

INTERNATIONAL ACCESS NUMBERS

Alaska	1888 237 7855 or 1800 635 4110	Italy	800 870 939
Argentina	0800 333 5240 - dial 677* at 2nd tone	Italy (Mobile & Payphone)	800 781 034 or 800 879 994
Australia	1800 553 161 or 1800 504 091	Japan	00531 7800 30
Austria	0800 29 3272	South Korea	00308 140077
Bahrain	8000 0600	Liechtenstein	0800 837 175
Belgium	0800 11 008 or 0800 14321	Lithuania	8800 9 1000 - dial 677* at 2nd tone
Bermuda	1800 623 0459 or 1800 623 0758	Luxembourg	800 23907
Brazil	0800 891 6736	Madeira	800 819 260
Brunei	800 013 - dial 677* at 2nd tone	Malaysia	1800 808 379
Bulgaria	00800 1300 - dial 677* at 2nd tone	Malta	800 90 112 - dial 677* at 2nd tone
Canada	1866 464 1061	Mexico	00 1800 514 3881
Canary Islands	00 944 407 or 900 971 607	Monaco	0800 906706 or 0800 918107
Chile	800 532 837	Netherlands	0800 022 8992
China (north)*	10800 714 0732	New Zealand	0800 445 425
China (south)*	10800 140 0727	Nicaragua	1800 00551 - dial 677* at 2nd tone
Colombia	01800 919 3592	Norway	800 11 247
Corsica	0800 906706 or 0800 918107	Philippines	1800 1100 0074
Croatia	0800 22 0116 - dial 677* at 2nd tone	Poland	00 800 451 1512
Cyprus	800 95126	Portugal inc. Azores	800 819 260
Denmark	808 85179	Puerto Rico	1877 410 6060
Dominica	1800 201 3600	Romania	01800 5030 - dial 677* at 2nd tone
Dominican Republic	1800 751 4192 or 1888 1563018	Russia	810 800 2028 2044
Egypt (Cairo)	364 0083 - dial 677* at 2nd tone	Senegal	3080 - dial 677* at 2nd tone
Egypt	02 364 0083 - dial 677* at 2nd tone	Singapore	800 4411014
Fiji	00 800 7028	Spain	900 944 407 or 900 971 607
Finland	0800 114 734 or 0800 115544	Sri Lanka	451 456 - dial 677* at 2nd tone
France	0800 906706 or 0800 918107	St. Kitts & Nevis	1800 744 9147
Germany	0800 181 4886	Sweden	0200 214 394
Greece	00800 4513 9055 or 00800 4413 1018	Switzerland	0800 563 949
Guernsey	0800 018 1716	Taiwan	00801 044150
Hawaii	1888 237 7855 or 1800 635 4110	Thailand	001 800 15 9999 - dial 677* at 2nd tone
Hong Kong	800 930 465	Trinidad & Tobago	1800 201 3670
Hungary	06800 12296	Turkey	0800 1420 3708 or 0800 1420 3707
Iceland	800 8313	Ukraine	8100 180 - dial 677* at 2nd tone
India	000800 100 6062	UK	0800 018 19 20
Indonesia	008800 1050 44	USA	1888 237 7855 or 1800 635 4110
Ireland	1800 551 546	Venezuela	0800 100 4024
Ireland payphone	1800 551 540		
Israel	1800 943 0317 or 1800 946 0061		
Isle of Man	0800 018 1716		

* if the continuous tone persists, do not hang up. Wait on the line and an Operator will ask you for a 3 digit code (SAC code). The SAC code to be given is **677**



Travel Insurance Policy Merseyside Police

Policy Number **MT 06/1092**

arranged by



1st Floor, India Buildings, Brunswick Street, Liverpool, L2 0XH
Tel: 0151 236 4511 Fax: 0151 236 1908
E-mail: info@rolandsmith.co.uk Web: www.rolandsmith.co.uk

Travel Insurance Policy Number MT06/1092

Summary of Cover

Section	Limit	Excess	Comments
Section 1	£3,000	£50	
Section 2	£3,000	£50	
Section 3	£5M	£50	
Section 4	£20,000	£nil	
Section 5	£1,500	£50	Single article limit £250
a. Baggage & Personal Effects	£1,000	£nil	After 24 hours
b. Delayed Baggage	£500	£50	Cash £300 limit
Section 6	£250	£50	
Section 7	£3,000	£50	£50/12 hours or more delay
Section 8	£500	£50	Abandonment after 48 hours
Section 9	£1M	£50	
Section 10	£1,000	£nil	£100 per 24 hours
Section 11			

This policy wording including any cover notes, forms a contract of insurance between Millstream Underwriting Limited, on behalf of Elvia Travel Insurance International N.V. (Netherlands), administered in the **United Kingdom** by Mondial Assistance (UK) Limited, and those subscribing members of the Scheme and their families described below and explains the conditions, exclusions and limits of cover we provide.

