Merseyside Police Federation
Travel Insurance Policy

TRAVEL INSURANCE POLICY NUMBER MT 14/1092

SUMMARY OF COVER
Period of Master Policy Certificate - 1st April 2014 to 31st March 2016

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

* 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

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

General Exclusion 1

There is no personal liability cover for hire, use or possession of any vehicle or in relation to your employment

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

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 1690.
TRAVEL INSURANCE POLICY
This policy wording including any cover notes, forms a contract of insurance between Millstream Underwriting Ltd (insured by AGA International S.A.) and administered in the United Kingdom by Mondial Assistance (UK) Limited and the insured as named on the insurance schedule. 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 must observe travel advice issued by the Foreign & Commonwealth Office (FCO). No cover is provided under any section of this policy if you choose to travel to a destination to which the FCO has advised against all or all but essential travel. Travel advice can be obtained from the Foreign & Commonwealth Office; Telephone: +44 (0)20 7008 1500 Website: www.gov.uk/fco.
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 2014 to 31st March 2016 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.

STATEMENT OF FACT
You must, to the best of your knowledge, have given accurate answers to the questions we have asked in this policy. If you have not answered the questions truthfully it could result in your policy being invalid and that could leave you with no right to make a claim.

If you think that any of your answers might be incorrect, or if you need any help, please contact us as soon as possible and we will be able to confirm if we are still able to offer you cover under this policy.

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 (to the best of your knowledge) 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 WARRANT
You must advise us (to the best of your knowledge) if any of the following apply to you, a travelling companion, an immediate relative, close business associate or someone upon whom the trip depends, whether they are travelling with you or not, the medical Screening Service must be contacted.
1. You or 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 or 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 or they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
4. You or they have been diagnosed as having a terminal illness.
5. You or they were receiving, recovering from, or on a waiting list for in-patient treatment in a hospital or nursing home.
6. You or 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 you well being.

DEFINITIONS
Whenever the following words appear in bold in this policy 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.
Curtail/curtailment
Return early to home in the United Kingdom.
Curtailment 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 seize 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
Insurer
AGA International S.A. and administered in the United Kingdom by Mondial Assistance (UK) Limited. Refer to page 12 under Details about our Regulator section.
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 S.A.

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 contractually 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 have been 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 AN 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. other 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 but not limited to tablet computers, 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

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 and valuables 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.

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 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 12 SPORTS & ACTIVITIES

| Level 1 |
| Abseiling (max 100m) (a,c) |
| Angling (a,b) |
| Archery (a,b) |
| Badminton |
| Black Water Rafting (Grades 1-3) (a) |
| Bowling |
| Bungee Jumping (max 2 jumps) (a,c) |
| Camel/Elephant riding/trekking (main purpose of trip) (b) |
| Canoeing (inland/coastal, no White Water) (a) |
| Clay Pigeon Shooting (a,b) |
| Cycling (a) |
| Deep Sea Fishing (a) |
| Fell Running/Walking (without ropes, picks or guides) |
| Golf (a) |
| Gymnastics (a) |
| Hiking without ropes, picks or guides up to 1500m |
| Horse Riding (Hacking only – incidental to trip, no jumping) |
| Hot-Air Ballooning (a,b) |
| Ice Skating (in-door only) |
| Jet Boating / Jet Skiing (inland/coastal waters, no White Water) (a,b) |
| Kayaking (inland/coastal waters, no White Water) (a) |
| Martial Arts (non-contact) |
| Orienteering (a) |
| Outdoor Endurance (a) |
| Outward Bound (a) |
| Paint balling (a,b) |
| Paragliding (a) |
| Parascending (over water only) (a) |
| Passengers private small aircraft/helicopter (a) |
| Rambling (a) |
| Roller Skating/Blading (no stunting) |
| Rowing / Sculling (inland/coastal waters, no White Water) |
| Rifle range shooting (a,b) |
| Safari Tours (a) |
| Sailing (coastal waters only) (a,b) |
| Scuba Diving (30m) (a) |
| Snorkeling |
| Speed Boating (inland/coastal waters ONLY, no White Water) (a,b) |
| Squash |
| Surfing (incidental to trip) |
| Swimming (a) |
| Table Tennis |
| Ten Pin Bowling |
| Tennis |
| Trekking (without ropes, picks or guides up to 1500m) |
| Volleyball |
| Water Skiing (no jumps) (a,b) |
| White Water Rafting (Grades 1-3) (a,c) |
| Wind Surfing (incidental to trip) (b) |
| Wintersports (see definitions on page 4) |
| Yachting (coastal waters only) (a,b) |

