the UK Area are only insured if **You** have pre-booked at least two consecutive nights paid accommodation.
- Note 5: Irrespective of the number of individual Trips **You** undertake in each **Period of Insurance**, the maximum of days **You** can spend abroad must not exceed 183.

UK Area: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Unattended: When **You** cannot see and are not close enough to **Your** property or vehicle to prevent unauthorised interference or theft of **Your** property or vehicle.

Valuables: Cameras, photographic, and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses, telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: Europ Assistance Holdings Ltd, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

Wedding Attire: Bride's dress with accessories and Bridegroom's suit with accessories.

Wedding Gifts: Gifts for the Bride and Bridegroom presented for the purpose of celebrating the Wedding.

Winter Sports: The activities listed under the Optional Winter Sports Cover Section of this policy.

You/Your: Each person named on the **Certificate** and for whom the appropriate premium has been paid, resident in the UK Area, and at the commencement of the **Period of Insurance** being not more than 84 years of age for Comprehensive **Single Trip** policies, 44 years of age for Pioneer **Single Trip** policies or 74 years of age for **Annual Multi-trip** policies.

UPGRADES

This policy contains different levels of cover, some of which do not apply unless **You** have paid the appropriate additional premium. Any extra benefit **You** have purchased is shown on **Your Certificate**. Please read the wording and ensure the cover reflects **Your** requirements.

If **You** have purchased a policy with **Us**, upon the payment of an additional premium, **We** may upgrade **Your** travel insurance coverage by purchasing any of the following upgrades prior to commencement of **Your Trip**:

• Excess Waiver

Excess is reduced to nil when **You** have paid the premium for Excess Waiver except where stated.

- Note 1: In the event of an injury occurring as a result of voluntary **Manual Work**, the **Policy Excess** under Section 2 (Medical Emergency & Repatriation) will be increased to **£250** and application of Excess Waiver will not delete this increased excess.

• Double Excess

When **You** have selected the Double Excess option all applicable Policy Excesses to **Your** policy are doubled to **£130**.

• Optional Winter Sports Cover

Your policy can be extended, subject to certain limitations, to cover Winter Sports. Please refer to the Optional Winter Sports Cover Section in this policy for full details.

• Optional Golf Cover

Your policy can be extended, subject to certain limitations, to cover Golf. Please refer to the Optional Golf Cover Section in this policy for full details.

• Optional Wedding Cover

Your policy can be extended, subject to certain limitations for Wedding Cover. Please refer to the Optional Wedding Cover Section in this policy for full details.

• Optional Special Sports and Activities

Your policy can be extended, subject to certain limitations, to cover Special Sports & Activities. Please refer to the Optional Special Sports & Activities Cover Section in this policy for full details.

SECTION 1 CANCELLATION, CURTAILMENT & TRIP INTERRUPTION

Cancellation & Curtailment

What is covered:

We will pay **You** up to a maximum of **£3,000 Comprehensive/£1,000 Pioneer** per each **Insured Person** in total under this policy for financial loss **You** suffer, being non-refunded deposits and amounts **You** have paid (or have contracted to pay), for travel and accommodation **You** do not use because of **Your** inability to commence travel or complete the **Trip**.

Cancellation cover applies if **You** have booked a **Trip** to take place within the **Period of Insurance**, but **You** are **forced** to cancel **Your** travel plans because of one of the following changes in circumstances, which is beyond **Your** control, and of which **You** were unaware at the time **You** booked the **Trip**. Please see also the Travel Delay cover (Section 6).

Curtailment cover applies if **You** are **forced** to cut short a **Trip** **You** have commenced, and return to the **UK Area**, because of one of the following changes in circumstances which is beyond **Your** control, and of which **You** were unaware at the time **You** booked the **Trip**.

- Unforeseen illness, injury or death of **You**, a **Close Relative** or any person with whom **You** have arranged to travel or stay during the **Trip**.
- **You** abandoning **Your Trip** following a delay of more than 12 hours in the departure of **Your** outward flight, sea-crossing or international coach or train journey, forming part of the booked **Trip's** itinerary, as a result of Strike or Industrial Action (of which **You** were unaware at the time **You** booked the **Trip**), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- **You** or any person with whom **You** plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If **You** are made redundant and **You** qualify for redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting **Your Home**, occurring during the **Trip** or within 48 hours before **You** depart, when a loss in excess of **£1,500** is involved and **Your** presence is required by the Police in connection with such events.
- **Your** compulsory quarantine.

Trip interruption

What is covered:

On condition that **You** contact **Us** first, and that **We** make all the travel arrangements, **We** will pay necessary additional travelling costs incurred in returning **You Home** in the event **You** have a valid **Curtailment** claim. If the situation permits, and the period of **Your** original booked **Trip** has not expired, **We** will also pay necessary additional travel costs in transporting **You** back to the location abroad.

Travel by air will be limited to one economy/tourist class ticket for each **Insured Person**.

Trip interruption cover applies when **You** need to make an unscheduled return journey to the **UK Area** during a **Trip** because of:

- the death, imminent demise, or hospitalisation due to serious accident or illness, of a **Close Relative**;
- accidental damage, burglary, flooding or fire affecting **Your Home** during **Your Trip**, when a loss in excess of **£1,500** is involved and when **Your** presence is required by the Police in connection with such events.

If **You** cannot recoup the cost of any pre-paid accommodation or holiday costs, **You** may be able to submit a pro-rata **Curtailment** claim under this Section for such costs.

The maximum amount **We** will pay **You** under Section 1 in total for Cancellation, **Curtailment** and **Trip** interruption claims is **£3,000 Comprehensive/£1,000 Pioneer** per each **Insured Person**.

Special conditions relating to claims

You must obtain a medical certificate from the **Medical Practitioner** in attendance and **Our** prior approval to confirm the necessity to return **Home** prior to the scheduled return date of the **Trip** in the event of unforeseen illness or injury.

In the event of **Curtailment** or interruption of the **Trip**, **You** must contact **Us** first and allow **Us** to make all the necessary travel arrangements.

If, at the time of requesting **Our** assistance in the event of a **Curtailment** or **Trip** Interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of **You**, a **Close Relative**, travelling companion or person with whom **You** have arranged to stay whilst on **Your Trip**, **We** will make all necessary arrangements at **Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

Your Cancellation, Curtailment or Trip Interruption must be necessary and unavoidable in order for **You** to claim.

You must notify the **Carrier** or Travel Agent immediately **You** know the **Trip** is to be cancelled or curtailed, to minimise **Your** loss as far as possible. If **You** fail to notify the **Carrier** or Travel Agent immediately it is found necessary to cancel the **Trip**, **Our** liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If **You** cancel the **Trip** due to unforeseen illness or injury **You** must provide a medical certificate from the treating General Practitioner stating that this prevented **You** from travelling.

If **You** cancel, curtail or interrupt **Your Trip** because **Your** presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting **Your Home** during **Your Trip**, **You** must produce to **Us** written documentation from the Police confirming that the loss or damage occurred during the **Trip** - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to the **UK Area**.

What is not covered:

- a) any disinclination to travel or continue travelling, unless **Your** change of travel plans is caused by one of the circumstances listed under 'What is Covered';
- b) any claim arising directly or indirectly from a known **Pre-existing Medical Condition** affecting **You** unless **You** have declared ALL **Pre-existing Medical Conditions** to **Us** and **We** have written to **You** accepting them for insurance;
- c) any claim arising directly or indirectly from a **Pre-existing Medical Condition**, known to **You** prior to the commencement of the **Period of Insurance**, affecting any **Close Relative**, travelling companion who is not insured under this policy or person with whom **You** intend to stay whilst on **Your Trip** if during the 90 days immediately prior to the commencement of the **Period of Insurance** they had:
 - required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication; or
 - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the **Period of Insurance**; or
 - if a terminal diagnosis had been received prior to the commencement of the **Period of Insurance**.
- d) Cancellation because of pregnancy or childbirth unless the Cancellation is certified by a **Medical Practitioner** as necessary due to actual medical complications;
- e) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time **You** booked the **Trip**;
- f) any costs in respect of any unused pre-paid travel costs when **We** have paid to repatriate **You**;
- g) withdrawal from service of the aircraft, sea vessel, coach or train on which **You** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim in this case to the transport operator involved;
- h) failure by the provider of any part of the booked **Trip** to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise). **You** should direct any claim in this case to the provider involved;
- i) change of plans due to **Your** financial circumstances except if **You** are made redundant and qualify for redundancy payment under current EU legislation;

- j) any claim arising as a result of attendance of an **Insured Person**, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if **You** are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- k) any Cancellation or **Curtailment** caused by work commitment or amendment of **Your** holiday entitlement by **Your** employer;
- l) any claim resulting from **Your** inability to travel due to an **Insured Person**'s failure to hold, obtain or produce a valid passport or any required visa in time for the booked **Trip**;
- m) prohibitive regulations by the Government of any country, or delay or amendment of the booked **Trip** due to Government action;
- n) the **£65 Policy Excess** except where **You** have paid the Excess Waiver Premium. If **You** are claiming only for loss of deposit then the excess is reduced to **£25 per Insured Person** per claim;
- o) the cost of this policy;
- p) anything mentioned in the General Exclusions.

