

Merseyside Police Federation Travel Insurance Policy

TRAVEL INSURANCE POLICY NUMBER MT 12/1092

SUMMARY OF COVER

Period of Master Policy Certificate - 1st April 2012 to 31st March 2014



	Section	Limit*	Excess**	Page Number
	Trip duration	31 days		
	Maximum age	69 years		
	Dependent child maximum age	18 years or 21 years (if in full time education)		
Section 1	Cancellation	£3,000	£50	4
Section 2	Curtailment	£3,000	£50	4
Section 3	Emergency Medical Expenses	£5,000,000	£50	4
	Emergency Dental Treatment	£350	£50	
	Funeral Expenses Abroad	£1,000	£50	
Section 4	Personal Accident	£20,000	Nil	5
Section 5	Baggage & Personal Effects	£1,500	£50	5
	Single Item Limit	£250	£50	
	Delayed Baggage (after 24 hrs)	£100	Nil	
Section 6	Money	£500	£50	6
	Cash Limit	£300	£50	
		(£50 for under 16's)		
Section 7	Loss of Passport / Driving Licence Expenses	£250	£50	6
Section 8	Travel Delay (12 hours or more)	£50	Nil	6
	Trip Abandonment (after 24 hrs)	£3,000	£50	
Section 9	Missed Departure	£500	£50	7
Section 10	Personal Liability	£2,000,000	£50	7
Section 11	Hijack	£1,000	Nil	7
		(£100 per 24 hours)		
Section 12	Sports & Activities			8
	Level 1 (included as standard)			
	Level 2 (available upon payment of additional premium)			
Section 13	Winter Sports			9
	Sports Equipment	£500	£50	
	Equipment Hire	£300	£50	
	Winter Sports Pack	£300	£50	
	Piste Closure	£300	Nil	
Section 14	Catastrophe Cover	£500	Nil	9
Section 15	TRAVEL DISRUPTION EXTENSION			9
	Extended cancellation or curtailment charges	Up to £3,000	£50	
	Extended delayed departure cover (12 hours or more)	£50	Nil	
	(or up to £3,000 - unused costs)		£50	
	Extended missed departure	Up to £500	£50	
	Accommodation cover	Up to £3,000	£50	

* Limits of cover apply to each insured person

** The excess is applicable per person, per policy section to a maximum of two excesses per insured incident.

Medical Conditions and Health Warranty
General Conditions and General Exclusions
Claims Procedure & Complaints Procedure

Page 2
Page 11 & 12
Page 12

We bring your particular attention to the following conditions and exclusions

The policy contains a health warranty and certain medical exclusions;	Health Warranty	The policy will not cover baggage left unattended or valuables, jewellery or money unless kept on the person or stored in a locked safety deposit box or safe	Sections 5 and 6
You will not be covered if you choose to travel to a country or region against the advice issued by the Foreign & Commonwealth Office. Telephone 0845 850 2829, Website: www.fco.gov.uk	General Exclusion 1	There is no personal liability cover for hire, use or possession of any vehicle or in relation to your employment	Section 10
You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip.	Section 1	Losses resulting from participation in high risk sports and leisure activities are excluded. Cover can be provided for certain sports and activities but you may be required to pay an additional premium. You must obtain written confirmation from us if you require cover for planned activities.	What is covered Notes 7 and 8 page 2 General Exclusions 18-24
There are maximum limits within the baggage and money sections for any one article, pair or set, jewellery, valuables and money.	Sections 5 and 6	Cover within the United Kingdom is limited to pre-booked trips of 1 night(s) or more in paid accommodation.	
Baggage claims are paid based on the value of the goods at the time they are lost and not on a 'new for old' basis; claim payments will be subject to a deduction for wear and tear.	Sections 5		

You should read the Policy Wording and Terms and Conditions carefully to ensure that the insurance fully meets your requirements. It gives you full details of what is and is not covered and the conditions of the cover. If you have any queries or require any information about this travel insurance contact Philip Williams & Co 0845 230 1650.

TRAVEL INSURANCE POLICY

This policy wording including any cover notes, forms a contract of insurance between Millstream Underwriting Ltd (insured by AGA International SA) and administered in the **United Kingdom** by Mondial Assistance (UK) Limited and the insured as named on the insurance schedule. Refer to page 13 under Details about our Regulator section. This contract is only valid when **you** have a valid insurance schedule and have paid the appropriate premium. The policy wording explains the conditions, exclusions and limits of cover **we** provide.

POLICYHOLDER

The appointed **Trustees** for the time being of the Merseyside Police Federation Insurance Scheme as recorded in the Trust Deed. [The **Trustees**.]

WHO IS COVERED

The subscribing member, spouse (or co-habiting partner) and their children under the age of 18 years or 21 years if in full time education, 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**. You must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**. Cover will cease on your 70th 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.

You are covered for:

1. holidays and leisure trips.
2. trips with a maximum planned duration of up to 31 days.