WHO IS COVERED?

The subscribing member, spouse (or co-habiting partner) and their dependent children, (providing the dependent children are travelling with the member or spouse) aged under 21 years, all normally resident with the member.

Cover is only available to people resident in the **United Kingdom** and is only valid for trips starting in and returning to the **United Kingdom**. Cover will cease on **your 65th Birthday**.

WHAT IS COVERED?

It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip. It is **your** duty to inform **us** of any fact, which is likely to influence **us** in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim. **You** are not covered for planned **hazardous activities**, unless **you** have contacted **us** and **we** have confirmed in writing that **you** are covered.

You are covered for: -

1. holidays and leisure trips of up to 30 days duration.
2. trips within the **United Kingdom** if the accommodation is pre-booked and for 1 night or more. (This does not include medical expenses cover.)
3. **winter sports** activities and **scuba diving** up to 30 metres in depth, for up to 17 days duration in total during the insurance year.

Please note that items of value are more appropriately covered under a household All Risks section where full value may be insured. Calling **your** insurance adviser may provide any additional cover **you** require.

The final stage would be to contact:

The Insurance Ombudsman Service
South Quay Plaza II
183 Marsh Wall
London, E14 9SR

This certificate wording is governed by English law.

Details about our Regulator

Millstream Underwriting Limited, 40 Lime Street, London EC3M 7AY is authorised and regulated by the Financial Services Authority (FSA Firm Ref: 308584). ELVIA Travel Insurance International N.V. (Netherlands) is authorised by the Dutch Insurance Chamber in Holland and regulated by the Financial Services Authority for the conduct of UK Business.

Financial Services Compensation Scheme

In the event that the insurer, Elvia Travel Insurance International N.V. (Netherlands) is unable to pay a claim you may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Out Patient Treatment

If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of **your** insurance schedule to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. The doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.

TeleCare Helpline

TeleCare is designed to complement your travel insurance policy by providing you and your family with 24 hour freephone access to expert medical advice and information, direct from the UK, whilst you are away from home.

Registered Nurse

- Pre-trip travel information and guidance
- Common minor ailments and bugs experienced when abroad
- Holiday First Aid
- Sunburn and heat exhaustion
- Child health
- Medical Practitioner

'in-country' service locator.*
Foreign emergency services database

Pharmacist

- General information on prescribed drugs
- Identification of foreign brand names for prescribed drugs
- Adverse reactions and interactions
- Side effects of prescribed drugs
- Contra-indications
- Tropical diseases information

Midwife

- General healthcare information during pregnancy
- Travel advice during pregnancy
- Symptom analysis during various stages of pregnancy
- Diet and food recommendations
- Special precautions when travelling abroad.

To use TeleCare

1. From any touch-tone phone, dial the access code for the country you are in from the list below.
2. Wait for the voice prompt.
3. Enter the PIN number: 7989 6925 9987
4. Once the PIN is validated you will be connected to TeleCare.

If you experience difficulties, call the customer services on +44 (0) 20 7950 5660 and you will be connected to TeleCare by an operator. To assist the TeleCare specialist, please have your foreign address and a contact number available before you call.

See over for **INTERNATIONAL ACCESS NUMBERS**

27. any off-piste skiing except whilst under the care and direction of a locally qualified guide or instructor.

Claims Procedure & How to Contact Us

First, check this wording to make sure **your** claim is valid:

Medical – If serious injury is incurred in which **you** are admitted to hospital, call our Emergency Assistance Service on +44 (0) 870 720 0821 as soon as possible. **You** will be given advice on what to do and the assistance **you** require.

The emergency medical assistance service is available to provide help during admission to hospital or clinic. It is a condition of this insurance that **you** contact the Emergency Medical Assistance service should **you** be admitted to hospital.

Cancellation - **You** must tell the travel agent, tour operator, provider of transport or accommodation immediately and obtain a cancellation invoice. Contact the Claims Service on 0871 210 0146 for a claim form.

