

Travel Insurance Policy ref: VOY/PWEIS/2010



Arranged exclusively for members of Educational Institute of Scotland and their families. Valid for travel no later than 31st August 2011. Provided you have paid the appropriate premium as shown in your documentation, you are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person for each separate trip. The excesses apply for each person and each section of each claim.

Benefits table	Per insured person	Excess
1. Cancellation or curtailment	£3,000	£50
2. Emergency medical expenses <i>including emergency repatriation</i> <i>including relative's additional expenses</i> <i>including emergency dental treatment</i>	£10,000,000 £350	£50
3. Hospital stay benefit (amount per day)	£500 (£20)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement <i>Maximum payable in the event of death</i> <i>Maximum payable in the event of death if under 16</i>	£20,000 £5,000 £2,000	Nil
5. Travel delay (£ after 12 hrs delay/£ each 12 hrs thereafter/max) <i>Abandonment</i>	£20/£10/£100 £3,000	Nil £50
6. Missed departure	£500	Nil
7. Hijack (amount per day)	£1,000 (£100)	Nil
8. Baggage - overall limit <i>Maximum per item, pair or set</i> <i>Total limit for all valuables</i> <i>Emergency purchases</i>	£2,000 £250 £250 £150	£50 Nil
9. Personal money <i>Cash limit (£50 for under 18's)</i>	£500 £300	£50
10. Loss of passport	£100	Nil
11. Personal liability	£2,000,000	£100
12. Legal expenses	£25,000	£100

Wintersports cover applies as standard for sections 1-12. Sections 13-15 only apply when taken in conjunction with a wintersports holiday.

13. Ski equipment	£400	£50
14. Ski pack	£300	£50
15. Piste closure (per day)	£200 (£20)	Nil

Travel disruption extension

16. Extended cancellation or curtailment charges	Up to £1,000	£50
Extended travel delay cover - (£ 12 hrs delay/£ each 12 hrs thereafter/max)	£20/£10/£100 (or up to £1,000 - unused costs)	Nil £50
Extended missed departure	Up to £500	£50
Accommodation cover	Up to £1,000	£50

Annual multi-trip travel policy features

Maximum age at start/renewal of cover	69
Maximum period per trip	31 days
Business travel for main policyholder only	Yes
UK trips (minimum 2 nights in paid accommodation)	Yes
Family members can travel separately	Yes
Wintersports - up to total maximum of	17 days

*** Maximum excess of £100 per policy per incident.**

Territorial limits

You are covered to travel anywhere in the world outside your home country. Trips wholly within your home country are also insured but only if they include 2 nights away from home in paid accommodation.

Medical assistance abroad

The emergency assistance service has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. The emergency assistance service will also arrange transport to your home country when this is considered to be medically necessary or when you have notice of serious illness or death of a close relative at home.

Payment for medical treatment abroad

If you are admitted to a hospital/clinic while abroad, the emergency assistance service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the emergency assistance service for you as soon as possible.

Outpatient treatment

If you need outpatient medical treatment, please provide a copy of your certificate of insurance to the doctor and your treatment will be paid for by HealthWatch S.A in line with your policy. You will need to pay any excess at the time of treatment. Note: some clinics may not wish to settle their bill directly with us and you may be asked to pay for your treatment and claim this back upon your return.

In the case of medical emergency please contact the emergency assistance services on telephone number +44 (0) 1992 454272

Instructions to outpatient clinics



Please send details of the treatment provided, costs after the excess deductions and a copy of the patients certificate of insurance to HealthWatch S.A: email: newcase@healthwatch.gr
Outpatient department fax: 0030 2310 256455 or 0030 2310 254160
Outpatient department tel: 0030 2310 808052

You must include your bank account details, IBAN no's and/or Swift code for payment to be processed electronically.

Reciprocal health agreements

EU, EEA or Switzerland

If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC) application from your local Post Office. You can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle you to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of a European Health Insurance Card we will not apply the deduction of excess under section 2 - emergency medical expenses.

Australia

If you require medical treatment in Australia you must enrol with a local MEDICARE office. You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the

free treatment available can be found in the health advice for travellers booklet available from your local Post Office. Alternatively please call the emergency assistance service for guidance. If you are admitted to hospital contact must be made with the emergency assistance service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact the emergency assistance services on telephone number +44 (0) 1992 454272

How to make a claim

For all claims other than medical emergencies please request an appropriate claim form by telephoning the number below and quoting:

Reference: VOY/PWEIS/2010

**Rightpath Claims
Airport House
Purley Way
Croydon, CR0 0XZ**

**Tel: 0845 003 8068 (9.00am -5.00pm Mon-Fri)
email: eisclaims@rpclaims.com**

Please do not send in any documentation until you have a completed claim form to go with it. The claim form lists the additional documentation necessary to support your claim. Always make sure that any loss or theft of valuables or any items worth more than £100 are reported to the police within 24 hours, or as soon as possible after that, and a written report obtained. If your baggage is damaged or lost in transit whilst "checked-in" you must report it to the handling agents or airline immediately on collection and obtain a property irregularity report. These reports (if applicable to your claim), together with all available receipts and any other requested documentation, must be submitted with your claim form.

