



MERSEYSIDE POLICE FEDERATION

TRAVEL INSURANCE POLICY

Effective from 1 April 2016

Scheme Reference MT16/1092



SUMMARY OF COVER

Period of Master Policy Certificate – 1st April 2016 to 31st March 2018

	SECTION	LIMIT*	EXCESS**	PAGE
	Trip duration Maximum age Dependent child maximum age	31 days 69 years Worldwide 17 years or 20 years if in full time education (inclusive)		
Section 1	Cancellation	£5,000	£50	4
Section 2	Curtailment	£5,000	£50	5
Section 3	Emergency Medical Expenses Emergency Dental Treatment Funeral Expenses Abroad	£5,000,000 £350 £1,000	£50 £50 £50	5
Section 4	Personal Accident	£20,000	Nil	6
Section 5	Baggage & Personal Effects Single Item Limit Delayed Baggage (after 24 hrs)	£1,500 £250 £100	£50 £50 Nil	6
Section 6	Money Cash Limit	£500 £300 (£50 for under 16's)	£50 £50	7
Section 7	Loss of Passport / Driving Licence Expenses	£250	Nil	7
Section 8	Travel Delay (12 hours or more) Trip Abandonment (after 24 hrs)	£50 £5,000	Nil £50	7
Section 9	Missed Departure	£500	Nil	7
Section 10	Personal Liability	£2,000,000	£50	8
Section 11	Hijack	£1,000 (£100 per 24 hours)	Nil	8
Section 12	Sports & Activities Level 1 (included as standard) Level 2 (available upon payment of additional premium)			9
Section 13	Winter Sports Sports Equipment Equipment Hire Winter Sports Pack Piste Closure	£500 £300 £300 £300	£50 £50 £50 Nil	10
Section 14	Uninhabitable Accommodation	£500	Nil	10
Section 15	TRAVEL DISRUPTION EXTENSION Extended cancellation or curtailment charges Extended delayed departure cover (12 hours or more) (or up to £5,000 – unused costs) Extended missed departure Accommodation cover	Up to £5,000 £50 Up to £500 Up to £5,000	£50 Nil £50 £50 £50	10
	* 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.			

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

Page 3
Page 12 & 13
Page 13

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 +44 (0)20 7008 1500, Website: www.gov.uk/fco	General Exclusion 2	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 3 General Exclusions 18–21
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 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.	Section 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 01925 604421

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 Trustees of the scheme. Membership of the scheme, by subscribing members and their families as described below, is subject to acceptance at the discretion of **The Trustees**. 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 inclusive ages 17 or 20 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**. All cover will cease on the members' 70th Birthday. Partners will no longer be covered following their 70th Birthday. Cover for children will cease on their 18th birthday, their 21st birthday if they are in full time education or when they cease being in full time education between the ages of 18 and 21 years.

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 2) 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 2016 to 31st March 2018 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 Section 11 Personal Liability 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.

HEALTH WARRANTY

The policy will not cover **you** if any of the following apply to **you**, a travelling companion, **an immediate relative, close business associate** or someone upon whom **your** trip depends whether they are travelling with **you** or not (including any third party with whom **you** may be staying on **your** trip):

1. **You**/they were aware of any reason why the trip could be cancelled or curtailed.
2. **You**/they were travelling against the advice of a medical practitioner or in order to get medical treatment abroad.
3. **You**/they have been diagnosed as having a terminal illness.

If there is any change in a person's health between the date the policy is issued and the start date of a trip **you** must still comply with the Health Warranty. If **you** are unsure please notify Philip Williams & Co immediately.

PREGNANCY

The policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise with **your** pregnancy due to accidental bodily injury or

unexpected illness which occurs while on **your** trip excluding costs incurred during the period between eight weeks before and eight weeks after the estimated date of delivery.

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**.

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 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 S.A. and administered in the **United Kingdom** by Mondial Assistance (UK) Limited. Refer to page 13 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 two 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 the 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, or working at a height exceeding 2 metres above ground level.

You/your – The subscribing member, spouse (or co-habiting partner) and their children inclusive ages 17 or 20 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 **United Kingdom** 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 (see Health Warranty on page 3);
 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 (see Health Warranty on page 3);

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 relatives 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 0300 330 1350, 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 **you** return to the **United Kingdom**.
 - b) Medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**;
5. if the Health Warranty is not complied with (see Health Warranty on page 3);
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 £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**
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** 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 local time.
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. any cost that **you** would have incurred had **you** not lost **your** passport or driving licence;
2. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
3. if **you** do not obtain a written police report within 24 hours of the loss;
4. loss, destruction or damage arising from confiscation or

- detention by customs or other officials or authorities;
- 5. anything mentioned in the General Exclusions.