SECTION 2 MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay **You** the following costs, up to a maximum of **£10,000,000**, per each **Insured Person** who suffers sudden and unforeseen bodily injury or illness, or who dies during a **Trip** outside the **UK Area**:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are **Medical Practitioner**'s fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised **Medical Practitioner**.
- Burial or cremation of a deceased **Insured Person** abroad up to a maximum of £2,000; or alternatively transportation costs of returning **Home** an **Insured Person**'s body or ashes.
- Additional travelling costs to repatriate **You Home** when recommended by **Our** Medical Officer. **We** will pay for the cost of a medical escort if considered necessary.

We reserve the right to limit payment to what Our Medical Officer deems to be reasonable.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this Section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

- a) costs in excess of **£500** which have not been authorised by **Us** in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any **Pre-existing Medical Conditions**, unless **You** have declared ALL **Pre-existing Medical Conditions** to **Us** and **We** have written to **You** accepting them for insurance;
- c) any pre-planned or pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of **Our** Medical Officer, can reasonably be delayed until **Your** return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by **Our** Medical Officer.
- g) treatment for cosmetic purposes unless **Our** Medical Officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- h) expenses incurred as a result of a tropical disease when **You** have not had the recommended inoculations and/or taken the recommended medication;
- i) any costs incurred in the **UK Area** other than in connection with transportation of **You** or **Your** remains to **Home** from abroad;
- j) any costs incurred in the Channel Islands which are recoverable under the local health service;
- k) any costs where the transportation **Home** has not been arranged by **Us**;
- l) any costs in respect of unused pre-paid travel costs when **We** have paid to repatriate **You**;
- m) air-sea rescue and transfer costs;

- n) the **£65 Policy Excess** except where:
- You have paid the Excess Waiver Premium; or
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.
- o) any costs incurred when engaging in **Special Sports and Activities** unless You have paid the appropriate **Special Sports & Activities** premium;
- p) any costs incurred by You when You are engaging in **Winter Sports** unless You have paid the **Winter Sports** premium;
- q) anything mentioned in the General Exclusions.

In an emergency

You should first check that the circumstances are covered by Your policy. Having done this please contact the number shown below, giving Your name, **Certificate** number, and as much information as possible.

Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

For assistance outside U.K. dial: +44 (0)1444 442043 quoting reference 08ATL. If travelling alone, We recommend that You should carry Your insurance documents with You at all times.

SECTION 3 EMERGENCY DENTAL TREATMENT

What is covered:

We will pay You up to a maximum of **£200** per each **Insured Person** for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned or pre-known dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the country of departure;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- g) any damage to dentures, other than whilst being worn by You;
- h) dental treatment involving the provision of dentures or the use of precious metals;
- i) any costs incurred in the **UK Area**;
- j) any costs incurred in the Channel Islands which are recoverable under the local health service;
- k) the **£65 Policy Excess** except where:
 - You have paid the Excess Waiver Premium; or
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- l) any costs incurred when engaging in **Special Sports and Activities** unless You have paid the appropriate **Special Sports & Activities** premium;
- m) any costs incurred by You when You are engaging in **Winter Sports** unless You have paid the **Winter Sports** premium;
- n) anything mentioned in the General Exclusions.

SECTION 4 ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under Section 2 (Medical Emergency

& Repatriation), We will pay You up to a maximum of **£1,000** per each **Insured Person** for the following:

- The additional travelling costs and accommodation costs incurred in returning **Home** each **Insured Person** accompanying You on the **Trip**, if Our Medical Officer confirms that it is medically necessary for You to be accompanied on the **Trip Home**, and the return journey cannot take place on the original scheduled date.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You **Home**.
- A return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace You in Your location outside the **UK Area** following Your medical repatriation or death during a **Trip**.
- Additional travelling costs incurred in returning **Home** Your children under 18 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the children **Home**.

What is not covered:

- a) any air travel costs in excess of a return economy/tourist class ticket;
- b) accommodation costs other than the cost of the room;
- c) any air travel costs in excess of a one-way economy/tourist class ticket for each child to be repatriated;
- d) anything mentioned in the General Exclusions.

SECTION 5 HOSPITAL DAILY BENEFIT

What is covered:

For Comprehensive policies only, in the event of a valid claim under Section 2 (Medical Emergency & Repatriation) or Section 3 (Emergency Dental Treatment), when You are admitted to a recognised hospital abroad as an in-patient for more than 24 continuous hours, We will pay You the sum of **£10** per each **Insured Person** per complete 24 hours of in-patient treatment up to a maximum of **£1,000** per **Insured Person**.

What is not covered:

- a) any claim arising in connection with a **Trip** solely within the **UK Area**;
- b) any claim if You have purchased the Pioneer Cover;
- c) anything mentioned in the General Exclusions.

SECTION 6 TRAVEL DELAY

What is covered:

For Comprehensive policies only, if the departure of any international flight, sea crossing or coach or train journey forming part of a booked **Trip** and specified on Your ticket, is delayed as a direct result of **Strike, Industrial Action**, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- For **more than 12 hours** beyond the intended **departure** time: We will pay You the sum of **£20** per each **Insured Person** for the **first 12 hours** Your **departure** is delayed and a further **£10** per each **Insured Person** for each **subsequent full 12 hours delay**, up to a maximum of **£250** in all per each **Insured Person** per **Trip**; or
- For **more than 12 hours** beyond the intended **departure** time on the first outbound flight, sea crossing or coach or train: You can choose instead to abandon Your **Trip** and submit a Cancellation claim under Section 1 up to a maximum of **£3,000** per each **Insured Person**.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the **Carrier** stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned **Strike** or **Industrial Action** which was common knowledge at the time You made travel arrangements for the **Trip**;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- c) claims where You have not obtained written confirmation from the **Carrier** stating the period and reason for delay;
- d) any claim arising in connection with a **Trip** solely within the **UK Area**;
- e) any claim if You have purchased Pioneer Cover;

- f) anything mentioned in the General Exclusions.

SECTION 7 MISSED DEPARTURE ON THE OUTWARD JOURNEY

What is covered:

For Comprehensive policies only, **We** will pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum of **£600** per each **Insured Person** if **You** arrive at the airport, port or international coach or rail terminal too late to commence the outward journey abroad of **Your** booked **Trip**, as a result of:

- breakdown of or accident involving the vehicle in which **You** are travelling; or
- cancellation or curtailment of scheduled public transport due to adverse weather conditions, **Strike or Industrial Action** or mechanical breakdown, derangement or accident;

We will provide assistance by liaising with the **Carrier** and/or Tour Operator to advise of **Your** late arrival and, as necessary, **We** will make arrangements for overnight hotel accommodation and alternative international travel.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

You must obtain written confirmation from the **Carrier** stating the period and reason for delay.

What is not covered:

- claims arising from actual or planned **Strike or Industrial Action** which was common knowledge at the time **You** booked the **Trip**;
- withdrawal from service of the aircraft, sea vessel, coach or train on which **You** are booked to travel, by order or recommendation of the regulatory authority in any country. **You** should direct any claim to the transport operator involved;
- additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements;
- claims for additional mechanical wear and tear or depreciation of **Your** vehicle or for mileage charges other than additional fuel and oil;
- claims under this Section in addition to claims under Section 6 (Travel Delay);
- claims due to **You** allowing insufficient time to complete **Your** journey to the departure point;
- any claim if **You** have purchased Pioneer Cover;
- anything mentioned in the General Exclusions.

SECTION 8 PERSONAL LUGGAGE

What is covered:

For Comprehensive policies only, if, in the course of a **Trip**, **Your Personal Luggage** is damaged, stolen, destroyed or lost (and not recovered), **We** will pay **You** up to a maximum of **£2,000** per each **Insured Person** in total under this policy.

Within this amount the following sub-limits apply:

- The maximum **We** will pay **You** for any one article, or for any one Pair or Set of articles, is **£250** per each **Insured Person**. If **You** cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£60**. Evidence of replacement value is not sufficient.
- The maximum **We** will pay **You** for all articles lost, damaged or stolen in any one incident is limited to **£300** if **You** cannot provide satisfactory proof of ownership and value.
- The maximum **We** will pay **You** under this policy for all **Valuables** owned by each **Insured Person** is limited to **£250** per each **Insured Person** (or **£100** if the **Insured Person** is aged under 18).
- The maximum **We** will pay **You** for spectacles or prescribed sunglasses of any kind is limited to **£150**.
- The maximum **We** will pay **You** for **Personal Luggage** or **Valuables** lost, damaged or stolen from a beach or pool-side is limited to **£100** per incident.
- The maximum **We** will pay **You** for any cigarettes or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.