Data protection act 1998

To set up and administer your policy we will hold and use information about you supplied by you and by medical providers. We may send it in confidence for processing to other companies acting on our instructions including those located outside the European Economic Area.

Important questions	
Please answer these questions in relation to yourself and your travelling companions insured by us and contact the pre-screening service if necessary.	
1. Have any of you ever suffered from or been investigated or treated for or diagnosed with: i. any cancer or malignant condition ii. any lung or heart-related condition (including angina) iii. any circulatory condition (including hypertension) - unless it is the only condition you have and it is well controlled.	Yes
No	
2. Do any of you suffer from any other existing medical conditions as defined (please see definition below)?	Yes
No	
Your medical conditions (if any) will be covered.	
3. Are you planning to take part in any sports and activities (see page 12) or are you aware of any other circumstances that could reasonably be expected to give rise to a claim? If so, please contact Philip Williams & Co. on 0845 230 1650 to see if cover can be provided	

There is **No** cover for claims related directly or indirectly to these conditions. However, cover may be available by contacting our medical pre-screening service on:
0845 218 1649
9.00am - 5.30pm
Mon - Fri.
You must quote reference:
VOY/PWEIS/2010
If cover is offered and accepted by you, this will be confirmed in writing on your certificate of insurance.

Please note
You are not covered for any related claims if;

- you are planning to travel against the advice of a medical practitioner or with a view to obtaining medical treatment.
- you or a travelling companion or a non-traveller (as defined):
 - is awaiting the results of tests or investigations
 - is on a hospital waiting list for inpatient treatment
 - has received a terminal diagnosis
 - is currently undergoing a course of treatment administered at a hospital, other than routine dialysis.

Non-traveller
Your relatives or business colleagues who are not travelling with you, and people with whom you have arranged to stay.

Existing medical condition

Any condition that has required referral or consultation with a specialist or hospital for treatment, investigation or check up within the 12 months prior to:

1. the date that this insurance was arranged, or
2. the date that you subsequently made arrangements for a trip
3. the date that you extended the original period of your insurance, whichever is the latest.

Special notice

This is not a private medical insurance and only gives cover in the event of an accident or sudden illness that requires emergency treatment. In the event of any medical treatment becoming necessary which results in a claim under this insurance, the insured person will be expected to allow insurers or their representatives unrestricted reasonable access to all their medical records and information.

Important notice

We would like to draw your attention to some important features of your insurance including

Insurance document - you should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.

Conditions and exclusions - specific conditions and exclusions apply to individual sections of your insurance, whilst general exclusions and conditions will apply to the whole of your insurance.

Health - this insurance contains restrictions regarding existing medical problems concerning the health of the people travelling and of other people upon whose health the trip depends. You are advised to read the document carefully.

Property claims - these claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.

Limits - this insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.

Excesses - under some sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying the first part of the claim under each applicable section.

Reasonable care - you need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

Sports & activities - please check that this insurance covers you or by referring to the list of activities on page 12.

Definitions

Listed below are certain words that appear throughout the policy. In all cases they will have the meanings shown below.

Accident, accidental means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury.

Breakdown means that the vehicle in which you are travelling stops as a result of mechanical or electrical failure due to any cause other than lack of fuel, oil or water.

Business colleague means any person that you work closely with whose absence for a period of one or more complete days necessitates the cancellation or curtailment of the trip as certified by a director of the business.

Curtailment/curtail means cutting your planned journey short by early return to your home country or admission to hospital as an in-patient so that you lose the benefit of accommodation you have paid for.

Existing medical condition means any condition that has required referral or consultation with a specialist or hospital for treatment, investigation or check up within the 12 months prior to:

1. the date that this insurance was arranged, or
2. the date that you subsequently made arrangements for a trip
3. the date that you extended the original period of your insurance, whichever is the latest.

Expert witness means 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

Family means subscribing member, their cohabiting partner and any number of their dependent children aged under 21 years, all normally residing together in their family home

Home country means your usual country of residence, being the United Kingdom or other member country of the European Union, Channel Islands or the Isle of Man.

Medical practitioner means a registered practising member of the medical profession who is not related to you or any person with whom you are travelling.

Non-traveller means your relatives or business colleagues who are not travelling with you, and people with whom you have arranged to stay.

Personal effects means personal belongings, including clothing worn, and personal luggage owned or borrowed by you that you take with you or buy on your trip.