SECTION 8 TRAVEL DELAY 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 **we** will pay;
 1. a benefit as shown on the Summary of Cover in total per person following a complete 12 hour or more delay, or
 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. 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;
2. if **you** are not proceeding directly to the departure point;
3. any costs claimed under Section 8 Travel Delay and Abandonment;
4. anything mentioned in the General Exclusions.

SECTION 10 PERSONAL LIABILITY

*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.*

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.

SECTION 11 HIJACK

Covered

You are covered for a benefit as shown on the Summary of Cover payable for each complete 24 hour period if during the trip the conveyance in which **you** are travelling is subject to **hijack** and as a result **you** are detained for more than 24 hours.

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 01925 604 421)
Abseiling (max 100m) (a,c) Angling Archery (a,b)	Abseiling (over 100m) (a,c) Aerial Safari (a) American Football (c)
Badminton Black Water Rafting (Grades 1-3) (a) Bowling Bungee Jumping (max 2 jumps) (a,c)	Black Water Rafting (Grades 4-5) (a) Bouldering Bungee Jumping (3 or more 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	Canoeing White Water (Grade 1-3) (a)
Deep Sea Fishing (a) Fell Running/Walking (without ropes, picks or guides)	Equestrian activities other than trekking and hacking Football (including 5 a side)
Golf Gymnastics (a)	Go-Karting (a,b)
Hiking without ropes, picks or guides up to 1500m Horse Riding (Hacking only – incidental to trip, no jumping) Hot-Air Ballooning (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)
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)	Jet Boating / Jet Skiing White Water (Grades 1-2) (a,b) Kayaking White Water (Grades 1-3) (a) Kite Surfing (c)
Martial Arts (non-contact) Motor Biking (full UK licence and helmet to be worn) (b,c)	Mountain Biking (off-road) (b,c)
Orienteering (a) Outdoor Endurance (a) Outward Bound (a)	
Paint balling (a,b) Parasailing (a) Parascending (over water only) (a) Passenger private small aircraft/helicopter (a)	Parachuting (1 Jump only) (a,c) Quad Biking (a,b,c)
Rambling Roller Skating/Blading (no stunting) Rowing / Sculling (inland/coastal waters, no White Water) Rifle range shooting (a,b)	Rugby (c)
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	Sailing outside coastal waters (Europe ONLY) (a,b) Scrambling Sea Canoeing (coastal waters only) Surfing (main purpose of trip)
Table Tennis Ten Pin Bowling Tennis Trekking (without ropes, picks or guides up to 1500m)	Trekking (without ropes, picks or guides up to 3000m)
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)	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) Section 10 **Personal Liability** cover is excluded.
- (c) Section 4 **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 Section 5 Baggage and Personal Effects;

4. anything not covered in Section 3 Emergency Medical Expenses;

5. anything not covered in Section 10 Persona Liability;

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 UNINHABITABLE ACCOMMODATION

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.

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 £5,000 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 **£5,000** 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 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 10 – 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 £5,000 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. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points 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 **you** our full liability under this insurance, after which no further payments will be made in any respect.

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

6. 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 to which the Foreign & Commonwealth Office (FCO) has advised against all or all but essential travel. FCO 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 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 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. Travel tickets paid for using any airline mileage or other reward scheme, for example Air Miles.

20. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid drinking alcohol on **your** trip but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.

21. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

22. Pregnancy 8 weeks before and 8 weeks after the estimated date of delivery.

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 Services immediately on **+44 (0) 330 660 0549**

Curtailement – 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) 330 660 0549**

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 **0330 660 0549** for a claim form.

For all other occurrences likely to give rise to a claim under the policy, please notify Philip Williams & Co within 60 days of **your** return to the UK.

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 Exchange Tower, Harbour Exchange Square, London, E14 9SR

HOW TO CONTACT US

To make a claim – **0330 660 0549**

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.

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 Prudenciel 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 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.

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 145 Leadenhall Street, London, EC3V 4QT

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 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 LESS THAN £1,000

in the following countries only:

Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1000 please provide a copy of **your** schedule (if applicable) to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment.