*NOTE: TRIPS WITH A SCHEDULED DURATION OF MORE THAN 31 DAYS WILL NOT BE COVERED UNDER THIS POLICY UNLESS **YOU** ARRANGE AN EXTENSION FOR AN ADDITIONAL PREMIUM. THIS MUST BE DONE BEFORE **YOU** TRAVEL. EXTENSIONS ARE NOT AVAILABLE FOR MEMBERS AGED OVER 65.*

3. **You** have worldwide cover. **You** will not be covered if **you** choose to travel to a specific country or region against the advice issued by the Foreign & Commonwealth Office. Telephone +44 (0) 845 850 2829 Website www.fco.gov.uk
4. trips within the **United Kingdom** if it is pre-booked in paid accommodation and for 1 night or more. All trips must start and end in the **United Kingdom**. There is no medical expenses cover within the **United Kingdom**.
5. **winter sports** activities and **scuba diving** up to 30 metres in depth, for up to 17 days duration in total during the insurance year.
6. participating in sports and activities under Level 1 as detailed in Section 12.
7. participating in sports and activities under Level 2 as detailed in Section 12 if **we** agree to include and **you** have paid the additional premium required. **You** are not covered for hazardous activities, other than as specified in Section 12, unless **we** agree to include and **you** have paid the additional premium required.
8. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are
 - supervised by a qualified instructor, or
 - hold the appropriate qualification or licence, 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.

LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover (page 1) and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section to a maximum of £100 per insured incident.

WHEN COVER STARTS AND ENDS

The Master Policy Certificate runs from 1st April 2012 to 31st March 2014 inclusive for all valid subscribing members of the scheme.

Cancellation cover starts from the time of booking a trip providing it is within the period of the Master Policy Certificate shown above and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case.

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 the Master Policy Certificate shown above.

WORKING ABROAD

This insurance is extended to cover work abroad of the member only as defined on page 4. This insurance does not extend to cover the business activities of any other family member, otherwise insured by the policy. **You** are not covered under the Personal Liability section when **you** are working.

DISCLOSING RELEVANT FACTS

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.

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.

MEDICAL CONDITIONS

This insurance contains restrictions regarding pre-existing medical conditions in respect of the people travelling and of other people upon whose health the trip depends.

You should tell **us** if the health of an **immediate relative** or health of any person on whom the trip depends, is undergoing or on a waiting list for in-patient treatment whether they are travelling with **you** or not. There is no cover in respect of anyone who has received a terminal prognosis.

In respect of **you** the insured travelling person **we** will not cover medical problems referred to in the Health Warranty unless this was declared to **us** and accepted by **us** in writing.

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 Screening Service on 0845 643 2634.

HEALTH WARRANTY

If any of the following apply to **you** or a travelling companion, 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, received treatment, advice or medication for any chronic 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. Failure to contact **us** could leave **you** with no right to make a claim, and may mean that **you** travel with insufficient cover.

CHANGE IN HEALTH

If any of the reasons stated in the Health Warranty above occur between the date the policy is issued and before the first day of **your** trip, **you** must notify the Medical Screening Service immediately on 0845 643 2634.

We will then decide if **we** can provide **you** with cover on existing terms. **We** may add special conditions to the policy or exclude cover for that medical condition. If **we** cannot provide cover, **you** can make a cancellation claim if **you** have booked and paid for a trip that **you** have not yet made.

We reserve the right not to extend the policy where the booked trip could be detrimental to **your** well being.

DEFINITIONS

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

Appointed Advisor – The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

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

Curtail/curtailment – Return early to **home** in the **United Kingdom**.

Curtailed costs – Travel costs necessarily incurred to return **you home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted cost of accommodation, car hire and excursions attributable to each complete day which is not spent overseas. The following are not included in the definition: All costs associated to outward and return travel tickets, whether used or unused.

Europe – UK, Continental Europe (including the Channel Islands and the Isle of Man), Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

Expert Witness – A person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Hazardous activities – Participating in any sport or activity which could pose an increased risk of 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 – AGA International SA and administered in the

United Kingdom by Mondial Assistance (UK) Limited. Refer to page 13 under Details about our Regulator section.

Legal action – Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal costs – Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

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 stay 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 over head environments, night dives, diving inside wrecks, 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.

The Trustees – Shall mean the trustees for the time being of the scheme appointed by Merseyside Police Federation.

Unattended – When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom – England, Scotland, Wales and Northern Ireland.

Valuables – Watches, furs, jewellery, photographic equipment, binoculars, sunglasses, spectacles, telescopes, video equipment, camcorders and audio equipment (including personal stereos, DVD & mini-disc players, MP3 players), CDs, DVDs, tapes, films, cassettes, cartridges and headphones.

*Please note that cover for valuables is excluded. Valuables are more appropriately covered on your home insurance where the full value should be covered worldwide.

We/us/our – Millstream Underwriting Limited on behalf of AGA International SA

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 under the care and direction of a locally qualified guide or instructor.

Work abroad – This insurance will provide the subscribing member only with cover for clerical business activities, non-manual and 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 children under the age of 18 years or 21 years if in full time education, all normally resident with the member.

SECTION 1 CANCELLATION

Covered

You are covered up to the limit as shown on the Summary of Cover 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. Cover also extends to the cancellation of excursions pre booked in the UK once the trip has commenced up to £150. Cancellation must be due to a 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 yours;
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 policy excess as shown in the Summary of Cover. (no charge will be payable in respect of loss of deposit only claims);
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)20 7183 3751**

Covered

You are covered up to the limit as shown on the Summary of Cover 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 yours.
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 policy excess as shown on the Summary of Cover;
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. if the Health Warranty is not complied with and you do not have an appropriate endorsement from the medical assessors (see Health Warranty);
6. anything mentioned in the General Exclusions.