| Level 2 (if required, please call Philip Williams & Co on 0845 230 1650) |
| Abseiling (over 100m) (a,c) |
| Aerial Safari (a) |
| American Football (c) |
| Black Water Rafting (Grades 4-5) (a) |
| Bouldering |
| Bungee Jumping (3 or more jumps) (a,c) |
| Canoeing White Water (Grade 1-3) (a) |
| Equestrian activities other than trekking and hacking |
| Football (including 5 a side) |
| Go-Karting (a,b) |
| Hiking without ropes, picks or guides up to 3000m (a) |
| Hockey |
| Horse Riding/Trekking (main purpose of trip) |
| Hunting on foot, animal or machine (a,b,c) |
| Jet Boating / Jet Skiing White Water (Grades 1-2) (a,b) |
| Kayaking White Water (Grades 1-3) (a) |
| Kite Surfing (c) |
| Mountain Biking (off-road) (b,c) |
| Parachuting (1 Jump only) (a,c) |
| Quad Biking (a,b,c) |
| Rugby (c) |
| Sailing outside coastal waters (Europe ONLY) (a,b) |
| Scrambling |
| Sea Canoeing (coastal waters only) |
| Surfing (main purpose of trip) |
| Trekking (without ropes, picks or guides up to 3000m) |
| War Games (a,b) |
| White Water Rafting (Grades 4-5) (a,c) |
| Wind Surfing (main purpose of holiday) (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 cover

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 cover

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 £1,000 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 cover

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 cover

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

4. 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.

5. 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.

6. 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.

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

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

9. 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. **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 **your** 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. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at your expense.

7. 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.

8. If any claim is found to be fraudulent in any way, this insurance will not apply and all claims will be forfeited.

9. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.

10. **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.

11. 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.

12. 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. **You** not answering accurately any question(s) **we** have asked **you** in this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

2. If **you** choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office: Telephone: +44 (0)20 7008 1500 Website: www.gov.uk/fco

3. 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;

4. **You** being 70 years of age at the renewal date / 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. 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). 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 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. 25. Travel tickets paid for using any airline mileage or other reward scheme, for example Air Miles.

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
145 Leadenhall Street, London, EC3V 4QT

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
This Travel Insurance is underwritten by Millstream Underwriting Limited on behalf AGA International S.A. Mondial Assistance (UK) Limited is AGA International S.A.’s appointed administrator in the United Kingdom.

AGA International S.A. is authorised by Autorité de Contrôle Prudentiel in France and is regulated by the Financial Conduct Authority for the conduct of business in the UK.

Phillip Williams & Co (FCA Firm ref: 308860), Millstream Underwriting Limited (FCA Firm ref: 308584), and Mondial

0845 643 2629 +44 (0)20 7183 3751

+44 (0)20 7183 3751
Assistance (UK) Limited (FCA Firm ref: 311909) are authorised and regulated by the Financial Conduct Authority (FCA).

The FCA holds a register of all regulated firms on its website visit www.fca.org.uk or you can contact them by phone on 0800 111 6768.

Millstream Underwriting Limited act as agents for AGA International S.A. 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 S.A. with respect of customer money and handling premium refunds.


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 S.A. 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 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 S.A. 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 not will be shared with third parties for marketing purposes. You have the right to access your personal records.

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 3368 3452 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.
AIR PASSENGERS – KNOW YOUR RIGHTS

It’s often difficult to know who might be responsible for cancelled or delayed flights so travellers need to be aware of the European Union (EU) regulations that protect your right to being treated fairly as an air passenger.

All airlines departing from an airport in an EU member state have responsibilities to assist their passengers if their flight is cancelled or delayed and in certain circumstances are obliged to pay you compensation. Airlines are also responsible for loss or damage to your baggage during carriage.

The following information may assist you. However for the latest advice and further details on your rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at www.caa.co.uk. You should also refer to the terms and conditions of the airline you are travelling with.

We are not responsible for the content of other websites.

My flight has been delayed

If your flight from the UK has been delayed you have a statutory right to meals and refreshments, help with contacting family or friends and overnight accommodation where applicable:

• Any delay over 4 hours
• Delays over 3 hours for flights over 932 miles within the EU
• Delays over 2 hours for flights up to 932 miles.

• Refund of your ticket if you decide not to travel when your flight has been delayed for over 5 hours.
• Hotel accommodation and transfers if your flight is not expected to leave until the next day.

My baggage has been lost, damaged or delayed by an airline

Your airline has a responsibility to you as follows: (Where possible it’s best to report any problems before you leave the airport).

• The airline will be liable if your baggage is destroyed, lost or damaged during carriage so long as they agreed to carry the item at check-in and you can provide receipts for them.
• The amount you can claim is limited by the Montreal Convention, and the airline will decide on the amount following assessment of your claim.
• It is important that you obtain a Property Irregularity Report from making your claim to the airline. Ideally you should obtain this before leaving the airport.
• A claim to the airline must be submitted within 7 days for damaged baggage and within 21 days for delayed baggage.
• The Montreal Convention applies to airlines to treat a bag as lost after 21 days so you should make your claim as soon as possible if your baggage is still missing after this time.
Our Dental Plan offers peace of mind, and no nasty surprises.