Curtailed - Call our Emergency Assistance Service on +44 (0) 870 720 0821 for authorisation before cutting short **your** trip.

Personal Liability - Obtain as much information as possible, including police reports, witness details and any photographs. **You** must not admit liability at any time. Notify the Claims Service immediately on +44 (0) 0871 210 0146.

Personal Baggage and Money - **You** must obtain written proof of the incident from the police, your accommodation management, tour operator or carrier. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Contact the Claims Service on 0871 210 0146 for a claim form.

Where a trip extends beyond 30 days an extension by way of endorsement must be obtained from:

Roland Smith Limited, 1st Floor, India Buildings, Brunswick Street, Liverpool L2 0XH
Tel: 0151 236 4511 Fax: 0151 236 1908

An additional charge will be made. Extensions are not available for members aged over 65.

Complaints Procedure

Our aim is to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not up to the standards **you** would expect, please tell **us**.

You may address any enquiries or complaints **you** may have, to:

The Managing Director,
Millstream Underwriting Limited,
P O Box 18381
London, EC3M 7AU

If **you** are still not satisfied, please write to:

The Quality Standards Manager,
Mondial Assistance (UK) Limited,
Mondial House,
102 George Street,
Croydon CR9 1AJ

Please supply **us** with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

Medical Conditions

It is very important that this insurance provides adequate cover for **your** trip. To ensure that it does, and for **your** peace of mind, **you** must tell **us** about anything, which could give rise to a claim, particularly where **your** own health is concerned or the health of any person on whom the trip depends whether they are travelling with **you** or not.

Health Warranty

If any of the following apply to **you**, a travelling companion or an **immediate relative** or someone upon whom **your** trip depends, (whether they are travelling with **you** or not) the medical assessors must be contacted:

1. **You/they** were aware of any reason why the trip could be cancelled or curtailed or of any medical condition, which could result in a claim.
2. **You/they** have, during the 12 months before this insurance started, suffered from or received treatment, advice or medication for any chronic, ongoing or recurring illness. (A chronic condition is one lasting three months or more.)
3. **You/they** were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
4. **You/they** have been diagnosed as having a terminal illness.
5. **You/they** were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
6. **You/they** were waiting for the results of tests or investigations, or awaiting a referral for an existing medical condition.

If any of the reasons stated above occur between the date the certificate wording is issued and the first day of **your** trip, **you** must notify the medical assessors immediately on **0871 210 0139**. Failure to do this could leave **you** with no right to make a claim and may mean that **you** travel with insufficient cover. **We** reserve the right not to extend this insurance if deemed necessary by **us**, where the booked trip could be detrimental to **your** well-being.

Definitions

Whenever the following words appear in bold in this certificate wording they will always have these meanings:

Close business associate

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

Curtailed/Curtailed

Return early to home in the **United Kingdom**.

Hazardous activities

Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim.

Hijack

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

Home

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

Immediate relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister resident in the **United Kingdom**.

Insurer

Elvia Travel Insurance International N.V. (Netherlands)

Loss of limb

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

Loss of sight

The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

Medical practitioner

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

Money

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes

Permanent total disablement

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

Personal accident

Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal baggage

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

Public Transport

Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

Redundancy

Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Scuba Diving

Conventional scuba diving only. **We** do not cover any unaccompanied dive, any dive in overhead environments; any dive for gain or reward, or any dive below 30 metres. **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

United Kingdom

England, Scotland, Wales, Northern Ireland and Isle of Man.

Valuables

Watches, furs, jewellery, portable televisions, computers (including computer games and consoles), photographic equipment, binoculars, telescopes, mobile telephones, spectacles, sunglasses, video equipment, camcorders and audio equipment including personal stereos, DVD & mini-disc players.

We/us/our

Millstream Underwriting Ltd on behalf of Elvia Travel Insurance International N.V. (Netherlands).

Winter Sports

Conventional skiing/snowboarding only. **We** do not cover any competition, free-style skiing, ski jumping, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is only covered if **you** are accompanied by a suitably experienced guide.

Work abroad

Non-manual or light general work not involving the use of mechanical or industrial machinery at a height not exceeding 2 metres.

You/your

The subscribing member, spouse (or co-habiting partner) and their dependent children, aged under 21 years, all normally resident with the member.

Important Notes

1. If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy and return all **your** documents for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.
2. The levels of cover are summarised within each section and apply to each insured person.
3. This policy has an excess as shown in the relevant sections which will be deducted in the event of a claim under certain sections. The excess will be charged for each person making a claim.
4. This insurance is only available to residents of the **United Kingdom** and is only valid for trips

13. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.