NOTE: IT IS A REQUIREMENT OF THIS INSURANCE THAT YOU CONTACT THE EMERGENCY MEDICAL ASSISTANCE SERVICE IMMEDIATELY IF YOU WISH TO RETURN HOME FOR ANY OF THE REASONS LISTED ABOVE OR BY ANY METHOD OTHER THAN AS ORIGINALLY PLANNED. FAILURE TO DO SO MAY AFFECT YOUR CLAIM.

SECTION 3 EMERGENCY MEDICAL EXPENSES (not private health insurance)

NOTE: THIS IS NOT A PRIVATE MEDICAL HEALTH INSURANCE POLICY. WE WILL PAY FOR PRIVATE TREATMENT ONLY IF THERE IS NO APPROPRIATE RECIPROCAL HEALTH AGREEMENT IN EXISTENCE AND NO PUBLIC SERVICE AVAILABLE AND WE RESERVE THE RIGHT TO ORGANISE A TRANSFER FROM A PRIVATE MEDICAL FACILITY TO A PUBLIC MEDICAL FACILITY WHERE APPROPRIATE. IN THE EVENT OF MEDICAL TREATMENT BECOMING NECESSARY FOR WHICH REIMBURSEMENT WILL BE SOUGHT, WE OR OUR REPRESENTATIVES WILL REQUIRE UNRESTRICTED ACCESS TO ALL YOUR MEDICAL RECORDS AND INFORMATION.

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** to pay the excess. If **you** receive out-patient treatment in other countries, it may be easier to pay any 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)20 7183 3751

Covered

You are covered up to the limit as shown on the Summary of Cover 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 up to two relative or friends 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.

*NOTE: IF **YOU** ARE TRAVELLING TO A COUNTRY IN THE EU **YOU** SHOULD OBTAIN A NEW EUROPEAN HEALTH INSURANCE CARD (EHIC). THIS REPLACES THE E111 AND MAY ENTITLE **YOU** TO FREE OR REDUCED COST HEALTHCARE IN THE EU. TO OBTAIN A CARD CALL 0845 606 2030, PICK UP AN APPLICATION FORM FROM A POST OFFICE OR APPLY ONLINE AT WWW.EHIC.ORG.UK. IF **YOU** ARE TRAVELLING TO AUSTRALIA AND REQUIRE MEDICAL TREATMENT, **YOU** MUST ENROL WITH MEDICARE.*

Not Covered

1. the policy excess as shown on the Summary of Cover;
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 **your** return to the **United Kingdom**.
 - b) Medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
5. if the Health Warranty is not complied with and **you** do not have an appropriate endorsement from the medical assessors (see Health Warranty);
6. the cost of any routine or elective (non-emergency) care or treatment including specialist review or referral, investigations, treatment or surgery, which are not directly related to the

- injury, which necessitated **your** admittance to hospital;
7. claims that are not confirmed as medically necessary by the attending doctor or the Emergency Medical Assistance service;
8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
9. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
10. any costs incurred within the **United Kingdom**;
11. 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 up to the limit as shown on the Summary of Cover 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 **personal accident** the **permanent total disablement** benefit will not apply.*

We will only pay the benefit for **permanent total disablement** if **your** registered doctor 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

You are covered up to the limit as shown on the Summary of Cover 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

- a) £250 for any one item, pair or set of items

*NOTE: **YOU** MUST OBTAIN WRITTEN PROOF OF THE INCIDENT FROM THE POLICE WITHIN 24 HOURS OF THE DISCOVERY IN THE EVENT OF LOSS, BURGLARY OR THEFT OF THE **PERSONAL BAGGAGE**. 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 **YOUR** CLAIM BEING TURNED DOWN.*

B) Delayed Baggage

You are covered up to the limit as shown on the Summary of Cover for the cost of buying replacement necessities if **your** own **personal 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.

5. 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 policy excess as shown on the Summary of Cover;

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 the damage must be supplied. The 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.

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, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.

c) eBooks, computers and/or accessories, (including games and gaming consoles, PDA's, personal organisers, laptops and electronic navigation equipment), mobile telephones and 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.

g) **valuables**

7. loss, destruction, damage or theft:

a) due to confiscation or detention by customs or other officials or authorities.

b) due to wear and tear, denting or scratching, moth or vermin.

c) 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.

13. anything mentioned in the General Exclusions.

SECTION 6 MONEY

Covered

You are covered up to the limits as shown on the Summary of Cover 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.

Conditions

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). In the event of a claim for loss of passport, **we** will pay a pro-rata replacement cost for the remaining value, based on the age of the original passport.

Not Covered

1. the policy excess as shown on the Summary of Cover;

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

This section does not apply to trips within the **United Kingdom**. Please also refer to Section 6 Money and see under the definition of **money**.

Covered

You are covered up to the limits as shown on the Summary of Cover 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.

Not Covered

1. the policy excess as shown on the Summary of Cover;

2. any cost that **you** would have incurred had **you** not lost **your** passport or driving licence;

3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;

4. if **you** do not obtain a written police report within 24 hours of the loss;

5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;

6. anything mentioned in the General Exclusions.