Special conditions relating to claims

We have the option to either pay **You** for the loss, or replace, reinstate or repair the

items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of **Your Personal Luggage**, and must not leave it unsecured or Unattended or beyond **Your** reach at any time in a place to which the public have access.

If claiming for **Your** goods that were stolen or lost **You** should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of the incident, **You** must report loss of **Personal Luggage** to the local Police or to the **Carrier**, as appropriate, (damage to **Personal Luggage** in transit must be reported to the **Carrier** before **You** leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to **Your** hotel or accommodation management, or to the Tour Operator representative.

You must produce to **Us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the **Trip** - otherwise no claim will be paid.

What is not covered:

- any item loaned, hired or entrusted to **You**;
- any loss, theft of, or damage to **Personal Luggage** left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a **Secure Luggage Area**;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available.
- theft of **Valuables** from an Unattended motor vehicle;
- loss, theft of, or damage to, **Valuables** from checked-in luggage left in the custody of a **Carrier** and/or **Valuables** packed in luggage left in the baggage hold or storage area of a **Carrier**;
- electrical or mechanical breakdown or derangement of the article insured;
- wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- confiscation or detention by Customs or other lawful officials and authorities;
- dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession;
- damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- liability in respect of a Pair or Set of articles where **We** shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- sports' gear whilst in use;
- equipment used in connection with any **Winter Sports or Special Sports and Activities** unless **You** have paid the appropriate additional premium to extend **Your** policy;
- loss or theft of or damage to **Money** (please see Section 10);
- losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this Section);
- the **£65 Policy Excess** except where **You** have paid the Excess Waiver Premium;
- any claim if **You** have purchased Pioneer Cover;
- anything mentioned in the General Exclusions.

SECTION 9 LUGGAGE DELAY ON YOUR OUTWARD JOURNEY

What is covered:

For Comprehensive policies only, if **Your** luggage is certified by the **Carrier** to have been lost or misplaced on the outward journey of a **Trip** for a period in **excess of 24 hours**, **We** will pay **You** the sum of up to a maximum of **£200** per each **Insured Person** for the purchase of essential items.

Such sums will be refundable to **Us** if the luggage or any part of it proves to be permanently lost and/or a claim is made under the **Personal Luggage** Section.

Special conditions relating to claims

You must provide receipts and a report from the **Carrier** confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- any claim arising in connection with a **Trip** solely within the **UK Area**;
- any claim if **You** have purchased Pioneer Cover;
- anything mentioned in the General Exclusions.

SECTION 10 MONEY & TRAVEL DOCUMENTS

What is covered:

For Comprehensive policies only, if during a **Trip**, the Money **You** are carrying on **Your** person or **You** have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, **We** will indemnify **You** up to an overall maximum under this policy of **£500 per Insured Person** in total.

The maximum **We** will pay for bank notes, currency notes and coins is **£200 per Insured Person**.

The maximum **We** will pay for bank notes, currency notes and coins belonging to an **Insured Person** aged under 18 is **£50**.

If any of **Your Travel Documents** are lost or stolen outside the country of departure during a **Trip**, **We** will pay **You** up to a maximum of **£200 Comprehensive/£250 Pioneer** per each **Insured Person** in respect of the value of the **Travel Document** and reasonable additional travel and accommodation expenses **You** incur abroad to obtain a replacement **Travel Document**. **We** do not cover the replacement cost of the **Travel Document** itself.

Special conditions relating to claims

Within 24 hours of the incident **You** must report loss of Money or **Your** passport to the local Police or to the **Carrier**, as appropriate, or to **Your** hotel or accommodation management, or to the Tour Operator representative.

You must produce to **Us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the **Trip** - otherwise no claim will be paid.

You must produce to **Us** evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- anything that can be replaced by the issuer;
- the replacement cost of the passport;
- the **£65 Policy Excess** for Money if **You** have purchased the Comprehensive Cover except where **You** have paid the Excess Waiver Premium;
- the **£65 Policy Excess** for Travel Documents if **You** have purchased the Pioneer Cover except where **You** have paid the Excess Waiver Premium;
- any claim for Money if **You** have purchased Pioneer Cover;
- anything mentioned in the General Exclusions.

SECTION 11 PERSONAL LIABILITY

What is covered:

If in the course of a **Trip** **You** become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then: On condition that there is no other insurance in force covering the loss, the material damage or **Your** liability, **We** will indemnify **You** (or in the event of **Your** death, **Your** legal personal representatives) against:

- all sums which **You** shall become legally liable to pay as compensation; and
- all law costs awarded to any claimant or incurred in the defence of any claim that is contested by **Us** or with **Our** consent.

We will pay **You** up to a maximum, including costs, of **£2,000,000 Comprehensive/£500,000 Pioneer** under this policy. This limit applies to any and all claimants in any one **Period of Insurance** affected by any and all occurrences with any one original cause.

What is not covered:

- injury to, or the death of, any member of **Your** family or household, or any person in **Your** service;
- property belonging to, or held in trust by **You** or **Your** family, household or servant;
- loss of or damage to property which is the legal responsibility of **You** or

Your family, household or servant. (This exclusion will not apply to temporary accommodation which **You** occupy and for which **You** assume contractual responsibility during **Your Trip**);

- any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by **You**;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts.
- liability or material damage for which indemnity is provided under any other insurance;
- accidental injury or loss not caused through **Your** negligence;
- any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- an **Insured Person** engaging in any **Special Sports and Activities** or **Winter Sports** where this policy specifically states that Personal Liability cover is excluded (regardless of whether the **Special Sports and Activities** or **Winter Sports** premium has been paid);
- any claim arising in connection with a **Trip** solely within the **UK Area**;
- the **£65 Policy Excess** if **You** have purchased the Comprehensive Cover except where **You** have paid the Excess Waiver Premium;
- anything mentioned in the General Exclusions.

SECTION 12 PERSONAL ACCIDENT

What is covered:

If **You** suffer **Accidental Bodily Injury** during the **Trip**, which within 12 months is the sole and direct cause of death or disablement, **We** will pay **You** or **Your** legal personal representatives the following benefits:

COVER	Comprehensive	Pioneer
Death (18 – 64 years)	£5,000	£5,000
Death (under 18 or 65 years and over)	£1,500	£1,500
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes (0-64 years)	£25,000	£5,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes (65 years and over)	£5,000	N/A
Permanent Total Disablement (0-64 years)	£25,000	£5,000
Permanent Total Disablement (65 years and over)	£5,000	N/A

What is not covered:

- injury not caused solely by outward, violent and visible means;
- Your** disablement caused by mental or psychological trauma not involving **Your** bodily injury;
- disease or any physical defect, infirmity or illness which existed prior to the commencement of the **Trip**;
- any payment per **Insured Person** in excess of **£25,000 Comprehensive/£5,000 Pioneer**;
- any payment in excess of **£1,500** arising from death of Insured Persons under 18 years of age or over 65 years of age;
- any payment in excess of **£5,000** arising from the **Permanent Total Disablement** of Insured Persons over 65 years of age if **You** have purchased the Comprehensive Cover;
- any payment arising from the Loss of one or more Limbs, or total and irrecoverable **Loss of Sight** in one or both eyes or **Permanent Total Disablement** of Insured Persons over 65 years of age if **You** have purchased the Pioneer Cover;
- an **Insured Person** engaging in any **Special Sports and Activities** or **Winter**

Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the **Special Sports and Activities** or **Winter Sports** premium has been paid);

- i) anything mentioned in the General Exclusions.

SECTION 13 LEGAL PROTECTION

What is covered:

We will provide telephone advice, guidance and assistance on any legal problem, which arises in connection with a **Trip** or in connection with **Your Home**. This service is available when **You** start **Your Trip** until 7 days after **You** return **Home**.

If **You** suffer death, illness or personal injury during the **Trip**, or if **Your Home** in the **UK Area** suffers damage during the **Trip**, then in the event that **You** or **Your** personal representatives decide to take out legal proceedings in pursuit of compensation, and **We** consider that **You** are likely to obtain a reasonable settlement:

We will advance on **Your** behalf:

- Up to a maximum of **£25,000 Comprehensive/£5,000 Pioneer** in total under this policy per each **Insured Person** (and in total for all **Insured Persons** in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- Additional travel expenses in the event that a Court outside the **UK Area** requires **You** to attend in connection with an event giving rise to an action under this Section, up to a maximum per each **Insured Person** of **£250**.
- When **We** have begun proceedings on **Your** behalf and **You** receive no compensation, or only limited compensation, **We** will indemnify **You** against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation **You** have received, up to a maximum of **£25,000 Comprehensive/£5,000 Pioneer** in total under this policy per each **Insured Person** (and in total for all **Insured Persons** in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

Special conditions relating to claims

We shall have complete control over the legal proceedings although **You** do not have to accept the lawyer nominated by **Us**.