Personal money means cash, being banknotes and coins, travellers' cheques, postal orders, travel tickets and accommodation vouchers carried by you for your personal use.

Public transport means any aeroplane, ship, train or coach on which you are booked to travel.

Relative means husband, wife or civil partner (or partner with whom you are living at the same address), parent, grandparent, parent-in-law, brother, sister, child, grandchild, brother-in-law, sister-in-law, son-in-law, daughter-in-law or fiancé(e).

Ski equipment means skis, snowboards, ski-poles, bindings and ski-boots.

Trip means any holiday/leisure trip or business trip for which you have paid the appropriate premium.

Valuables means cameras and other photographic equipment; audio and video equipment; computers; all discs, CDs, tapes and cassettes; mobile telephones; other electronic or electrical equipment of any kind; spectacles and/or sunglasses; telescopes and binoculars; works of art; jewellery; watches; furs and items made of or containing precious or semi-precious stones or metals.

We, us and our means AXA Insurance UK plc., registered office: 5 Old Broad Street, London, EC2N 1AD. registered in England No. 78950.

Winter sports means cross country (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono skiing, off-piste skiing or snowboarding (provided local safety guidelines and warnings are observed), on-piste skiing, on-piste snowboarding, snow blading and sledging.

You and your means each person for whom the premium has been paid and whose age does not exceed the maximum shown in the benefits table. You must be resident in the United Kingdom, Channel Islands or the Isle of Man and registered with a Medical practitioner. Each person is separately insured.

1 Cancellation or curtailment

(Cover under this section starts from the date shown on your schedule or the date travel is booked, whichever is the later.)

You are covered up to the amount shown in the benefits table for your proportionate share of the unused travel and accommodation costs (including unused pre-booked excursions up to a value of £100) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if it is necessary to cancel or curtail the planned trip because of any of the following events involving you or a travelling companion that first occur during the period of insurance:-

- a. i. unforeseen injury, illness or death; or
ii. unforeseen complications arising as a direct result of pregnancy; suffered by you, a travelling companion, or a non-traveller.
- b. the accidental injury, illness or death of your relative or that of a travelling companion, a business colleague or person with whom you intended to stay.
- c. receipt of a summons for jury service, being called to court as a witness (but not as an expert witness) or being placed in compulsory quarantine.
- d. your unexpected requirement for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave.
- e. redundancy, provided that you are entitled to payment under the current redundancy payments legislation and that at the time of booking your trip you had no reason to believe that you would be made redundant.
- f. your presence being required to make your property safe and secure following fire, flood or burglary that causes serious damage at your home within 48 hours of departure, or whilst you are away.
- g. your car becoming unusable as a result of theft, fire or accident within 7 days of your departure from the UK. This only applies if you are planning to go on a self-drive trip in the car.

You are not covered for

- a. the amount of the excess shown in the benefits table.
- b. anything not included in **You are covered** above.
- c. any directly or indirectly related claims if you or your travelling companions insured by us have:
 - i. any existing medical condition as defined or
 - ii. ever suffered from or been investigated or treated for or diagnosed with:
 - any cancer or malignant condition
 - any lung or heart-related condition (including angina).

- any circulatory condition (including hypertension) unless it is the only condition you have and it is well controlled.
- d. any claim related to the health of a non-traveller if you made arrangements for your trip in the knowledge that they were:
 - i. awaiting the results of tests or investigations
 - ii. on a hospital waiting list for in-patient treatment
 - iii. in receipt of a terminal prognosis
 - iv. currently undergoing a course of treatment administered at a hospital, other than routine dialysis.

We may agree not to apply (c) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact the medical pre-screening service on **0845 218 1649** quoting **VOY/PWEIS/2010**.

- e. any claim arising if you or a travelling companion made arrangements for a trip:
 - i. against the advice of your/their medical practitioner, or
 - ii. specifically to seek or in the knowledge of needing medical treatment while away, or
 - iii. after receiving a terminal diagnosis, or
 - iv. whilst on a waiting list for treatment or investigation.
- f. any cost incurred in respect of visas obtained in connection with the trip.
- g. disinclination to travel.
- h. claims arising from your anxiety, stress, depression or any other mental or nervous disorder unless you provide a medical certificate from a consultant specialising in the relevant field stating that this necessarily and reasonably prevented you from travelling.

Please note that curtailment claims will be calculated from the day you return to your home country or you are hospitalised as an in-patient. Your claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, we will pay for any additional costs but not for the loss of your pre-booked arrangements.

Conditions

It is a requirement of this insurance that if you

- a. (for cancellation) become aware of any circumstances which make it necessary for you to cancel your trip, you must advise your tour operator or travel agent in writing within 48 hours. The maximum amount we will pay will be limited to the applicable cancellation charges at that time.
- b. (for curtailment) wish to return home differently to your original plans and claim any additional costs under this insurance, you must contact our nominated emergency service and obtain their agreement to the new arrangements.