SECTION 8 TRAVEL DELAY AND ABANDONMENT

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

Covered

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

a) strike or industrial action (provided that at the time of booking, there was no reasonable expectation that the trip may 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 as shown on the Summary of Cover in total per person following a complete 12 hour or more delay.
2. if **you** are delayed on **your** outward journey from the **United Kingdom** so that **your** trip has been re-scheduled to arrive at **your** destination more than 24 hours after the original scheduled arrival time, **you** may choose to abandon the trip instead of payment for delay, **you** are covered up to the maximum as shown on the Summary of Cover.

Conditions

1. **you** must obtain written confirmation from the airline, shipping, coach or train company, confirming the period of and the reason for the delay.
2. this benefit is only payable in respect of either 1 or 2 as detailed above.

Not Covered

1. the policy excess as shown on the Summary of Cover 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 the limit as shown on the Summary of Cover for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if **you** arrive at any departure point shown on **your** pre-booked itinerary too late to commence **your** booked trip as a result of;
- a) the **public transport** in which **you** are travelling is delayed;
 - b) the vehicle in which **you** are travelling being involved in an accident or breakdown;
 - c) an accident or breakdown occurring ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling.
 - d) connecting flights arriving too late to make **your** scheduled flight.
 - e) adverse weather conditions making it impossible to travel to the outbound departure point in the **United Kingdom**.

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 **your** vehicle being involved in an accident or breakdown, **you** must provide a police or roadside assistance report.
3. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **you** must obtain written confirmation from the Police or emergency breakdown services of the location, reason and duration of the delay.

Not Covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
3. if **you** are not proceeding directly to the departure point;
4. 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 the amount as shown on the Summary of Cover 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 policy excess as shown on the Summary of Cover;
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, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms 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) suicide, attempted suicide, self inflicted injury, alcohol or drug abuse, alcoholism, drug addition, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life);
 - vii) anxiety, depression or any psychotic mental illness;
 - c) liability covered under any other insurance policy;
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 11 HIJACK

Covered

You are covered for a benefit as shown on the Summary of Cover payable for each complete 24 hour period.

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

SECTION 12 SPORTS & ACTIVITIES

Level 1	Level 2 (if required, please call Philip Williams & Co on 0845 230 1650)
Abseiling (max 100m) (a,c)	Abseiling (over 100m) (a,c)
Angling	Aerial Safari (a)
Archery (a,b)	American Football (c)
Badminton	Black Water Rafting (Grades 4-5) (a)
Black Water Rafting (Grades 1-3) (a)	Bouldering
Bowling	Bungee Jumping (3 or more jumps) (a,c)
Bungee Jumping (max 2 jumps) (a,c)	
Camel/Elephant riding/trekking (main purpose of trip) (b)	Canoeing White Water (Grade 1-3) (a)
Canoeing (inland/coastal, no White Water)(a)	
Clay Pigeon Shooting (a,b)	
Cycling	
Deep Sea Fishing (a)	Equestrian activities other than trekking and hacking
Fell Running/Walking (without ropes, picks or guides)	Football (including 5 a side)
Golf	Go-Karting (a,b)
Gymnastics (a)	
Hiking without ropes, picks or guides up to 1500m	Hiking without ropes, picks or guides up to 3000m (a)
Horse Riding (Hacking only – incidental to trip, no jumping)	Hockey
Hot-Air Ballooning (a,b)	Horse Riding/Trekking (main purpose of trip)
	Hunting on foot, animal or machine (a,b,c)
Ice Skating (in-door only)	
Jet Boating / Jet Skiing (inland/coastal waters, no White Water) (a,b)	Jet Boating / Jet Skiing White Water (Grades 1-2) (a,b)
Kayaking (inland/coastal waters, no White Water) (a)	Kayaking White Water (Grades 1-3) (a)
	Kite Surfing (c)
Martial Arts (non-contact)	Mountain Biking (off-road) (b,c)
Motor Biking (full UK licence and helmet to be worn) (b,c)	
Orienteering (a)	
Outdoor Endurance (a)	
Outward Bound (a)	
Paint balling (a,b)	Parachuting (1 Jump only) (a,c)
Parasailing (a)	Quad Biking (a,b,c)
Parascending (over water only) (a)	
Passenger private small aircraft/helicopter (a)	
Rambling	Rugby (c)
Roller Skating/Blading (no stunting)	
Rowing / Sculling (inland/coastal waters, no White Water)	
Rifle range shooting (a,b)	
Safari Tours (a)	Sailing outside coastal waters (Europe ONLY) (a,b)
Sailing (coastal waters only) (a,b)	Scrambling
Scuba Diving (30m) (a)	Sea Canoeing (coastal waters only)
Snorkeling	Surfing (main purpose of trip)
Speed Boating (inland/coastal waters ONLY, no White Water) (a,b)	
Squash	
Surfing (incidental to trip)	
Swimming	
Table Tennis	Trekking (without ropes, picks or guides up to 3000m)
Ten Pin Bowling	
Tennis	
Trekking (without ropes, picks or guides up to 1500m)	
Volleyball	
Water Skiing (no jumps) (a,b)	War Games (a,b)
White Water Rafting (grades 1-3) (a,c)	White Water Rafting (Grades 4-5) (a,c)
Wind Surfing (incidental to trip) (b).	Wind Surfing (main purpose of holiday) (b)
Wintersports (see definitions on page 3)	
Yachting (coastal waters only) (a,b)	Yachting outside coastal waters (Europe ONLY) (a,b)

CONDITIONS APPLICABLE TO SPORTS & ACTIVITIES COVER

Covered

You are covered when participating in sports and activities listed under Level 1. **You** are covered when participating in sports and activities listed under Level 2 if **you** have paid the appropriate additional premium. The following conditions and exclusions apply to individual sports and activities where highlighted in the sport and activities list.