Lawyers must be qualified to practice in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this Section is resident.

If **You** are unable to agree with **Us** on a suitable lawyer **We** will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, **We** may appoint a lawyer to protect **Your** interests.

If an award of compensation is made and payment is received by **You**, or by a lawyer instructed on **Your** behalf, then all sums advanced or paid by **Us** shall be repaid out of the compensation received.

We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not begin legal proceedings in more than one country in respect of the same occurrence.

You must notify **Us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

What is not covered:

- a) costs or expenses incurred without prior authorisation by **Us**;
- b) any incident, which may give rise to a claim, not notified to **Us** within 90 days;
- c) the pursuit of a claim against **Us**, **Our** agent or an Insurer underwriting any Section of this policy, or a Travel Agent, Tour Operator or **Carrier**;
- d) actions between **Insured Persons**, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision;
- e) any advice or any claim arising in connection with a **Trip** solely within the **UK Area**;
- f) the **£100 Policy Excess** if **You** have purchased Pioneer Cover except where **You** have paid the Excess Waiver Premium;
- g) anything mentioned in the General Exclusions.

SECTION 14 MUGGING

What is covered:

For Comprehensive policies only, **We** will pay **You** the sum of £50 per complete 24 hours for which **You** are hospitalised up to a maximum of £500 per each **Insured Person**, if **You** sustain actual bodily injury as a result of a mugging attack during the

Period of Insurance resulting in medical treatment and necessitating admission to an overseas hospital, provided that:

- The incident was reported to the nearest Police Authority within 12 hours of the incident occurring;
- **You** must produce independent evidence in writing in support of any claim.

What is not covered:

- a) **You** being under the influence of intoxicating liquor, drug, drugs or substance or solvent abuse;
- b) **Your** intentional self injury or **Your** wilful exposure or **Your** deliberate acts.
- c) any claim if **You** have purchased Pioneer Cover;
- d) anything mentioned in the General Exclusions.

SECTION 15 HIJACK

What is covered:

For Comprehensive policies only, **We** will pay **You** the sum of **£100 per complete 24 hours** up to a maximum of **£1,000** per each **Insured Person** if the aircraft or sea vessel in which **You** are travelling is hijacked for more than 24 hours on the original, pre-booked, outward journey or return journey.

What is not covered:

- a) any claim resulting from **You** acting in a way which could cause a claim under this Section;
- b) **You** must give **Us** a written statement from an appropriate authority confirming the hijack and how long it lasted;
- c) any claim if **You** have purchased Pioneer Cover;
- d) anything mentioned in the General Exclusions.

SECTION 16 CATASTROPHE

What is covered:

For Comprehensive policies only, **We** will pay **You** up to a maximum of £500 per each **Insured Person** for the cost of providing other similar accommodation if **Your** booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

What is not covered:

- a) any expenses that **You** can get back from any tour operator, airline, hotel or other provider of services;
- b) any expenses that **You** would normally have to pay during the period of **Your** journey/holiday;
- c) any claim resulting from **You** travelling against the advice of the appropriate national or local authority **You** must give **Us** a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
- d) any event that results in a claim under this Section which was known about before **You** left from **Your** international departure point; and
- e) **You** must give **Us** evidence of all the extra costs **You** had to pay;
- f) any claim if **You** have purchased Pioneer Cover;
- g) anything mentioned in the General Exclusions.

SECTION 17 HOME CARE

What is covered:

For Comprehensive policies only, if upon return from **Your trip**, **Your** home has been damaged during the **Period of Insurance** rendering it unsafe or insecure or resulting in unreasonable discomfort to the occupants, **We** will pay **You** up to a maximum of **£100** for the cost of repairs carried out by repairers appointed by **Your** Assistance Company to render assistance in respect of:

- the domestic plumbing or drainage system where there is a likelihood of flooding;
- the domestic gas or electricity supply system in the event of complete failure;
- the roofing where internal damage is likely to be caused;
- the external locks, doors or windows rendering the home insecure; or
- a fixed heating system where there is an escape of water or oil.

What is not covered:

- a) claims arising for damage, which is not reported to any appropriate authority within 24 hours of discovery and an official report, obtained;

- b) any claim if **You** have purchased Pioneer Cover;
- c) any loss covered under **Your** household insurance policy
- d) anything mentioned in the General Exclusions.

OPTIONAL WINTER SPORTS COVER

This policy specifically excludes participating in or practising for certain winter sports and activities. If **You** are under 65 years of age, **Your** policy can be extended to cover some of these sporting activities when **You** have paid the additional Winter Sports premium. **Your** policy can be extended before departure from the **UK Area**.

When are You covered for Winter Sports?

If **You** have purchased a **Single Trip** Comprehensive policy, **You** are covered when taking part in Winter Sports if **You** have paid the appropriate additional premium for the **Period of Insurance**.

If **You** have purchased an **Annual Multi-trip** policy, **You** are covered when taking part in Winter Sports for up to 17 days during the **Period of Insurance** when **You** have paid the appropriate additional premium.

This policy will cover **You** when **You** are engaging in the following sports and activities on a non-competitive and non-professional basis during **Your Trip** when **You** have paid the additional Winter Sports premium:

Guided cross-country skiing (Nordic Skiing)	Skiing
Off-piste skiing (in areas designated safe by resort management)	Snowboarding
Off-piste snowboarding (in areas designated safe by resort management)	Snow Sledging
Recreational racing	

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

Bobsleighting	Skeletons
Freestyle skiing	Ski acrobatics
Heli-skiing	Ski bob racing
Ice hockey	Ski flying
Luging	Ski jumping
Off-piste skiing in areas designated as unsafe by resort management	Ski racing or training
Off-piste skiing where there is an avalanche warning in place	Ski stunting
Off-piste snowboarding in areas designated as unsafe by resort management	Ski-doing
Off-piste snowboarding where there is an avalanche warning in place	Snow mobiling
Parapenting	Tobogganing

You are **not** covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

If **You** are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call **Our Travel Helpline on 08444 82 3400**.

What is covered:

Benefits under the Sections of cover already described are extended to cover Winter Sports as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all Sections in respect of Winter Sports. **You** must read these extensions in conjunction with Sections 1-16 and refer back to them when appropriate for full cover details.

SECTION 18 CANCELLATION OR CURTAILMENT

What is covered in addition to Section 1:

- Financial loss **You** suffer in connection with deposits **You** cannot recover, or for payments **You** have made (or have contracted to pay) for unused ski pass or ski school fees.
- If **You** are certified by a **Medical Practitioner** at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the **Trip**, **We** will pay **You** a proportionate refund in respect of charges for unused ski pass or ski school fees.

What is not covered:

- a) any claim if **You** have purchased Pioneer Cover;
- b) anything mentioned in the General Exclusions.

SECTION 19 SKIS, SKI EQUIPMENT, SKI PACK & PASS

What is covered in addition to Section 8:

- For Comprehensive policies only, **We** will pay **You** up to a maximum of £500 per each **Insured Person** if skis and ski equipment belonging to **You** is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a **Trip**.
- For Comprehensive policies only, **We** will pay **You** up to a maximum of £200 per each **Insured Person** if skis and ski equipment hired by **You** is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a **Trip**. Within these amounts the following sub-limits apply:
 - If **You** cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of £60. Evidence of replacement value is not sufficient.
 - The maximum **We** will pay **You** for all articles lost, damaged or stolen in any one incident is limited to £300 if **You** cannot provide satisfactory proof of ownership and value.
- For Comprehensive policies only, **We** will pay **You** the sum of £75 per complete 24 hours up to a maximum of £300 per each **Insured Person** if **Your** ski pack is unused due to **Your** accident or sickness valid under Section 2 (Medical Emergency & Repatriation).
- For Comprehensive policies only, **We** will pay **You** up to a maximum of £250 per each **Insured Person** if **Your** ski pass **You** are carrying on **Your** person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a **Trip**.
- Skis and ski equipment are covered against damage or loss whilst in use.
- Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

Special conditions relating to claims

You must take sufficient precautions to secure the safety of **Your** skis, ski equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.

What is not covered:

- a) the **£65 Policy Excess** if skis or ski equipment belonging to or hired to **You** is/are damaged, stolen, destroyed or lost (and not recovered) except where **You** have paid the Excess Waiver Premium;
- b) any claim if **You** have purchased Pioneer Cover;
- c) anything mentioned in the General Exclusions.

SECTION 20 SKI EQUIPMENT DELAY

What is covered:

For Comprehensive policies only, if **Your** luggage is certified by the **Carrier** to have been misplaced on the outward journey of a **Trip** in excess of 12 hours, then **We** will Pay **You** the sum of £20 per complete 24 hours, up to a maximum of £300 per each **Insured Person**, for hire of replacement skis and ski equipment. **You** must provide **Us** with receipts and written confirmation from the **Carrier** confirming the delay.

What is not covered:

- a) any claim if **You** have purchased Pioneer Cover;
- b) anything mentioned in the General Exclusions.