Failure to do so will affect the assessment of your claim.

Please also refer to the general exclusions and conditions.

2 Emergency medical, repatriation and associated expenses

You are covered up to the amount shown in the benefits table for either the necessary and reasonable costs incurred as a result of your unforeseen bodily injury, illness, death or complications arising as a direct result of pregnancy during your trip in respect of:-

- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of our nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to your home country, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the benefits table provided that it is for the immediate relief of pain only.
- b. additional travel and accommodation expenses (on a bed and breakfast basis) to enable you to return home if you are unable to travel as originally planned.
- c. additional travel and accommodation expenses (on a bed and breakfast basis) for
 - i. a travelling companion to stay with you and accompany you home, or
 - ii. a relative or friend to travel from the United Kingdom to stay with you and accompany you home.
- d. returning your remains to your home or of a funeral in the country where you died, up to the equivalent cost of returning your remains to your home country, or
- e. your necessary additional travel expenses to return home following the death, injury or illness of a travelling companion insured by us or of your relative or business colleague in the United Kingdom. The prior agreement of our nominated emergency services must be obtained.

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim unless a recovery can be made under the terms of the European Health Insurance Card or any other reciprocal agreement.
- b. any directly or indirectly related claims if you or your travelling companions insured by us have:
 - i. any existing medical condition as defined or
 - ii. ever suffered from or been investigated or treated for or diagnosed with:
 - any cancer or malignant condition
 - any lung or heart-related condition (including angina).

- any circulatory condition (including hypertension) unless it is the only condition you have and it is well controlled.

- c.** any claim related to the health of a non-traveller if you made arrangements for your trip in the knowledge that they were:
- awaiting the results of tests or investigations
 - on a hospital waiting list for inpatient treatment
 - in receipt of a terminal prognosis
 - currently undergoing a course of treatment administered at a hospital, other than routine dialysis.

We may agree not to apply (b) above or to accept this insurance at special terms but only if you supply us with details of your condition. Please contact the medical pre-screening service on **0845 218 1649** quoting **VOY/PWEIS/2010**

- d.** any claim arising if you or a travelling companion made arrangements to travel
- against the advice of your/their medical practitioner, or
 - specifically to seek or in the knowledge of needing medical treatment while away, or
 - after receiving a terminal diagnosis, or
 - whilst on a waiting list for treatment or investigation.
- e.** any treatment or surgery
- which is not immediately necessary and can wait until you return home. We reserve the right to repatriate you when you are fit to travel in the opinion of our nominated emergency service.
 - which in the opinion of our nominated emergency service is considered to be cosmetic, experimental or elective.
 - carried out more than 12 months after the expiry of this insurance.
 - in England, Scotland, Wales or Northern Ireland which is:
 - for private treatment, or
 - funded by, or is recoverable from the Health Authority in your home country.
- f.** normal pregnancy, without any accompanying bodily injury, illness or complication. This section is designed to provide cover for unforeseen events, accidents and illnesses and normal childbirth would not constitute an unforeseen event.
- g.** exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- h.** claims related to manual labour unless declared to and accepted by us.
- i.** the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- j.** the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.
- k.** the costs of replacing or repairing false teeth or of dental work involving the use of precious metals.

Important conditions

Please note that it is essential under the terms of this insurance that:

- a.** In the event of any illness, injury, accident or hospitalisation involving anyone insured under this policy where the anticipated costs are likely to exceed £300 you must notify our nominated emergency service. They will direct you to an appropriate medical facility and may be able to guarantee costs on your behalf. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb our nominated emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of your claim.
- b.** Wherever possible you must use medical facilities that entitle you to the benefits of any reciprocal health agreements such as the EHC in Europe and Medicare in Australia.

Please also refer to the general exclusions and conditions.

3 Hospital stay benefit

You are covered for the amount shown in the benefits table for each night spent receiving in-patient hospital treatment outside of your home country that is covered under section 2.

Please also refer to the exclusions and conditions relating to section 2 - medical expenses and the general exclusions and conditions.

4 Personal accident

You are covered for the amount shown in the benefits table if you have an accident whilst you are on your trip which is the sole and independent cause of your death, permanent total disablement, loss of sight or loss of limb(s) within 12 months of the accident.

If you are aged under 16 at the date of the accident, the amount you are covered for in the event of your death is £2,000.

Payment under this section in respect of all the consequences of an accident shall be limited in total to the amount shown in the benefits table. In the event of your death within 12 months of the accident, the total payment will be limited to the amount shown for death.

"Accident" means a sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury.

"Permanent total disablement" means that for the twelve months following your

accident you are totally unable to work in any relevant occupation and at the end of that time there is no prospect of improvement.

"Loss of limb(s)" means physical loss of a hand or foot or complete loss of use of a hand, arm, foot or leg.