Contact for Chargecare International admin@chargecare.net

OUT-PATIENT LESS THAN £1,000

in all other countries not listed above

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 0330 660 0549. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and nature of the medical claim). All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

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 will not 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.

TELECARE HELPLINE INTERNATIONAL ACCESS NUMBERS

Alaska	1800 635 4110	Finland	0800 114 734 or 0800 115544	Monaco	0800 906706 or 0800 918107
Argentina	0800 888 0872	France	0800 906706 or 0800 918107	Netherlands	0800 022 8992
Australia	1800 504 091	Germany	0800 181 4886	New Zealand	0800 445 425
Austria	0800 29 3272	Guernsey	0800 018 1716	Nicaragua	1800 0551
Bahrain	8000 0600	Hawaii	1800 635 4110	Portugal inc. Azores	dial 677* at 2nd tone 800 819 260
Belgium	0800 11008 or 0800 14321	Hong Kong	800 930 465	Puerto Rico	1877 410 6060
Bermuda	1800 623 0459 or 1800 623 0758	Hungary	06800 12296	Romania	01800 5030
Brazil	0800 891 6736	India	000800 100 6062	Russia	dial 677* at 2nd tone 810 800 2028 2044
Brunei	800 013	Indonesia	0171 880 4552	Senegal	800 819 260
Bulgaria	dial 677* at 2nd tone 00800 1300	Ireland	1800 551 546	Singapore	dial 677* at 2nd tone 800 4411 014
Canary Islands	dial 677* at 2nd tone 900 944 407 or 900 971 607	Ireland Payphone	1800 551 540	Spain	900 944 407 or 900 971 607
Chile	800 532 837	Israel	1800 943 0317 or 1800 946 0061	St Kitts & Nevis	1800 744 9147
China North	10800 714 0732	Isle of Man	0800 018 1716	Sweden	0200 214 394
China South	10800 140 0727	Italy	800 870 939	Taiwan	00801 044150
Colombia	01800 919 3592	Italy (Mobile & Payphone)	800 781 034 or 800 879 994	Thailand	001 800 15 9999
Corsica	0800 906706 or 0800 918107	Japan	00531 7800 30	Trinidad & Tobago	dial 677* at 2nd tone 1800 201 3670
Cyprus	800 95126	Korea (South)	00308 140077	Turkey	0800 1420 3708 or 0800 1420 3707
Dominica	1800 201 3600	Liechtenstein	0800 837 175	Ukraine	2083380 or 1380
Egypt (Cairo)	364 0083	Lithuania	8800 9 0000	UK	0800 018 1716
Egypt	dial 677* at 2nd tone 02 364 0083	Madeira	dial 677* at 2nd tone 00 819 260	USA	1800 635 4110
Fiji	dial 677* at 2nd tone 00 800 7028	Malaysia	1800 808 379	Venezuela	0800 100 4024
		Malta	800 90 112		
		Mexico	dial 677* at 2nd tone 00 1800 514 3881		

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 cancelled

If **you** get to the airport in the UK and find **your** flight has been cancelled the airline responsible should offer **you** a choice of the following:

- A refund within seven days of the full cost of the unused ticket, or
- Re-routing to **your** final destination at the earliest opportunity, or
- Re-routing to **your** final destination at a later date convenient to **you**.
- In reasonable relation to waiting time the airline should also offer **you**:
- Free meals and refreshments
- Hotel accommodation and transfers should **you** have to stay overnight
- Two free phone calls, faxes or e-mails.

In certain circumstances **you** may also be entitled to compensation.

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:

- Meals and refreshments appropriate to delay, two free calls, faxes or emails for:
- Any delay over four hours
- Delays over three hours for flights over 932 miles within the EU
- Delays over two 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 five 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 items 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 the airline or agent as **you** will need this to prove **your** loss when making **your** claim to the airline. Ideally **you** should obtain this before leaving the airport.
- A claim to the airline must be submitted within seven days for damaged baggage and within 21 days for delayed baggage.
- The Montreal Convention requires 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.

IMPORTANT CONTACT DETAILS

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

OTHER USEFUL CONTACTS

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

Telephone

01925 604 421
+44 (0)20 7183 3751
0330 660 0549

Telephone

+44 (0)20 7008 1500
0300 330 1350
020 7210 4850
+61(0) 2 6124 6333

Email

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

Website

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



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Philip Williams and Company are authorised
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Documents can be downloaded
by visiting the Group Scheme
section of our website
www.philipwilliams.co.uk
or by scanning the QR code.