SECTION 21 PISTE CLOSURE

What is covered:

For Comprehensive policies only, if during a **Trip** **You** are prevented from skiing at the pre-booked resort for **more than 24 consecutive hours**, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), **We** will pay **You** the sum of **£20 per complete 24 hours** up to a maximum of **£200** per each **Insured Person**:

- for all reasonable travel costs and lift pass charges **You** have to pay to travel to and from a similar area to ski; OR
- as a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- a) claims arising from closure of the resort lift system due to avalanches or dangerous high winds;

- b) Trips in the Northern Hemisphere outside the period commencing 1st November and ending 31st March;
- c) Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- d) any claim if **You** have purchased Pioneer Cover;
- e) anything mentioned in the General Exclusions.

SECTION 22 DELAY DUE TO AVALANCHE OR LANDSLIDE

What is covered:

For Comprehensive policies only, if, following avalanches or landslides, access to and from the ski resort is blocked or scheduled public transport services are cancelled or curtailed for more than 12 hours **We** will pay **You** up to a maximum of **£200** per each **Insured Person** for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

What is not covered:

- a) any claim if **You** have purchased Pioneer Cover;
- b) anything mentioned in the General Exclusions.

BUSINESS COVER

If **You** have purchased Comprehensive Cover and have purchased a **Single Trip** policy, business cover is included for the **Period of Insurance**.

If **You** have purchased an **Annual Multi-trip** policy, **You** are covered when taking part in Business Trips during the **Period of Insurance**.

SECTION 23 BUSINESS SAMPLES AND DOCUMENTS

What is covered:

For Comprehensive policies only, **We** will pay **You** up to a maximum of **£500** in total per **Trip**, for Accidental loss, theft or damage to **Your Business Samples or Documents**.

What is not covered:

- a) **Your** engaging in manual work in conjunction with any profession, business or trade during the **Trip**;
- b) the **£65 Policy Excess** except where **You** have paid the Excess Waiver Premium;
- c) more than **£60** per single item, up to a maximum of **£300** in total for any one claim if **You** are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss;
- d) wear tear or depreciation;
- e) any claim for loss or theft of **Your Business Samples or Documents** if **You** have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- f) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent if **You** have not notified the airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- g) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- h) damage caused by the leakage of powder or liquid carried with **Your Business Samples or Documents**;
- i) any breakage of fragile articles, unless the breakage is caused by fire or an Accident involving the vehicle in which **You** are being carried;
- j) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- k) damage to, loss or theft of **Your Business Samples or Documents**, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report;
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- l) any claim if **You** have purchased Pioneer Cover;
- m) anything mentioned in the General Exclusions.

SECTION 24 REPLACEMENT EMPLOYEE

What is covered:

For Comprehensive policies only, **We** will pay **You** up to a maximum of **£1,500** for a return journey air ticket plus reasonable accommodation costs to enable a business colleague, where necessary, to replace **You** in **Your** location outside the **UK Area** following **Your** medical repatriation or death during a **Trip**.

What is not covered:

- a) the **£65 Policy Excess** except where **You** have paid the Excess Waiver Premium;
- b) any air travel costs in excess of a return economy/tourist class ticket;
- c) accommodation costs other than the cost of the room.
- d) any claim if **You** have purchased Pioneer Cover;
- e) anything mentioned in the General Exclusions.

OPTIONAL GOLF COVER

If **You** have purchased Comprehensive Cover and have purchased a **Single Trip** policy, Golf Cover is included if **You** have paid the appropriate additional premium for the **Period of Insurance** up to a maximum of 31 days and the cover is shown on **Your** certificate.

If **You** have purchased an **Annual Multi-trip** policy, **You** can purchase Golf cover for up to 31 days during the **Period of Insurance** when **You** have paid the appropriate additional premium and the cover is shown on **Your** certificate.

SECTION 25 GOLF EQUIPMENT

What is covered:

For Comprehensive policies only, **We** will pay **You** up to a maximum of **£1,500** per each **Insured Person**, for Accidental loss, theft or damage to **Golf Equipment** which **You** own.

Within this amount the following sub-limits apply:

- The maximum **We** will pay **You** for any one club or one piece of **Golf Equipment**, is **£250**. If **You** cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£60**. Evidence of replacement value is not sufficient.
- The maximum **We** will pay **You**, in total, for all articles lost, damaged or stolen in any one incident is limited to **£300** if **You** cannot provide satisfactory proof of ownership and value.

Special conditions relating to claims

We have the option to either pay **You** for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of **Your Golf Equipment**, and must not leave it unsecured or Unattended or beyond **Your** reach at any time in a place to which the public have access.

If claiming for **Your** goods that were stolen or lost **You** should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of the incident, **You** must report loss of **Personal Luggage** to the local Police or to the **Carrier**, as appropriate, (damage to **Golf Equipment** in transit must be reported to the **Carrier** before **You** leave the baggage hall and a Property Irregularity Report (PIR) (must be obtained), or to **Your** hotel or accommodation management, or to the **Tour Operator** representative.

You must produce to **Us** written documentation from one of the parties listed above confirming that the loss or theft occurred during the **Trip** - otherwise no claim will be paid.

What is not covered:

- a) the **£65 Policy Excess** in respect of each and every claim except where **You** have paid the Excess Waiver Premium;
- b) More than **£250** per single club or single item of **Golf Equipment**;
- c) **Golf Equipment** which is over three years old;
- d) any claim for loss or theft of **Golf Equipment** if **You** have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;

- e) loss, theft of, or damage to, **Golf Equipment** from checked-in luggage left in the custody of a **Carrier** and/or packed in luggage left in the baggage hold or storage area of a **Carrier**;
- f) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- g) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- h) damage to, loss or theft of **Golf Equipment**, which is being carried on a vehicle roof rack;
- i) damage to, loss or theft of **Golf Equipment**, if it has been left:
 - unattended in a place to which the public have access; or
 - left in an unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- j) any claim for damage to **Golf Equipment** whilst in use;
- k) any claim if **You** have purchased the Pioneer Cover;
- l) anything mentioned in the General Exclusions.

SECTION 26 GOLF EQUIPMENT HIRE

What is covered:

For Comprehensive policies only, if **Your** own **Golf Equipment** is certified by the **Carrier** to have been lost or misplaced on the outward journey of a **Trip** for a period in excess of 24 hours, then **We** will pay **You** the sum of **£30** per complete 24 hours, up to a maximum of **£300** per each **Insured Person**, for hire or replacement **Golf Equipment**.

Special conditions relating to claims

You must provide receipts and a report from the **Carrier** confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- a) any claim arising in connection with a **Trip** solely within the **UK Area**;
- b) any claim if **You** have purchased Pioneer Cover;
- c) anything mentioned in the General Exclusions.

SECTION 27 GREEN FEES

What is covered:

For Comprehensive policies only, **We** will pay **You** the sum of **£75** per complete 24 hours up to a maximum of **£300** per each **Insured Person** for the proportionate value of any non-refundable;

- Pre-paid green fees; or
- **Golf Equipment** hire fees; or
- Tuition hire fees

Which are not used due to:

- a) **You** being involved in an Accident; or
- b) **Your** sickness; or
- c) adverse weather conditions which causes the closure of the golf course.

What is not covered:

- a) any claims arising directly or indirectly as a result of any **Pre-existing Medical Conditions**, unless **You** have declared these to **Us** and **We** have written to **Us** accepting them for insurance;
- b) claims arising directly from a medical condition which is not substantiated by a report from the treating doctor confirming **Your** inability to play golf;
- c) any claim if **You** have purchased Pioneer Cover;
- d) anything mentioned in the General Exclusions.

SECTION 28 – HOLE IN ONE COVER

What is covered:

For Comprehensive policies only, **We** will pay **You** **£75** per **Insured Person** in the event of **You** scoring a hole-in-one (gross) during **Your Holiday/Trip**.

What is not covered:

- a) any claim if **You** have purchased Pioneer Cover;
- b) anything mentioned in the General Exclusions.

SECTION 29 OPTIONAL WEDDING COVER

If **You** have purchased Comprehensive Cover and have purchased a **Single Trip**

policy, Wedding Cover is included if **You** have paid the appropriate additional premium for the **Period of Insurance** and the cover is shown on **Your** certificate. If **You** have purchased an **Annual Multi-trip** policy, **You** can purchase Wedding cover during the **Period of Insurance** when **You** have paid the appropriate additional premium and the cover is shown on **Your** certificate.

PERIOD OF INSURANCE

The **Period of Insurance** under Section C (Photographs and Videos) commences on **Your** wedding day and shall terminate on **Your** return to **Your** normal place of residence or business in the **UK Area** on completion of **Your** holiday. Cover under all other Sections shall commence at the time of leaving **Your Home** or business (whichever is later) in the **UK Area** and shall terminate on the return of the **Trip** as specified in the itinerary but shall not exceed the period stated in the Validation **Certificate**. In any event cover will commence no more than 24 hours prior to the booked departure time from the **UK Area** and will cease no more than 24 hours after the booked return to the **UK Area**. Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within **Your** country of departure once **You** commence **Your Trip**, and during **Your** return journey to **Your Home**.