"Loss of sight" means total and permanent loss of sight which shall be considered as having occurred:

- a.** in both eyes if your name has been added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b.** in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

You are not covered for

- a.** claims arising out of manual labour.
- b.** a "permanent total disablement" claim if at the date of the accident you are over 65 and are not in full time paid employment.
- c.** the contracting of any disease, illness and/or medical condition.
- d.** the injection or ingestion of any substance.
- e.** any event which directly or indirectly exacerbates a previously existing physical bodily injury.
- f.** more than one of the benefits relating to the same injury.

Please also refer to the general exclusions and conditions

5 Travel delay and abandonment

You are covered up to the amounts (a), (b) and (c) shown in the benefits table if the arrival of the public transport on which you are booked to travel is delayed by at least 12 hours.

(a) for the first complete 12 hour period of delay and (b) for each subsequent complete 12 hour period, up to the maximum payable (c).

However, if you are delayed on your outward journey from the United Kingdom such that you will arrive at your destination more than 24 hours after the original scheduled arrival time and you choose to abandon your trip instead of a payment for delay, you are covered for the cost of the trip, up to the maximum claimable under section 1.

You are not covered

- a.** for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- b.** if you fail to check-in on time.
- c.** if transport services are withdrawn as the result of a recommendation or

instruction from the Civil Aviation Authority, Port Authority or similar body.

- d. for the amount of the excess shown in the benefits table in respect of each claim for abandonment.
- e. to claim under this section if you have also claimed under section 6 from the same cause.

Please also refer to the general exclusions and conditions.

6 Missed departure

You are covered up to the amount shown in the benefits table for necessary additional accommodation and travel expenses that you incur in reaching your destination if you arrive at any departure point shown on your pre-booked itinerary too late to board the public transport on which you are booked to travel as a result of:

- a. the failure of public transport, or
- b. a road traffic accident or vehicle breakdown delaying the vehicle in which you are travelling.

You are not covered

- a. for a claim caused by a strike if it had started or been announced before you arranged this insurance or booked your trip, whichever is the later.
- b. to claim under this section if you have also claimed under section 5 from the same cause.
- c. for any claim for more than the cost of the original booked trip.

Conditions

It is a condition of this insurance that you must:-

- a. have planned to arrive at your departure point in advance of your earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.
- b. obtain a report from repairers if your claim is because of breakdown or accident to your car.

Please also refer to the general exclusions and conditions.

7 Hijack

You are covered up to the amount shown in the benefits table if the aircraft on which you are travelling as a passenger or the crew of the aircraft are hijacked.

You are not covered for

- a. claims arising from you, your family or your business connections having been or being engaged in activities that could reasonably be expected to increase the risk of hijack.

Please also refer to the general exclusions and conditions.

8 Baggage

You are covered up to the amounts shown in the benefits table, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to,

- a. your personal effects
- b. your valuables

You are also covered up to the amount shown in the benefits table in respect of emergency purchases for the reasonable cost of buying essential requirements if you are deprived of your baggage for more than 12 hours after arrival at your outbound destination. You must provide receipts for the items that you buy. If your baggage is permanently lost, any amount that we pay for emergency purchases will be deducted from the total claim.

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim, except for emergency purchases.
- b. more than the amount shown in the benefits table for any one item, pair or set in respect of personal effects and valuables.
- c. any additional value an item may have because it forms part of a pair or set.
- d. more than £100 in total for personal effects stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- e. loss or theft of or damage to valuables whilst they are out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.
- f. breakage of fragile articles unless caused by fire or by an accident to the aeroplane, ship or vehicle in which they are being carried.
- g. loss or theft of or damage
 - i. to household goods, bicycles, waterborne craft and their fittings of any kind,
 - ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon,
 - iii. to watersports and ski equipment,
 - iv. to contact lenses, dentures and hearing aids,
 - v. to personal effects or baggage in transit unless reported to the carrier immediately and a written property irregularity report is obtained,
 - vi. to personal effects sent by post, freight or any other form of unaccompanied transit.
 - vii. to sports clothes and equipment whilst in use,
 - viii. caused by moth or vermin or by gradual wear and tear in normal use,

- ix. caused by any process of cleaning, repairing or restoring,
- x. caused by leakage of powder or fluid from containers carried in your baggage.
- h. mechanical or electrical breakdown.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

9 Personal money

(Cover under this section starts at the time of collection from the bank, or 72 hours prior to departure, whichever is the later.)

You are covered up to the amount shown in the benefits table for loss or theft of personal money.