General Exclusions

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. if **you** choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office: Telephone: 0845 850 2829 Website: www.fcdo.gov.uk;
2. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim;
3. any medical problems referred to in the Health Warranty unless this was declared to **us** and accepted by **us** in writing;
4. **you** being 65 years of age at the start date of **your** policy;
5. any trip that is undertaken for the purpose of obtaining medical treatment (whatever the nature of this treatment);
6. any criminal act by **you**;
7. failure to comply with the laws applicable to the country in which **you** are travelling;
8. suicide, deliberate self-injury, being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life);
9. any emotional or psychiatric disorder or condition;
10. pregnancy 8 weeks before and 8 weeks after the estimated date of delivery;
11. any claim arising from sexually transmitted diseases;
12. any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused;
13. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, or exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance to hospital;
14. bankruptcy/liquidation of a tour operator, travel agent or transportation company;
15. consequential loss of any kind;
16. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a. ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel;
 - b. the radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it;
 - c. pressure waves from aircraft and other flying objects travelling faster than the speed of sound;
17. any payment, which **you** would normally have made during **your** travels, if nothing had gone wrong;
18. any consequence whether direct or indirect of war, invasion, act of foreign enemy, hostilities, (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity, civil war, rebellion, revolution, insurrection, blockade, military or usurped power;
19. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft);
20. planned **hazardous activities** unless **you** have paid the appropriate additional premium and **we** have issued **you** with an endorsement;
21. travelling on motorcycles over 125cc unless a valid UK licence is held for that machine and a safety helmet is worn;
22. **your** manual work or hazardous occupation of any kind;
23. professional or organised sports, racing, speed or endurance tests, dangerous pursuits;
24. mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot holing;
25. taking part in dangerous expeditions or the crewing of a vessel outside European waters;
26. activities which pose an exceptional risk of danger;

- or any weapons;
- ii. the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
- iii. the carrying out of any trade or profession;
- iv. racing of any kind;
- v. any deliberate act.
- vi. liability covered under any other insurance policy;
- vii. suicide, attempted suicide, self inflicted injury, alcohol or drug abuse, alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone life);
- viii. anxiety, depression or any psychotic mental illness;
- c. liability covered under any other insurance;
- 4. anything mentioned in the General Exclusions.

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

Section I I Hijack

Covered

You are covered for a benefit of £100 for each complete 24 hour period up to a maximum of £1,000 for the duration of the **hijack**.

Not covered

1. if **you** or **your** family or **your** business associates have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

General Conditions

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom**.
2. It is a condition of this insurance that all material facts have been disclosed to **us**. Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim. A material fact is one, which is likely to influence **us** in the acceptance or assessment of your application. If **you** are in any doubt about whether a fact is material, **you** should disclose it.
3. **You** are covered for reasonable activities **you** partake in on an unplanned or incidental basis provided that **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity and that **you** act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.
4. **We** may at any time pay to **you** our full liability under this insurance, after which no further payments will be made in any respect.
5. **You** must take all reasonable steps to recover any lost or stolen article.
6. Original receipts and proof of ownership and value must be supplied in the event of a claim.
7. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
8. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
9. If any claim is found to be fraudulent in any way, this insurance will not apply and all claims will be forfeited.
10. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
11. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
12. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.

starting and ending in the **United Kingdom**.
Cover within the **United Kingdom** is restricted to pre-booked trips of one night or more duration.

6. This insurance contains restrictions regarding pre-existing medical conditions in respect of people travelling and of other people upon whose health the trip depends. **You** are advised to read the Health Warranty contained in this policy. If **you** are in any doubt as to whether a medical condition is covered **you** must contact the medical assessors.
7. If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum (providing it is within the period of insurance).
8. This insurance will cover **you** for reasonable activities **you** partake in, on an unplanned and incidental basis, provided that **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary.
9. **You** are not covered for planned sports and **hazardous activities** unless **we** agree to include and **you** have paid the appropriate additional premium to include.
10. The insurance is extended to cover the clerical business activities of the member only. This insurance does not extend to cover the business activities of any other family member, otherwise insured by the policy. In any event, no cover is provided for Personal Liability whilst working overseas.
11. All claims must be submitted within 60 days of **your** return to the **United Kingdom**.
12. **You** will not be covered if **you** choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office. Telephone: 0845 850 2829 Website: www.fco.gov.uk
13. It is very important that this insurance provides adequate cover for **your** trip. To ensure that it does and for **your** peace of mind, **you** must tell **us** as soon as possible about anything which could give rise to a claim, particularly where **your** own health is concerned or the health of any person on whom the trip depends, whether or not they are travelling with **you**.