SECTION A - WEDDING RINGS

For Comprehensive policies only, **We** will pay **You** up to a maximum of **£250** per ring for any loss or damage to the Bride's or Bridegroom's Wedding Rings, occurring within the **Period of Insurance**. **We** will pay for the repair, replacement or reinstatement of the lost or damaged ring at our option.

SECTION B – WEDDING ATTIRE & GIFTS

What is covered:

For Comprehensive policies only, **We** will pay **You** up to a maximum of **£1,500** per couple in the event of permanent loss or damage to **Your Wedding Attire or Gifts** during the **Period of Insurance**, for the repair, replacement or reinstatement of the lost or damaged **Wedding Attire or Gifts**.

What is covered (Applies to Sections A and B):

If in the course of a **Trip**, **Your** Wedding Rings, **Wedding Attire and/or Wedding Gifts** are damaged, stolen, destroyed or lost (and not recovered), **We** will pay **You** up to the overall maximum limit per couple as stated under each section of this Policy. **We** have the option to either pay **You** for the loss or replace, reinstate or repair the items concerned.

Payment will be on the basis of the current value of the items concerned, after a deduction for normal wear and tear and bearing in mind the age of the items. **You** must take all normal precautions to secure the safety of **Your** Wedding Rings, **Wedding Attire and Wedding Gifts**, and must not leave them unsecured or outside **Your** reach or unattended at any time in a place to which the public have access.

If **You** are claiming for stolen or lost goods **You** must produce a receipt for the purchase of the original goods wherever possible, which will simplify **Our** assessment of the claim and speed up payment. Within 24 hours of the incident **You** must report loss of **Your** Wedding Rings, **Wedding Attire and/or Wedding Gifts** to the local Police or to the **Carrier**, as appropriate. (damage to **Your** Wedding Rings, **Wedding Attire and/or Wedding Gifts** in transit must be reported to the **Carrier**). If **You** are unable to obtain a report from the Police, then **You** must report the loss to **Your** hotel or accommodation management, or to **Your** Tour Operator representative.

You must produce to **Us** written documentation from one of these listed parties confirming that the loss or theft occurred during the **Trip** - otherwise no claim will be paid.

What is not covered (Applies to Sections A and B):

- a) any item loaned, hired or entrusted to **You**.
- b) any loss of from an unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a **Secure Luggage Area**.
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available.
- c) theft of **Valuables** from an unattended motor vehicle, luggage in transit, or from luggage left in the custody of the hotel.
- d) wear and tear, damage caused by moth or vermin, denting or scratching, atmospheric or climatic conditions, deterioration, depreciation or any process of dyeing or cleaning.
- e) confiscation or detention by Customs or other lawful officials and authorities.

- f) bonds, securities, stamps or documents of any kind, musical instruments, glass, china, antiques, pictures, coupons, personal organisers, portable telephones, televisions, portable CD and mini-disc players, vehicles or accessories, boats and/or ancillary equipment, samples or merchandise or business goods or specialised equipment relating to a trade or profession.
- g) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle.
- h) losses from a roof or boot luggage rack.
- i) the **£65 Policy Excess** except where **You** have paid the Excess Waiver Premium;
- j) any claim if **You** have purchased Pioneer Cover;
- k) anything mentioned in the General Exclusions.

SECTION C – PHOTOGRAPHS AND VIDEOS

What is covered:

For Comprehensive policies only, **We** will pay **You** up to a maximum of **£750** per couple for:

1. reasonable additional costs incurred by the **Insured Couple** if the pre-booked professional photographer cannot appear at **Your** wedding at the specified time due to illness, injury or transport problems, and
2. reasonable additional costs incurred by the **Insured Couple** to re-print or re-take the professionally taken photographs or video(s) of the wedding if the original photographs and video(s) are permanently lost or damaged up to 14 days after the wedding.

If the professional photographer cannot appear, **You** should obtain written confirmation of the reason he or she could not appear. In the event of loss or damage to photographs, negatives or videos of **Your** wedding whilst in the custody of the photographer, **You** should obtain a written report confirming the nature and extent of the damage.

Receipts for any additional costs incurred must be retained if a claim is to be made under this Section of the policy.

What is not covered:

- a) additional costs arising from any change to the specified time of which **You** are aware prior to the commencement of **Your** holiday.
- b) the cost of reprinting photographs or video(s) not owned or ordered by **You**;
- c) **£65 Policy Excess** except where **You** have paid the Excess Waiver Premium;
- d) any claim if **You** have purchased Pioneer Cover;
- e) anything mentioned in the General Exclusions.

SECTION 30 OPTIONAL SPECIAL SPORTS & ACTIVITIES COVER

This policy specifically excludes participating in or practising for certain sports and activities. If **You** have purchased Comprehensive Cover, this policy will cover **You** when **You** are engaging in the following sports and activities on a non-competitive and non-professional basis during **Your Trip**:

Abseiling (when adequately supervised)	Horse Riding (protective head gear must be worn; excludes competition and jumping)
Archery (when adequately supervised)	Marathon Running
Badminton	Moped/Scooter Riding (up to 50cc only)
Ballooning (excludes being a pilot and balloon safaris)	Orienteering (excludes climbing)
Baseball	Parascending over water
Basketball	Pony Trekking
Beach Games	Racquetball
Blade Skating	Rambling (excludes rock climbing)
Bowls	Rifle Range
Bungee Jump (One jump only, if adequately supervised)	Roller Skating
Canoeing (must wear life vest and protective head gear; excludes White Water) Catamaran Sailing (only if qualified; no competitions)	Rounders
Clay Pigeon Shooting (when adequately supervised)	Rowing

Cricket	Safari / Gorilla Trekking (must be professionally organized)
Curling	Scuba Diving to a depth of 30 metres (must dive with a qualified instructor. No solo diving, no more than one dive every 24 hours, no more than 3 dives in seven days, no dives to be taken within 24 hours of flying)
Cycling (excluding BMX riding)	Squash
Deep Sea Fishing	Street Hockey
Fell Running (excludes climbing)	Surfing
Fell Walking (excludes climbing)	Tennis
Fencing (must be adequately supervised)	Trekking / Hiking (must be on an organized tour along recognized routes; no cover for search and rescue. Maximum height 4000m)
Fishing	Volleyball
Soccer	War Games/Paint Balling (eye protection must be worn)
Golf	Water Polo
Gymnastics	Water Skiing
Heptathlon (no competitions)	Yoga

The following sports and activities will also be covered but no cover will apply in respect of any Personal Liability claims:

Dinghy Sailing (no competitions)	Sailing inc. Flotilla (no competitions; within territorial waters only)
Jet Skiing: Water	White Water Rafting grades 1 to 3, Windsurfing (no competitions)
Sail Boarding (no competitions)	Yachting (must be qualified; no competitions or racing; within territorial waters only)

Your policy can be extended to cover the following Special Sports and Activities for an additional premium:

Dry Skiing	Lacrosse
Hockey (protective wear must be worn)	Mono Skiing on snow (no competitions or racing)
Ice Skating	Mountain Biking (protective wear must be worn)
Judo	Rugby Union/League (amateur only)
Karate (training only, non-contact).	

You will not be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

American Football	Motor Sport (any type)
Banana Boat Riding (includes Ringo's and Tube Riding)	Mountaineering
Big Game Hunting	Parachuting
BMX Riding	Paragliding over land
Boxing	Polo
Canyoning	Pot Holing
Cave Diving	Quad Biking
Flying (other than as a fare paying passenger on a commercial airline)	Rock Climbing
Gliding	Scuba Diving below a depth of 30 metres
Go Karting	Shooting/Hunting
Hang Gliding	Weight Lifting
High Diving	White Water Rafting grade 4 or above

Please refer to General Exclusions 18. If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 08444 82 3400.