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim.
- b. loss or theft from an unattended motor vehicle at any time.
- c. more than the amount shown in the benefits table in respect of all cash carried by you whoever it may belong to.
- d. any loss resulting from shortages due to error, omission or depreciation in value.
- e. loss or theft of personal money whilst out of your immediate control and supervision unless locked in a hotel safe (or equivalent facility) or locked in your private accommodation.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

10 Loss of passport

You are covered up to the amount shown in the benefits table following loss or theft of your passport for any reasonable additional necessary costs incurred in obtaining a replacement to enable you to continue your trip or return to the United Kingdom.

You are not covered for loss or theft either from an unattended motor vehicle at any time or from baggage whilst in transit unless you are carrying it.

Please also refer to the special exclusions and conditions shown below and to the general exclusions and conditions.

Special exclusions applicable to sections 8, 9 and 10

You are not covered for

- a. loss or theft of anything left unattended in a public place, including on a beach.
- b. loss or theft of valuables, personal money or passport unless reported to

the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained.

- c. loss of bonds or securities of any kind.
- d. delay, detention, seizure or confiscation by customs or other officials.

Special conditions applicable to sections 8, 9 and 10

It is a requirement of this insurance that you must:

- a. in the event of a claim,
 - i. provide receipts or other documentation to prove ownership and value, especially in respect of valuables and,
 - ii. retain any damaged items for our inspection.
- b. take care of your property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in your claim being reduced or declined.

Please also refer to the general exclusions and conditions.

11 Personal liability

You are covered up to the amount shown in the benefits table, plus legal costs incurred with our written consent for any claim or series of claims arising from any one event or source of original cause, if you are held legally liable for causing

- a. accidental bodily injury to someone else, or
- b. accidental loss or damage to someone else's property, including your temporary trip accommodation and its contents.

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim.
- b. any liability arising from loss or damage to property that is
 - i. owned by you or a member of your family or your travelling companions, or
 - ii. in your care, custody or control, other than your temporary trip accommodation and its contents, not owned by you or a member of your family or your travelling companions.
- c. any liability for bodily injury, loss or damage
 - i. to your employees or members of your family or household or your travelling companions or to their property.
 - ii. arising out of or in connection with your trade, profession or business, or assumed under contract.
 - iii. arising out of the ownership, possession, use or occupation of land or buildings.
 - iv. arising directly or indirectly from or due to ownership, possession or use of any

motorised or mechanical vehicles including attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment.

- v. arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
- vi. arising directly from or due to any animals belonging to you or in your care, custody or control.
- vii. arising out of your criminal, malicious or deliberate acts.
- viii. arising out of dangerous sports or pastimes including contact sports unless declared to and accepted by us.

Condition

If something happens that is likely to result in a claim, you must notify the claims handlers in writing as soon as possible. You must not discuss or negotiate your claim with any third party without the written consent of the claims handlers. Any related correspondence or documentation that you receive must be sent as soon as possible, unanswered, to the claims handlers.

Please also refer to the general exclusions and conditions.

12 Legal expenses

You are covered up to the amount shown in the benefits table for legal costs and expenses incurred in pursuit of a claim for compensation or damages from a third party who causes your death or bodily injury or illness during your trip.

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim.
- b. any costs and expenses
 - i. to pursue a claim against any member of your family or any of your travelling companions.
 - ii. incurred without prior written permission from the claims handlers.
 - iii. which are to be based directly or indirectly on the amount of any award.
 - iv. to pursue a claim as part of or on behalf of a group or organisation.
 - v. if we think an action is unlikely to succeed or if we think the costs will be greater than any award.
 - vi. to pursue a claim against your tour operator, travel agent, or us or our agents.
 - vii. to pursue legal action relating directly or indirectly to medical negligence or any allegation thereof.

Conditions

- a. we will have complete control over the appointment of any solicitor(s) acting on your behalf and of any legal proceedings.
- b. we will be entitled to repayment of any amounts paid under this section in the event that you are awarded legal costs as part of any judgement or settlement.
- c. we will be entitled to add any amounts we have paid under this insurance to the claim against the third party and to recover such amounts from any compensation awarded to you.

Please also refer to the general exclusions and conditions

Wintersports sections 13, 14 and 15.

Cover only applies when taken in conjunction with a wintersports holiday. Cover is included up to the maximum number of days shown in the benefits table.

13 Ski equipment and other expenses

You are covered up to the amounts shown in the benefits table, after making reasonable allowance for wear, tear and depreciation and subject to the special condition shown below, for

- a. loss or theft of, or damage to ski equipment owned or borrowed by you,
- b. loss or theft of, or damage to ski equipment hired by you,
- c. the cost of necessary hire of ski equipment following:
 - i. loss or theft of, or damage to, your ski equipment insured by us, or
 - ii. the delayed arrival of your ski equipment, subject to you being deprived of their use for not less than 12 hours.