(a) Provided **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity.

(b) Personal Liability cover is excluded.

(c) **Personal Accident** cover is excluded.

Conditions

You must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.

Not Covered

Anything listed in the General Exclusions.

NOTE: YOU ARE NOT COVERED WHEN PARTICIPATING IN PROFESSIONAL OR ORGANISED SPORTS, RACING, SPEED OR ENDURANCE TESTS AND DANGEROUS PURSUITS

SECTION 13 WINTER SPORTS EXTENSIONS

SPORTS EQUIPMENT

You are covered up to the limit shown on the Summary of Cover for the value or repair of **your own winter sports equipment** (after making proper allowance for wear and tear and depreciation) or hired **winter sports equipment**, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50. In the event of a claim **you** must provide the following documentation:

1. loss or theft: a report from the police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer
2. damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that the damage is beyond economic repair, plus the second hand value prior to damage.

EQUIPMENT HIRE

You are covered up to the limit as shown on the Summary of Cover for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your own** or hired **winter sports equipment** has been returned to **you**, if:

- **your** equipment is lost, stolen or damaged;
- OR
- **your** equipment is delayed for at least 12 hours on **your** outward journey.

In the event of a claim **you** must provide the following documentation:

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
2. damage: confirmation from the hire of company of damage sustained and additional charges incurred.
3. delay: confirmation from the airline or transport company that **your** equipment was delayed for over 12 hours on the outward journey plus a receipt showing the original and additional charges.

WINTER SPORTS PACK

You are covered up to the limit as shown on the Summary of Cover for the value of the unused portion of **your** resort pass, ski school and lift pass and **winter sports equipment** hire costs limited to £150 per week if:

- **you** have an accident or **you** are ill;
- **your** resort pass is lost or stolen

In the event of a claim **you** must provide the following documentation:

1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of the initial cost.
2. loss or theft: report from the police or resort management plus evidence of initial cost and cost of replacement pass.

PISTE CLOSURE

You are covered up to the limit as shown on the Summary of Cover if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to a lack of snow or excessive snow or avalanche conditions, then:

- up to £15 per day towards transport costs to reach another resort; OR
- compensation of £25 per full day if skiing is unavailable due to the total closure of on-piste skiing activity

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at **your** resort and the reason.

Not Covered

1. the policy **excess** as shown on summary of cover;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in Baggage and Personal Belongings Section;
4. anything not covered in Emergency Medical Expenses Section;
5. anything not covered in Personal Liability Section;
6. ski jumping, ice hockey, the use of skeletons or bobsleighs, taking part in International and National events and their heats and officially organised practice or training for these events;
7. anything listed in the General Exclusions.

SECTION 14 CATASTROPHE COVER

Covered

You are covered up to the sum shown in the Summary of Cover for the cost of providing reasonable alternative accommodation (room only) if **your** booked accommodation is uninhabitable because of fire, flood, earthquake or storm.

Conditions

1. **you** must provide written confirmation from the appropriate public authority confirming the cause and nature of the catastrophe and the amount of time it lasted.
2. **you** must provide written confirmation of the additional accommodation (room only) charges incurred.
3. any event that results in a claim under this section was not known about prior to your departure to or from the **United Kingdom**.

Not Covered

1. any costs recoverable from another source (e.g. tour operator, hotel)
2. any claim arising as a result of **you** travelling against the advice of a local or national authority.
3. any expense that you would normally be expected to pay during your trip.
4. any claim arising as a result of your mere disinclination to carry on with your trip.
5. anything listed in the General Exclusions.

Please also refer to the general exclusions and conditions.

SECTION 15 TRAVEL DISRUPTION EXTENSION

This extension to the policy provides the following amendments to the insurance, specifically for trips that do not constitute a package (*as described in the special definition following*).

Special definition relating to this section

(which is shown in italics)

Package - means the pre-arranged combination of at least two of the following components, when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services in addition to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

Extended Cancellation or Curtailment charges

What is covered

Sections 1 and 2 - Cancellation or Curtailment charges is extended to include the following cover.

We will pay **you** up to £3,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £150) and other pre-paid charges (which **you** have paid or are contracted to pay, together with any reasonable additional travel expenses (Economy class) incurred if:

a) **you** were not able to travel and use **your** booked accommodation or

b) the trip was curtailed before completion

as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive:

1. prohibiting all travel or all but essential travel to or
2. recommending evacuation from the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later), or in the case of **Curtailment** after **you** had left the **United Kingdom** to commence the trip.

Extended TRAVEL DELAY and ABANDONMENT

What is covered

Section 8 - Travel Delay is extended to include the following cover.

We will pay **you** one of the following amounts:

1. If the public transport on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting public transport in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home** **we** will pay **you**

a) £50 for the first completed 12 hours delay (*which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay*) provided **you** eventually continue the trip.