Whether NHS or Private the Philip Williams & Company Bupa Dental Plan provides a cost-effective way to cover your dental treatment.

### Overall annual limits

<table>
<thead>
<tr>
<th>Type of treatment</th>
<th>Core</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine dental treatment</td>
<td>100%</td>
<td>£400</td>
<td>£600</td>
<td>£600</td>
<td>£1,000</td>
</tr>
<tr>
<td>See benefit table below for individual treatment limits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency dental treatment</td>
<td>N/A</td>
<td>£3,000</td>
<td>£5,000</td>
<td>£5,000</td>
<td>£5,000</td>
</tr>
<tr>
<td>Dental injury treatment</td>
<td>N/A</td>
<td>£3,000</td>
<td>£5,000</td>
<td>£5,000</td>
<td>£5,000</td>
</tr>
<tr>
<td>Oral cancer treatment</td>
<td>N/A</td>
<td>Paid in full</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash benefit for hospital stay</td>
<td>N/A</td>
<td>£50 per night</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(up to a maximum of £1,000 per year)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Benefit limits

<table>
<thead>
<tr>
<th>Type of treatment</th>
<th>Core</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examination (up to a maximum of two each year)</td>
<td></td>
<td>£20 each</td>
<td>£30 each</td>
<td>£40 each</td>
<td>£55 each</td>
</tr>
<tr>
<td>Xrays</td>
<td></td>
<td>up to £20 each year</td>
<td>up to £30 each year</td>
<td>up to £40 each year</td>
<td>up to £50 each year</td>
</tr>
<tr>
<td>Scale and polish (up to a maximum of two each year)</td>
<td></td>
<td>£40 each</td>
<td>£50 each</td>
<td>£80 each</td>
<td>£80 each</td>
</tr>
<tr>
<td>Fillings including root canal treatment</td>
<td></td>
<td>up to £150 each year</td>
<td>up to £250 each year</td>
<td>up to £300 each year</td>
<td>up to £350 each year</td>
</tr>
<tr>
<td>Extractions</td>
<td></td>
<td>up to £100 each year</td>
<td>up to £150 each year</td>
<td>up to £200 each year</td>
<td>up to £200 each year</td>
</tr>
<tr>
<td>Crowns, bridgework and dentures</td>
<td></td>
<td>80% of costs up to £275 per year</td>
<td>80% of costs up to £400 per year</td>
<td>80% of costs up to £450 per year</td>
<td>80% of costs up to £2,000 per year</td>
</tr>
<tr>
<td>Anaesthetist fees</td>
<td></td>
<td>up to £30 each year</td>
<td>up to £50 each year</td>
<td>up to £60 each year</td>
<td>up to £80 each year</td>
</tr>
</tbody>
</table>

### Monthly scheme costs

<table>
<thead>
<tr>
<th>Type of treatment</th>
<th>Core</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single cover</td>
<td>£8.13</td>
<td>£9.12</td>
<td>£12.60</td>
<td>£17.60</td>
<td>£25.50</td>
</tr>
</tbody>
</table>

Rates are reviewed on 1st August each year with any policy or premium changes being applicable on this date.

To find out more or to apply call **0845 230 1654**
The **Philip Williams Bupa Healthcare Scheme** offers significantly discounted rates for Police Officers, Police Staff and their families.

- provides full cancer cover
- provides full cardiology cover
- fully insured benefits
- does not have a waiting period to access consultations and treatment
- provides a nationwide network of over 180 Bupa accredited hospitals
- specialist Cancer Centres

### Compare our superb value monthly rates

<table>
<thead>
<tr>
<th>Age</th>
<th>Single</th>
<th>Couple</th>
<th>Family</th>
<th>Single Parent Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>0–34</td>
<td>£32.12</td>
<td>£64.24</td>
<td>£80.30</td>
<td>£47.86</td>
</tr>
<tr>
<td>35–54</td>
<td>£44.16</td>
<td>£88.32</td>
<td>£114.37</td>
<td>£68.44</td>
</tr>
<tr>
<td>55–64</td>
<td>£50.54</td>
<td>£101.08</td>
<td>£130.90</td>
<td>£78.33</td>
</tr>
<tr>
<td>65+</td>
<td>£116.50</td>
<td>£233.01</td>
<td>£233.01</td>
<td>£180.57</td>
</tr>
</tbody>
</table>

These rates are inclusive of Insurance Premium Tax and are valid from 01/10/13 to 30/11/14.