You are not covered for

- a. the amount of the excess shown in the benefits table for each claim other than claims for hire costs.
- b. ski equipment stolen from an unattended motor vehicle between the hours of 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack.
- c. damage to ski equipment whilst in use for race training or racing.
- d. your damaged ski equipment unless returned to the United Kingdom for our inspection.
- e. loss or theft of ski equipment not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained.
- f. loss or theft of, or damage to, ski

equipment whilst in transit unless reported to the carrier and a property irregularity report obtained.

- g. loss or theft of, or damage to, ski equipment over 5 years old.

Special condition applicable to section 13

In respect of loss or damage to ski equipment, we will not pay more than the proportion shown below depending on the age of the equipment up to the single item limit as shown in the benefits table.

Age of equipment	Amount payable
Up to 1 year old	85%
Up to 2 years old	65%
Up to 3 years old	45%
Up to 4 years old	30%
Up to 5 years old	20%
Over 5 years old	NIL.

Please also refer to the general exclusions and conditions.

14 Ski pack

You are covered up to the amounts shown in the benefits table for the proportionate value of any ski pass, ski hire or ski school fee that you are unable to use following

- accidental injury or sickness that prevents you from skiing, as medically certified, or
- loss or theft of your ski pass.

You are not covered for

- the amount of the excess shown in the benefits table in respect of each claim.
- loss or theft of ski pass not reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report or reference obtained.

Please also refer to the general exclusions and conditions.

15 Piste closure

(Valid for the period 15th December to 31st March only.)

You are covered for the daily amount shown in the benefits table for each day that it is not possible to ski because all pistes are closed due to a complete lack of snow, adverse conditions or avalanche danger in your pre-booked holiday resort, up to the total amount shown either

- for the costs you have paid for travel to an alternative resort including the necessary additional cost of a ski pass, or
- a compensation payment to you after you return where no alternative is available.

You are not covered if you arranged this insurance or booked your trip within 14 days of departure and at that time there was a lack of snow in your planned resort such that it was likely to be not possible to ski.

Conditions

- you must provide written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts.
- you must submit receipts for the travel and ski pass costs that you wish to claim.

Please also refer to the general exclusions and conditions.

16 Travel disruption extension

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

Extended cancellation or curtailment charges cover

What is covered

Section 1 - cancellation or curtailment charges is extended to include the following cover.

We will pay you up to £1,000 for any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which you have paid or are contracted to pay, together with any reasonable additional travel expenses incurred if:

- you were not able to travel and use your booked accommodation or
- 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:
 - prohibiting all travel or all but essential travel to; or
 - 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 cover

What is covered

Section 5 - travel delay is extended to include the following cover.

We will pay you one of the following amounts:

- if the scheduled 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

- £20 for the first completed 12 hours delay and £10 for each full 12 hours delay after that, up to a maximum of £100 (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) providing you eventually continue the trip.
- we will pay you up to £1,000 for either:
 - any irrecoverable unused accommodation and travel costs (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:
 - the scheduled public transport in which you were booked to travel from the United Kingdom being cancelled or delayed for more than 12 hours or
 - you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to cancel your trip because the alternative transport to your overseas destination offered by the public transport operator was not reasonable or
 - suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to the United Kingdom as a result of:
 - 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
 - you being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and you choose to make other travel arrangements for your trip because the alternative transport offered by the scheduled public transport operator was not reasonable. 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 any other section of this policy you can only claim for these under one section for the same event.

Extended missed departure cover

What is covered

Section 6 - missed departure cover is extended to include the following cover.

- we will pay you up to £500 for reasonable additional accommodation

(room only) and travel expenses 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 scheduled public transport; or
2. strike, industrial action or adverse weather conditions; or
3. you being involuntarily denied boarding (because there were too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

If the same expenses are also covered under any other section of this policy, you can only claim for these under one section for the same event.

Accommodation cover

What is covered

We will pay you up to £1,000 for either:

1. any irrecoverable unused accommodation costs (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 and transport costs 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 became necessary to curtail the trip as a result of, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting your accommodation or resort.

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 any other section of this policy, you can only claim for these under one section for the same event.

Special conditions relating to claims (applicable to all extended sections of cover)

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. for curtailment claims only: 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 or airline has requested you not to travel to the airport.
5. you must get (at your own expense) written confirmation from the scheduled public transport operator (or their handling agents) of the cancellation, number of hours delay or involuntarily 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 scheduled 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.
7. you must (at your own expense) obtain written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.

What is not covered

(applicable to all extended sections of cover)

1. the first £50 of each and every claim, per incident claimed for, under this section by each insured person (except claims under subsection 1a) of what is covered under the extended delayed departure cover above.
2. the cost of airport departure duty/tax (whether irrecoverable or not).
3. travel tickets paid for using any airline mileage reward scheme, for example air miles.
4. accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
5. claims arising directly or indirectly from:
 - a. strike, industrial action, cancellation of public transport or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which you were due to travel, existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
 - b. an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.