What is covered:

Benefits under the Sections of cover already described under Sections 1 - 16 are extended to cover Special Sports and Activities as follows. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all Sections. **You** must read these extensions in conjunction with all Sections to which they relate and refer back to them when appropriate for full cover details.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. No cover will come into force, or continue in force, under Sections 1, 2, 3, 4 and 5, unless each **Insured Person**, who by reason of the Important Health Requirements must make a **Medical Health Declaration** in respect of the period for which insurance is required, has declared ALL **Pre-existing Medical Conditions to Us** and have been formally accepted by **Us** in writing.
2. Any medical information supplied in a **Medical Health Declaration** will be treated in the strictest confidence, will be used solely for **Our** own internal purposes for the assessment of the risk, and will not be disclosed to any outside person or authority without the specific approval of the person whose details are shown in the **Medical Health Declaration**. **We** shall not refuse cover unless, in **Our** opinion, the risk associated with the particular person travelling is substantially greater than that represented by the average healthy traveller. The cost of any medical evidence produced in connection with a **Medical Health Declaration** shall be borne by **You**.
3. During each **Period of Insurance** and before **You** depart on each **Trip You** must declare to the Medical Screening Helpline any change in **Your** health or medical status. This change must be accepted in writing by **Us** before cover will be continued. If in doubt as to whether any change is material, **You** should contact the Medical Screening Helpline.
4. **You** must declare to **Us** all Material Facts which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If **You** are uncertain as to whether a fact is material, **You** should declare it to **Us**.
5. **You** must exercise reasonable care for the supervision and safety of both **You** and **Your** property. **You** must take all reasonable steps to avoid or minimise any claim. **You** must act as if **You** are not insured.
6. **You** must avoid needless self-exposure to peril unless **You** are attempting to save human life.
7. **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
8. **You** must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if unsure as to what is covered or excluded, contact the Travel Helpline on **08444 82 3400**.
9. In the event of an emergency or any occurrence that may give rise to a claim for substantial costs under this insurance, **You** must contact **Us** as soon as possible. **You** must make no admission of liability, offer, promise or payment without **Our** prior consent. **Please Telephone Us first**.
10. **We** are entitled to take over **Your** rights in the defence or settlement of a claim, or to take proceedings in **Your** name for **Our** own benefit against another party and **We** shall have full discretion in such matters.
11. **We** may, at any time, pay to **You** **Our** full liability under this policy after which no further liability shall attach to **Us** in any respect or as a consequence of such action.
12. Where it is possible for **Us** to recover sums that **We** have paid out under the terms of the policy, **You** will co-operate fully with **Us** in any recovery attempt. **We** make and **We** will pay all costs associated with the recovery of **Our** outlay. **You** agree not take any action that may prejudice **Our** recovery rights and will advise **Us** if **You** instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums **We** have paid out under the terms of the policy will be reimbursed from any recovery made.
13. **You** must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). **We** may at any time and at **Our** expense take such action as **We** deem fit to recover the property lost or stated to be lost.
14. In the event of a valid claim **You** shall allow **Us** the use of any relevant Travel Documents **You** are not able to use because of the claim.
15. **You** must notify **Us** in writing of any event which may lead to a claim, within

28 days of **Your** return **Home**. As often as **We** require **You** shall submit to medical examination at **Our** expense. In the event of the death of an **Insured Person We** shall be entitled to have a post mortem examination carried out at **Our** expense. **You** must supply **Us** with a written statement substantiating **Your** claim, together with (at **Your** own expense) all certificates, information, evidence and receipts that **We** require.

16. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to **Us**.
17. **We** may give 7 days notice of cancellation of this policy by recorded delivery to **You** at **Your** last known address. In this case **We** shall refund to **You** the unexpired pro-rata portion of the premium **You** have paid, subject to there having been no known claims or losses.
18. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, **We** offer **You** the option of resolving this by using the arbitration procedure **We** have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect **Your** legal rights.
19. **You** will be required to repay to **Us**, within one month of **Our** request to **You**, any costs or expenses **We** have paid on **Your** behalf which are not covered under the terms and conditions of this policy.
20. This policy is subject to the Laws of England and Wales whose courts alone shall have jurisdiction in any disputes.
21. **You** must pay the appropriate premium for the full number of days comprising **Your** planned **Trip**. If **Your Trip** is planned to exceed the total number of days for which **We** offer insurance then no cover at all shall apply in respect of that particular **Trip** and **You** will need to make alternative insurance arrangements.
22. When engaging in any sport or holiday activity (not excluded under General Exclusion 17) **You** must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and **You** must use all appropriate precautions, equipment and protection.
23. **Special Sports and Activities** and **Winter Sports** are covered only if **You** have paid the appropriate additional premium required before departure from the **UK Area**.
24. Although **We** are prepared to cover **You** when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that **We** or the underwriters consider such sports and activities as safe. At all times **You** must satisfy yourself that **You** are capable of safely undertaking the planned sport or activity and **You** must take care to avoid injury, accident or loss to yourself and to others.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

No Section of this policy shall apply in respect of:

1. Any person who is over 84 years of age at the commencement of the **Period of Insurance** for a Comprehensive **Single Trip** policy, over 44 years of age at the commencement of the **Period of Insurance** for a Pioneer **Single Trip** policy or over 74 years of age at the commencement of the **Period of Insurance** for an **Annual Multi-trip** policy.
2. Any person practicing in Winter Sports who has reached the age of 65 years prior to the commencement of the **Period of Insurance**.
3. Claims arising from a **Material Fact** or facts, which have not been disclosed to **Us** and accepted by **Us** in writing prior to the commencement of the **Period of Insurance** (or, in the case of **Annual Multi-trip** cover, prior to the commencement of any **Trip**).
4. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation's service. If **You** have any other policy in force, which may cover the event for which **You** are claiming, **You** must tell **Us**. This exclusion shall not apply to Personal Accident cover under Section 12.
5. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which **You** would have paid for in any case).
6. Consequential losses of any nature other than as specifically provided within the terms and conditions of this policy.
7. Costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an **Insured Person's** illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees,

- holiday property bonds or points and any additional travel or accommodation costs (unless pre-authorised by **Us** or part of a valid claim under Section 1 (Cancellation, **Curtailed & Trip** Interruption), Section 2 (Medical Emergency & Repatriation), Section 4 (Additional Accommodation & Travelling Costs) or Section 10 (Money & Passport)).
8. Any claim under Sections 1, 2, 3, 4 or 5 arising directly or indirectly from pregnancy within 10 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery.
 9. Any deliberately careless or deliberately negligent act or omission by **You**.
 10. Any claim arising or resulting from **Your** own illegal or criminal act.
 11. Needless self-exposure to peril except in an endeavour to save human life.
 12. Any claim arising directly or indirectly from **Your** drug addiction or solvent abuse, excessive alcohol intake, or **You** being under the influence of alcohol or drug(s).
 13. Any claim arising or resulting directly or indirectly from **Your** suicide, attempted suicide, or intentional self-injury.
 14. Any claim under Sections 1, 2, 3, 4, 5 or 11 arising directly or indirectly from sexually transmitted diseases.
 15. The **Insured Person** engaging in **Manual Work** in conjunction with any profession, business or trade during the **Trip**.
 16. The **Insured Person** engaging in any **Special Sports and Activities** or **Winter Sports** unless the appropriate **Special Sports & Activities** or **Winter Sports** extension premium required has been paid.
 17. The **Insured Person** engaging in or practising for the following sports and activities: American Football, Banana Boat Riding (includes Ringo's and Tube Riding), Big Game Hunting, BMX Riding, Bobsleighing, Boxing, Canyoning, Cave Diving, Flying (other than as a fare paying passenger on a commercial airline), Freestyle skiing, Gliding, Go Karting, Hang Gliding, Heli-skiing, High Diving, Ice hockey, Luge, Motor Sport (any type), Mountaineering, Off-piste skiing in areas designated as unsafe by resort management, Off-piste skiing where there is an avalanche warning in place, Off-piste snowboarding in areas designated as unsafe by resort management, Off-piste snowboarding where there is an avalanche warning in place, Parachuting, Paragliding overland, Parapenting, Polo, Pot Holing, Quad Biking, Rock Climbing, Scuba Diving below a depth of 30 metres, Shooting/Hunting, Skeletons, Ski acrobatics, Ski bob racing, Ski flying, Ski Jumping, Ski racing or training, Ski stunting, Ski-doing, Snow mobiling, Tobogganing, Weight Lifting, White Water Rafting grade 4 or above or any other sports not mentioned in this policy unless cover has been accepted by **Us** in writing prior to the commencement of the **Period of Insurance**. **If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 08444 82 3400.**
 18. Participation in any organised competition involving any **Special Sports and Activities** or **Winter Sports**.
 19. The **Insured Person** fighting except in self-defence.
 20. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the **Insured Person** or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **Insured Person** whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain

in full force and effect. This exclusion does not apply to claims under Section 2 (Medical Emergency & Repatriation) and Section 12 (Personal Accident).

21. The **Insured Person** travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
22. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
23. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under Section 2 (Medical Emergency & Repatriation), and Section 12 (Personal Accident).
24. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under Section 2 (Medical Emergency & Repatriation), and Section 12 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
25. Any claim when **You** have not paid the appropriate premium for the number of days comprising **Your** planned **Trip**, regardless of when the event resulting in the claim occurred.
26. Consequential loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on **Our** part can be demonstrated.
27. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the **medical (or medical related)** services to which the cover under this policy relates, whether provided by us or by anybody else (whether or not recommended by us and/or acting on our behalf) unless negligence on **Our** part can be demonstrated.

MAKING A CLAIM ON YOUR RETURN HOME

First, check **Your Certificate** and the appropriate Section of **Your** policy to make sure that what **You** are claiming for is covered.