2. **We** will pay **you**:

a) up to **£3,000** for any irrecoverable unused accommodation and travel costs (including excursions up to £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:

i) the public transport on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours or

ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other flight could be provided within 12 hours or

b) up to £1000 for reasonable suitable additional accommodation (room only) and travel expenses (Economy class) necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:

i) the public transport on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or

ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours and **you** choose to make other travel arrangements for **your** trip because there was no other alternative transport offered by the public transport operator. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the public transport operator.

You can only claim under subsections 1. or 2. for the same event, not both.

If the same costs, charges or expenses are also covered under Section 8 - Travel Delay **you** can only claim for these under one section for the same event.

Extended Missed Departure

What is covered

Section 9 - Missed Departure cover is extended to include the following cover.

a) **We** will pay **you** up to **£500** for reasonable additional accommodation (room only) and travel expenses (Economy class) necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting public transport on which **you** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **your home**

as a result of:

1. the failure of other public transport or
2. strike, industrial action or adverse weather conditions or
3. **you** being denied boarding (because there are too many passengers for the seats available) and no other alternative flight could be provided within 12 hours.

If the same expenses are also covered under Section 9 - Missed Departure **you** can only claim for these under one section for the same event.

Accommodation

What is covered

We will pay **you** up to £3,000 for either:

1. any irrecoverable unused accommodation costs (including excursions up to £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation or

2. reasonable additional accommodation (room only) and transport costs (Economy class) incurred:

a) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation or

b) with the prior authorisation of the Emergency Assistance Service to repatriate **you** to **your home** if it becomes necessary to curtail the trip as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, volcano, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation.

You can only claim under one of subsections 1. or 2. of What is covered for the same event, not both.

If the same costs and charges are also covered under Sections 1 and 2 - Cancellation or Curtailment charges **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the trip, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

2. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.

3. **You** must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.

4. **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport.

5. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied

boarding and the reason for these together with details of any alternative transport offered.

6. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

What is not covered

1. The first £50 of each and every claim, per incident claimed for, under this section by each **insured person** (except claims under subsection 1. a) of What is covered under the Travel Delay cover above)

2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).

3. Travel tickets paid for using any airline mileage or other reward scheme, for example Air Miles.

4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday point's scheme.

5. Claims arising directly or indirectly from:

a) Strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any trip.

b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.

c) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.

6. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.

7. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

8. Any accommodation costs, charges and expenses where the public transport operator has offered alternative travel arrangements.

9. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip.

10. Anything mentioned in **General Exclusions** applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which you are travelling.

- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.

- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.

- **Your** unused travel tickets.

- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.

- Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.

- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.

- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

GENERAL CONDITIONS

1. All claims must be submitted within 60 days from the date of **your** return to the **United Kingdom**.

2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.

3. 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.

4. **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.

5. **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.

6. **You** must take all reasonable steps to recover any lost or stolen article.

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.

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.fco.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. **you** being 70 years of age at the renewal date / start date of **your** policy.
4. Any trip that is undertaken for the purpose of obtaining medical treatment (whatever the nature of this treatment);
5. Any criminal act by **you**;
6. 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).
7. any emotional or psychiatric disorder or condition;
8. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
9. Any claim arising from sexually transmitted diseases.
10. 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.
11. The cost of any routine or elective (non-emergency) care or treatment including specialist review or referral, investigations, treatment or surgery which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
12. Bankruptcy/liquidation of a tour operator, travel agent or transportation company.
13. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
14. 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.
15. Any payment, which **you** would normally have made during **your** travels, if nothing had gone wrong.
16. 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 (although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
17. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft);
18. Planned **hazardous activities** unless **you** have paid the appropriate additional premium and **we** have issued **you** with an endorsement;
19. Travelling on motorcycles unless a valid UK licence is held for that machine and a safety helmet is worn.
20. **Your** manual work or hazardous occupation of any kind.

21. Professional or organised sports, racing, speed or endurance tests, dangerous pursuits.
22. Mountaineering or rock climbing, ordinarily necessitating the use of picks ropes or guides or pot holing.
23. Taking part in dangerous expeditions or the crewing of a vessel outside European waters.
24. Any off-piste skiing except whilst under the care and direction of a locally qualified guide or instructor.

CLAIMS PROCEDURES

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)20 7183 3751** as soon as possible. **You** will be given advice on what to do and the assistance **you** require.

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 **0845 643 2629** for a claim form.

Curtailment - Call our Emergency Assistance Service on **+44 (0)20 7183 3751** 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) 845 643 2629**.

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 **0845 643 2629** for a claim form.

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

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

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.

If the **you** are still not satisfied, they may write to:

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

This policy wording is governed by English law.

HOW TO CONTACT US

To make a claim - **0845 643 2629**
24-hour Emergency Medical Assistance
+44 (0)20 7183 3751

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. Where a trip extends beyond 31 days, **you** may obtain an extension to a maximum of 60 days by way of endorsement by contacting Philip Williams & Co. 35 Walton Road, Stockton Heath, Warrington, WA4 6NW Tel 0845 230 1650 Fax 01925 861351. An additional charge will be made where an extension is authorised. Please note that extensions beyond 31 days are not available to members aged over 65 years of age.

GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

DETAILS ABOUT OUR REGULATOR

Phillip Williams & Co (FSA Firm ref: 308860), Millstream Underwriting Limited (FSA Firm ref: 308584), and Mondial Assistance (UK) Limited (FSA Firm ref: 311909) are authorised and regulated by the Financial Services Authority (FSA).

The FSA holds a register of all regulated firms on its website visit www.fsa.gov.uk/register or you can contact them by phone on 0845 606 1234. Millstream Underwriting Limited act as agents for AGA International SA with respect of the receipt of customer money and for the purpose of settling claims. Philip Williams & Co will act as an agent for AGA International SA with respect of customer money and handling premium refunds.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 40 Lime Street, London, EC3M 7AY.

Philip Williams & Co, Registered in England No. 03562317, Registered Office: 35 Walton Road, Stockton Heath, Cheshire WA4 6NW

Mondial Assistance (UK) Limited, Registered in England No. 1710361, Registered Office: Mondial House, 102 George Street, Croydon, CR9 1AJ

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the insurer, AGA International SA 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 & MINOR IN-PATIENT TREATMENT

If **you** need out-patient treatment (no hospital admission) or minor in-patient treatment (less than 3 days hospitalisation) **you** will require payment of **your** medical expenses in line with **your** policy wording.

In such cases, the doctor will send the medical bill and supporting documentation to ChargeCare International for payment. The doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** to pay the policy excess.

This service is available in the following selected countries: Out-Patient treatment: SPAIN, GREECE, CYPRUS, TURKEY and PORTUGAL Minor In-Patient treatment: SPAIN, GREECE and CYPRUS



WORLDWIDE BLOOD BANKS

You are automatically enrolled with the Blood Care Foundation programme under **your** Merseyside Police travel insurance. In the event of a medical emergency, **you** will have access to resuscitation fluids, sterile transfusion equipment and screened blood, where supplies are not readily available in **your** locality. **Your** attending doctor will order the supplies, via the emergency assistance company, which will be delivered from one of 30 worldwide regional supply points, by courier, normally within 18 to 24 hours.

DATA PROTECTION

Information about **your** policy may be shared between Philip Williams & Co, Millstream Underwriting Limited and AGA International SA for underwriting purposes.

Please note that sensitive health and other information **you** provide may be used by **us**, our representatives and other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure that **your** information is held securely. Information **we** hold will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

LEGAL ADVICE HELPLINE

If you require legal advice you should telephone the helpline provided through your group insurance scheme on 0844 800 0129 quoting LES/256/0631. They will provide practical advice and should you be injured, they can investigate the feasibility of making a claim for compensation on your behalf. Should you have a contractual problem with a holiday provider, cover may be available under the Legal Expenses section of your Group Insurance Scheme, should you be a member. This helpline does not form part of the travel insurance contract.

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.

INTERNATIONAL ACCESS NUMBERS

Alaska	1800 317 9474 or 1866 635 4479	Greece	00 800 4414 9628	Poland	00 800 441 1432
Argentina	0800 666 0364	Guam	1866 317 9474 or 1800 635 4479	Portugal	800 880 005
Australia	1800 555 802	Guernsey	0800 018 1716	Puerto Rico	1866 317 9474 or 1800 635 4479
Austria	0800 293 273	Hawaii	1866 317 9474 or 1800 635 4479	Romania	01 800 5030 dial 677* at 2nd tone
Bahrain	800 261	Hong Kong	800 968306	Russia	234 1728
Belarus	8*800114 dial 677* at 2nd tone	Hungary	06800 15042	San Marino	800 870 969
Belgium	0800 14 321	Iceland	0800 8727	Saudi Arabia	800 844 0064
Bermuda	800 623 0778	India §	00 168 dial 677* at 2nd tone	Senegal §	3080 dial 677* at 2nd tone
Brazil	0800 891 6735	Indonesia §	00 1803 440 240	Singapore	800 4481 342
Brunei	800 013 dial 677* at 2nd tone	Ireland	1800 551 545	Slovakia	0800 000 154 dial 677* at 2nd tone
Bulgaria §	00 800 1300 dial 677* at 2nd tone	Israel	0800 943 0318	South Africa	0800 99 1259
Canada	1866 464 1062 or 1800 635 4479	Italy	800 870 969 or 0800 783 766	Spain	900 971 607 or 900 944 406
Canary Islands	900 713 607 or 900 944 406	Italy (Mobile & Payphone)	800 879 994 or 800 781 034	Sri Lanka § (Colombo)	451 456 dial 677* at 2nd tone
Chile	800 200 878	Jamaica	1800 260 4772 or 1800 728 5173	Sri Lanka §	01 451 456 dial 677* at 2nd tone
China §	1 0800 440 0108	Japan	0034 800 400 403	St Kitts & Nevis •	1800 744 9147
Christmas Islands	1800 555 802	Korea (South) #	00368 440 0093	Sweden	020 0214 205
Colombia	01800 944 9624	Liechtenstein	0800 837 176	Switzerland	0800 563 949
Corsica	0800 918 108	Lithuania	8 800 9 1000 dial 677* at 2nd tone	Taiwan	00 801 44 4217
Croatia §	0800 22 0116 dial 677* at 2nd tone	Luxembourg	800 23908	Tasmania	1800 555 802
Cyprus	0800 95125	Madeira	800 880 005	Thailand §	001 800 441 0247
Czech Republic	800 142 345	Malaysia	1800 808 380	Trinidad & Tobago	1800 201 3669
Denmark	800 88 51 78	Malta	0800 890 112 dial 677* at 2nd tone	Turkey	00 800 4488 29666
Dominica	1800 201 3599	Mexico	00 1800 514 3880	Ukraine §	8100 180 dial 677* at 2nd tone
Dominican Rep.	1800 751 4192	Monaco	0800 918 108	U.S. Virgin Islands	1888 301 3677
Egypt (Cairo)	364 0083 dial 677* at 2nd tone	Netherlands	0800 022 8994	U.S.A.	1866 317 9474 or 1800 635 4479
Egypt	02 364 0083 dial 677* at 2nd tone	New Zealand	0800 445 424	Vatican City	800 870 969
Finland	0800 114 725	Nicaragua §	1551 dial 677* at 2nd tone	Venezuela	0800 100 4023
France	0800 918 108	Norway	800 11249		
Germany	0800 181 4884	Philippines	1800 1110 0073		