Period of Master Policy Certificate

12 Months commencing 1st April 2006 and renewable annually thereafter, as agreed, for all valid subscribing members of the scheme.

Cancellation cover commences from the time of booking the trip (providing it is within the period of insurance above). Cover operates from when **you** leave **your** home to start **your** trip. The remaining areas of cover apply for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel from **home** directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum (providing it is within the period of insurance above).

Section I Cancellation

Covered

You are covered up to £3,000 for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your** home for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or close business associate of **you**;
2. **you** being called for jury service, attending court as a witness (but not as an expert witness), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
3. **your** home or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your** home which occurred within 14 days of travel;
4. **your** posting overseas or emergency and unavoidable duty and compulsory quarantine.

Not covered

1. the first £50 (£15 in respect of loss of deposit only claims) of any incident. This applies to each

person making a claim;

2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;;
6. if the Health Warranty is not complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty);
7. anything mentioned in the General Exclusions.

Section 2 Curtailment

This section includes the services of the Emergency Medical Assistance service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance telephone number is: **+44 (0) 870 720 0821**

Covered

You are covered up to £3,000 for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** return to **your home**, which have not been used and which were paid before **your** departure from the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. accidental injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate** of **you**;
2. **your home** or place of business being made uninhabitable or the police requesting **your** presence following a theft from **your home**.

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short **your** trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

Not covered

1. the first £50 of any incident. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance service and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to curtail the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance service;
5. anything mentioned in the General Exclusions.

report.

4. This benefit is only payable in respect of a or b as detailed above.

Not covered

1. the first £50 of any incident. This applies to each person making a claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed the **United Kingdom**.
5. anything mentioned in the General Exclusions.

Section 9 Missed Departure

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to £500 for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if **you** arrive too late to commence **your** booked trip from or to the **United Kingdom** as a result of the **public transport** in which you are travelling is delayed. (**You** must obtain written confirmation from the transport company)

Not covered

1. the first £50 of any incident. This applies to each person making a claim;
2. if sufficient time has not been allowed for **your** journey;
3. if **you** are not proceeding directly to the departure point;
4. any costs claimed under Section 8 Travel Delay and Abandonment;
5. anything mentioned in the General Exclusions.

Section 10 Personal Liability

Covered

You are covered up to £1 million for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip and leads to claims made against **you** as a result of:

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

NOTE: We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.

Not covered

1. the first £50 of any incident. This applies to each person making a claim;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
 - a. liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - b. injury, loss or damage arising from:
 - i. ownership or use of aircraft, horse drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms

Not covered

1. the first £50 of any incident. This applies to each person making a claim;
2. if **you** do not exercise reasonable care in protecting **your money** and documents against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

Section 7 Loss of Passport/Driving Licence Expenses

Covered

This section does not apply to trips within the **United Kingdom**.

You are covered up to £250 for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.

Condition

You must provide receipts for all costs incurred.

Not covered

1. the first £50 of any incident. This applies to each insured person involved in the incident causing the claim;
2. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
3. if **you** do not obtain a written police report within 24 hours of the loss;
4. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
5. anything mentioned in the General Exclusions.

Section 8 Travel Delay & Abandonment

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered if **your** initial outward or final return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a. strike or industrial action (provided that when this certificate was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b. adverse weather conditions;
- c. mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel; then
 1. a benefit of £50 in total per person following a complete 12 hour or more delay;
 2. up to £3,000 if **you** abandon the trip after the first full 48 hours.

Conditions

1. In the event of a claim due to delayed **public transport** **you** must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. In the event of a claim due to vehicle breakdown, **you** must provide a police or roadside assistance report.
3. In the event of a claim due to your vehicle being involved in an accident, **you** must provide a police

Section 3 Emergency Medical Expenses (not Private Health Insurance)

This section does not apply to trips within the **United Kingdom**. If **you** are admitted to hospital as an in-patient, the Emergency Medical Assistance Service must be notified immediately. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

If **you** receive outpatient treatment in Spain, Greece, Cyprus, Portugal or Turkey, show this document to the doctor and **your** treatment will be paid through ChargeCare International in line with the policy wording. The doctor will ask **you** to fill in a form to confirm treatment and may request **you** pay the excess.