Claims forms can be obtained from www.eaclaims.co.uk Alternatively telephone **Our** Claims Helpline on 0871 855 2288 quoting reference 08ATL to obtain a claim form, giving **Your** name and **Certificate** number, and brief details of **Your** claim.

All claims must be notified within 28 days of **Your** return on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of **Your** policy for specific conditions and details of the supporting evidence that **We** require. Please remember that it is always advisable to retain copies of all documents when submitting **Your** claim form. **We** recommend **You** use registered post.

In order to handle claims quickly, **We** may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, **You** will be responsible for supplying **Us** with the correct bank account details and **Your** full authority for **Us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **You**, Europ Assistance shall have no further liability or responsibility in respect of such payment, and it shall be **Your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **Us**. Europ Assistance reserves the right to charge an administration fee if it changes its practices of claims administration in the future.

Important notice

Under the new European Union (EU) travel regulations, **You** are entitled to claim compensation from **Your Carrier** if any of the following happen:

1. Denied boarding and cancelled flights

If **You** check in on time but **You** are denied boarding because there are not enough seats available or if **Your** flight is cancelled, the **Carrier** must offer **You** financial compensation.

2. Long delays

If **Your** flight is delayed for more than five hours, the airline must offer to refund **Your** ticket.

3. Luggage

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

You can download full details from http://europa.eu.int/comm/transport/air/rights/index_en.htm

CANCELLATION PROVISIONS

Right to return the insurance document Unless **Your Trip** will be completed within 1 month of buying this insurance, **You** have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **You** any premium **You** have paid and will recover from **You** any payments **We** have made

Cancellation by the Insured Person If **You** subsequently give notice in writing or by telephone to **Us** to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling – Off Period the premium will be refunded in full less any sum that **We** have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling – Off Period and **You** have not made a claim or sought assistance under the policy then **You** will be entitled to a pro rata refund of premium in accord with the remaining term of the policy less an administration fee.

Cancellation by Us **We** may give 7 days notice of cancellation of this policy by recorded delivery letter to **You** at **Your** last known address.

Premium position upon cancellation by Us, or in respect of an **Annual Multi-trip** policy following the death of the **Insured Person** (except when the subject of a claim occurring in the course of a **Trip**):

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this

premium will be refunded to **You** or **Your** estate.

If however an incident has arisen during the **Period of Insurance** which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the **Period of Insurance** for which premium has been paid.

DATA PROTECTION ACT 1998 NOTICE

We collect and maintain personal information in order to underwrite and administer the policies of insurance that **We** issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. **We** will not keep **Your** information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. **We** will only reveal **Your** information if it is allowed by law, authorised by **You**, to prevent fraud or in order that **We** can liaise with **Our** agents in the administration of this policy.

Under the terms of the Act **You** have the right to ask for a copy of any information

We hold on **You** upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether **We** hold **Your** information on paper or in electronic form.

Enquiries in relation to data held by the Medical Screening Helpline should be directed to the Data Compliance Manager, Bishopscourt Affinity Solutions Limited, 6th Floor, Regent House, Hubert Road, Brentwood, Essex CM14 4JE, while those in relation to data held by Europ Assistance Holdings Limited should be directed to the Customer Contact Centre Manager, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

TRAVEL CHECKLIST

Before **You** travel, **You** should ask yourself the following:

- Do **You** know of any **Pre-existing Medical Condition** that **You** need to tell **Us** about?
 - If **You** have answered 'Yes' to the above question, **You** should telephone the Medical Screening Helpline.
 - If **You** have purchased an **Annual Multi-trip** policy, will the duration of any **Trip** exceed 31,45 or 60 consecutive days?
 - Do **You** intend to engage in any Winter Sports whilst on **Your Trip**?
 - Do **You** intend to engage in any Special Sports or Activities whilst on **Your Trip**?
- If **You** have answered 'Yes' to any of these questions, or want to check anything before **You** travel, **You** should contact **Our** Travel Helpline on 08444 82 3400.

IF YOU ARE DEAF OR HARD OF HEARING

The following number is available for deaf, hard of hearing and speech impaired customers who have access to a minicom telephone: 01444 450389

CONTACT NUMBERS

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE EUROP ASSISTANCE STATING YOUR NAME AND POLICY NUMBER.

HELPLINE	NUMBER
Travel Helpline (Non-claims)	08444 82 3400
Medical Screening Helpline	0871 855 3500 quoting reference EA08ATL
Medical Emergency & Repatriation	*1444 442043 Fax: *1444 410102 quoting reference 08ATL
Spanish Medical Network Helpline (mainland Spain and the Balearic Islands)	*1444 442077 Fax: *1444 410102 quoting reference 08ATL
Claims Helpline	0871 855 2288 quoting reference 08ATL

* When calling from inside the UK first dial zero. (When calling from outside the UK first dial the UK Code +44)

To ensure **We** are consistent in providing **Our** customers with quality service, **We** may record **Your** telephone call.



www.europ-assistance.co.uk

COMPLAINTS PROCEDURE

We set ourselves high standards and try to provide the service we believe our policyholders and insureds have a right to expect. Things however can go wrong and if they do we want you to tell us about them. If you have a problem, please write first with the details of your complaint to:

For sales related matters;

**The Managing Director
Atlas Insurance
37 Kings Exchange
Tileyard Road
London
N7 9AH**

For claims related matters;

**Quality Department,
Europ Assistance Holdings Limited,
Sussex House,
Perrymount Road,
Haywards Heath,
West Sussex RH16 1DN**

If we cannot give you a final decision by four weeks from the day we receive your complaint we will explain why and tell you when we hope to reach a decision.

Our decision is final and based on the evidence presented. If you feel that there is any new evidence or information that may change our decision, you have the right to make an appeal. If you are still not satisfied with our decision, please write to:

**Financial Ombudsman Services,
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR
Tel: 0845 080 1800**

Please note that if you wish to refer this matter to the FOS you must do so within 6 months of our final decision. You must have completed the complaints procedure before the FOS will consider your case.

Please always quote your insurance reference number and claim number. Also, please enclose any copies of the relevant documentation. This procedure is intended to provide you with a prompt and practical service with any complaints, but does not affect your legal rights.

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE:

Please telephone Europ Assistance on

Tel: +44 (0)1444 442043

24 hours a day quoting reference 08ATL

Fax +44 (0)1444 410102

FOR CLAIMS:

If you need to make a claim, first check your certificate and the appropriate section of your policy, to make sure that what you are claiming for is covered. Then telephone our Claims Helpline to obtain a claim form, giving your name, certificate number and brief details of the claim. Please note that calls may be recorded or monitored for quality purposes.

All claims must be notified to the Claims Department within 28 days of the incident occurring. For all claims, you will need to send your original insurance certificate and your original holiday booking invoice. Please remember that it is always advisable to retain copies of all documents when submitting your claim form.

Please telephone Europ Assistance on

Tel: +44 (0)871 8 55 22 88

quoting reference 08ATL

or write to:

**Claims Department,
Europ Assistance Holdings Limited,
Sussex House,
Perrymount Road,
Haywards Heath,
West Sussex RH16 1DN
quoting reference 08ATL**

When contacting the claims handler, please have the following information to hand;

- ❖ Your Master Policy Certificate Number 08ATL,
- ❖ 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.



37 King's Exchange, Tileyard Road, London N7 9AH

Tel: 08444 82 3400 **Fax:** 08444 82 0500 **Email:** info@atlasdirect.net **Web:** www.atlasdirect.co.uk

Business Hours:

Monday to Friday: 9.00am - 7.00pm

Saturday: 9.00am - 5.00pm

Use of Personal Information

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.

Fraud

If **You**, or anyone acting for **You**, make a claim under this **Policy** knowing the claim to be dishonest, intentionally exaggerated or fraudulent in any way, or if **You** give any false declaration or statement to support the claim, **We** will not pay the claim and all cover under the **Policy** will end.

We reserve the right to inform the Police about any dishonest claim.

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) or if there are any changes to **Your** Health at any time during the course of **Your** **Policy**, **You** must contact **Us** and let **Us** know as soon as possible. **Your** cover may be affected if **You** do not do this, and **We** cannot be held liable for correspondence not received.

Cancelling Your Policy

We can cancel this **Policy** by sending **You** seven days' notice in writing to **Your** last known address. **You** can cancel the **Policy** by giving **Us** seven days' notice in writing, to the address shown on **Your** schedule, as long as **You** have not taken any trips, or made or intend to make any claim. **We** will not refund any premium unless **You** cancel the **Policy** during the 14-day cooling-off period, as long as **You** have not travelled or made a claim during that 14-day period.

Call monitoring and recording

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



Top Tips

- Check the Foreign & Commonwealth Office (FCO) website at **www.fco.gov.uk/knowbeforeyougo** 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

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

+44 (0)871 8 55 22 88
 Quoting reference 08AATL
 (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.