§ In some locations service not available. # Only available from DACOM payphones. • Only from public phones



PRIVATE HEALTHCARE THAT REALLY STACKS UP!

Special rates for Police Officers, Police Staff and their families

This scheme offers the following:

- Full cancer cover
- Fast access to diagnosis and treatments, at a time that suits you
- Comfortable private facilities if you need hospital treatment
- Simple to claim with most treatment agreed over the phone
- A 24 hour helpline to give you advice and counselling for health related and lifestyle issues

The monthly subscriptions are as follows:

These rates are valid from 01/01/2012 – 31/12/2012

	Age 0-29	Age 30-39	Age 40-49	Age 50-59	Age 60-64	Age 65+
Single	£33.29	£44.42	£52.05	£64.42	£78.28	£99.65
Couple	£64.58	£86.84	£102.11	£126.85	£154.57	£197.30
Family	£83.35	£111.02	£126.13	£151.81	£180.35	£223.18
Single Parent	£49.96	£66.69	£74.72	£86.27	£101.93	£123.29

If you require any further information on the No1 Police Healthcare Scheme, visit us at www.no1policehealthcare.co.uk or call 0800 0858 999

HELPFUL SAFETY HINTS

1. Never leave your belongings unattended or with strangers, especially at airports and on the beach, nor in vehicles.
2. If you are taking valuable items such as jewellery or camcorders on holiday, you should insure them under an All Risks section of your household contents insurance.
3. Do not pack valuables, money and fragile items in the baggage that you intend to check in at the airport etc. Keep them with you at all times during your journey.
4. If you need regular medication, take enough with you to last your holiday. You should also take an extra supply that should be packed separately in case you lose your first supply.
5. Check that the tap water is safe to drink. Unless you know it is safe, always drink bottled water and avoid ice in your drinks or cold food that may have been washed, such as salads.
6. The sun abroad can be much more powerful than you are used to at home, particularly if you are on the water. To prevent sunburn and sunstroke, use plenty of sun cream and take care not to stay out in strong sunlight for long.
7. Think before you dive into water, check the depths of swimming pools and the sea and only dive if you are sure the water is deep enough.
8. Check your baggage for damage each time you reclaim it. Any damage should be reported immediately and a Property Irregularity Report obtained.
9. Leave in plenty of time to get to the airport/port by the earliest stated check-in time, allowing for the time of day and available travel information.
10. Do not carry more cash than you need and use travellers cheques or charge cards if possible. Use safety deposit boxes whenever they are available.

TOP TIPS TO PROTECT YOUR HOME WHILST YOU ARE AWAY

- Put timers on some light switches. This may give the impression that people are home during the night.
- If you are away from your house for more than a few days, arrange for a friend or neighbour to collect your mail so it does not build up near the front door.
- Never leave an outgoing message on your answer phone saying you are away. You never know who may be calling!
- Always check that window and door locks are in full working order.
- Make sure you have adequate home insurance. Many people are underinsured without realising it. Walk around your home room by room and add up the cost. Often direct home insurance providers offer cheaper premiums for less cover. You may not get the cover you expect. Also if you deal direct with an insurer, whose side will they be on when it comes to a claim? Philip Williams & Company have policies available with a panel of several insurers and will always mediate if there is ever a dispute.

Call Philip Williams & Company on **0845 230 1650** for a quotation or more information.

IMPORTANT CONTACT DETAILS

Customer Services
Emergency Medical Assistance Service (24hours)
Claims Service
Medical Screening Service

Telephone
0845 230 1650
+44 (0)20 7183 3751
0845 643 2629
0845 643 2634

Email
enquiries@philipwilliams.co.uk
assistance@mstream.co.uk
claims@mstream.co.uk
healthcheck@mstream.co.uk

OTHER USEFUL CONTACTS

Foreign & Commonwealth Office
European Health Insurance Card (EHIC)
Department of Health - Advice for Travellers
Medicare Australia

Telephone
+44 (0) 845 850 2829
0845 606 2030
020 7210 4850
+61(0) 2 6124 6333

Website
www.fco.gov.uk
www.ehic.org.uk
www.dh.gov.uk/travellers
www.medicareaustralia.gov.au



35 Walton Road, Stockton Heath, Warrington, Cheshire WA4 6NW
Tel 01925 604 421 Fax 01925 861 351

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