If **you** receive outpatient treatment in other countries, it may be easier to pay the bills yourself. Keep all receipts and submit a claim when **you** return **home**. If **you** are in any doubt, call the Emergency Medical Assistance service for help.

24 hour Emergency Medical Assistance telephone number: +44 (0) 870 720 0821

NOTE:

If **you** are travelling to a country in the EU, **you** will need a European Health Insurance Card (EHIC) to receive healthcare. On the 31st December 2005 **your** EHIC will cease to be valid. Apply by calling 0845 606 2030 or at the post office.

If **you** are travelling in Australia and require medical treatment, **you** must enrol with Medicare.

Covered

You are covered up to £5 million for costs incurred outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to £350;
3. reasonable and necessary additional accommodation (room only) and travelling expenses (Economy class), including those of one relative or friend if **you** have to be accompanied **home** on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or local funeral expenses abroad limited to £1,000;
5. Reasonable additional travel and accommodation costs for a **close business associate** to replace **you** at a pre-arranged meeting in the event of your medical incapacity to carry out **your** duties abroad limited to £1,000.

Not covered

1. the first £50 of any incident. This applies to each person making a claim;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance service;
4. any expenses incurred for illness, injury or treatment required as a consequence of:
 - a. surgery or medical treatment which in the opinion of the attending doctor and the Emergency Medical Assistance service can be reasonably delayed until **you** return to the **United Kingdom**;
 - b. medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
5. if the Health Warranty has not been complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty on page 3);
6. The cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the

- injury which necessitated **your** admittance to hospital; claims that are not confirmed as medically necessary by the attending doctor or the Emergency Medical Assistance service;
7. any additional hospital costs arising from single or private room accommodation unless medically necessary;
 8. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
 9. any costs incurred within the **United Kingdom**;
 10. further costs **you** incur if we wish to bring **you home** early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance service **you** are fit to travel);
 12. anything mentioned in the General Exclusions.

Section 4 Personal Accident

Covered

You are covered for £20,000 in respect of the **loss of limb, loss of sight, permanent total disablement**, if **you** have a **personal accident** during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent disability.

NOTE: If **you** are aged under 16 years at the time of the accident the **permanent total disablement benefit** will not apply.

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

Not covered

1. any claims for disablement caused directly or indirectly by:
 - a. disease or any physical defect or illness;
 - b. an injury which existed prior to the beginning of the trip.
2. anything mentioned in the General Exclusions.

Section 5 Baggage & Personal Effects

Covered

A. Personal baggage

Up to £1,500 for the value or repair to any of **your own personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to £250 for any one item, pair or set of items.

B. Delayed Baggage

Up to £100 for the cost of buying replacement necessities if **your own baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

Conditions

1. Any amount **we** pay **you** under B Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of

the pair or set which is lost, stolen, damaged or destroyed. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not covered

1. the first £50 of any incident. This applies to each person making a claim;
2. if **you** do not exercise reasonable care for the safety and supervision of **your** property;
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim;
4. in the event of a claim for damaged items, proof of damages must be supplied. The damaged must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate the claim. Failure to do so may result in a claim being turned down;
5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - a. notify the carrier (i.e. airline, shipping company etc) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - b. follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
6. loss, destruction, damage or theft of the following property:
 - a. contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses;
 - b. antiques, glass or china, pictures, musical instruments;
 - c. computer and/or accessories, mobile telephones, televisions;
 - d. pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs);
 - e. tools of trade;
 - f. perishable items such as food.
7. loss, destruction, damage or theft:
 - a. of **valuables**;
 - b. due to confiscation or detention by customs or other officials or authorities;
 - c. due to wear and tear, denting or scratching, moth or vermin;
 - d. transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried;
9. **personal baggage** stolen from:
 - a. an unattended vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry;
 - b. an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;
10. any shortage due to error, omission or depreciation in value;
11. any property more specifically insured or recoverable under any other source;
12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment (except for **winter sports equipment**);
13. anything mentioned in the General Exclusions.

Section 6 Money

Covered

You are covered up to £500 for accidental loss or theft of **your own money** whilst being carried on **your** person or left in a locked safety deposit box. **We** will only pay up to £300 for cash and bank notes. This is limited to £50 if **you** are under 16 years.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/withdrawal slips, bank/credit card statements).