- c. denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
7. any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
9. any costs for normal day to day living such as food and drink which you would have expected to pay during your trip.
10. claims arising within 7 days of the date you purchased this insurance or the time of booking any trip, whichever is the later.
11. anything mentioned in the 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 for transport/accommodation.
- in the case of curtailment claims, written details from your travel agent, tour operator or provider or 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 scheduled public transport operator (or their handling agents) of the cancellation, number of hours delay or involuntarily 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.

To make a claim under this section please call:

Emergency assistance on +44 (0)1992 454272 for curtailment and/or repatriation claims only. AXA Assistance Claims +44 (0) 208 929 9866 for all other claims

General exclusions

You are not covered for claims arising from:

1. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, terrorism, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However, cover is provided in respect of claims under section 2 of the policy arising through terrorism other than losses arising from nuclear, chemical or biological exposures unless you planned to travel to areas that were publicly known to be affected or threatened by such risks (please see general condition 3).
2. loss, damage or expense incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EU Countries) have advised against travel provided that such loss, damage or expense is directly or indirectly related to any such circumstances that are the reason for the advice.
3. loss, damage or expense directly or indirectly resulting from or attributable to radioactive contamination of any nature.
4. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.
5. you travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
6. your suicide or attempted suicide or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
7. sexually transmitted diseases.
8. your drug addiction, solvent abuse or excessive consumption of alcohol.
9. your failure to obtain any recommended vaccines, inoculations or medications prior to your trip departure.

10. your participation in sports and activities except as listed on page 12 of the policy wording (and an additional premium paid in respect of level 2 where appropriate), unless declared to and accepted by us. We reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to your compliance with them.
11. any loss or damage under wintersports sections 13, 14 and 15 except when this insurance is taken in conjunction with a wintersports trip .
12. scuba diving if you are
 - i. not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor, or
 - ii. diving to a greater depth than 30 metres
 - iii. diving alone
 - iv. diving on or in wrecks or at night.
13. racing of any kind (other than on foot).
14. you taking part in civil commotions or riots of any kind.
15. any other loss, damage or additional expense following on from the event for which you are claiming unless we provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury, illness or disease.
16. you breaking or failing to comply with any law whatsoever.
17. any financial incapacity, whether directly or indirectly related to the claim.
18. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
19. a tour operator failing to supply advertised facilities.
20. any Government regulation or act.
21. you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

General conditions

You must comply with the following conditions to have the full protection of your policy. If you do not comply we may cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. you must answer the important questions shown on page 2 of this policy truthfully and to the best of your knowledge and contact us if required. If you do not then any related claim may be reduced or rejected or your policy may become invalid.
2. you must tell us as soon as possible about any change in circumstances which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving

confirmation of a new or changed medical condition or currently being under medical investigation, change in sporting activity or leisure activities you intend to participate in during your trip or any additional person(s) to be insured under this policy.

3. you must tell us if your plans for your trip include travel to areas affected or threatened by war or similar risks as set out in general exclusion 1. We reserve the right not to cover such trips or, if we will cover them, to apply special terms or conditions and/or charge an additional premium as we think appropriate. No cover for such trips shall attach unless you accept such terms, including any additional premium, before you depart.
4. you must advise the claims handlers of any possible claim within 31 days of your return home. You must supply them with full details of all the circumstances and any other information and documents we may require. If we require any medical certificates, information, evidence and receipts, these must be obtained by you at your expense.
5. you must keep any damaged articles that you wish to claim for and, if requested, send them to the claims handlers at your own expense. If we pay a claim for the full value of an article, it will become our property.
6. you must agree to have medical examination(s) if required. In the event of your death, we are entitled to have a post mortem examination. All such examinations will be at our expense.
7. you must assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work & Pensions) by providing all necessary details and by completing any forms.
8. you must take all reasonable steps to avoid or minimise any loss that might result in you making a claim under this insurance.
9. you must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.
10. except for claims under sections 3, 4 & for travel delay under section 5, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.
11. we may take action in your name but at our own expense to recover for our benefit the amount of any payment made under this insurance.
12. we may at our option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing you with a credit voucher.

13 this insurance is non-transferable. If a trip is cancelled for any reason other than that described in section 1 (cancellation or curtailment) then the cover for that trip terminates immediately and no refund of premium in whole or part will be made.

- 14** you must not act in a fraudulent manner. If you or anyone acting for you:
- make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way; or
 - make a statement in support of a claim knowing the statement to be false in any way; or
 - submit a document in support of a claim knowing the document to be forged or false in any way; or
 - make a claim for any loss or damage caused by your wilful act or with your connivance; then:
 - we will not pay the claim;
 - we will not pay any other claim which has been or will be made under the policy;
 - we may make the policy void from the date of the fraudulent act;
 - we will be entitled to recover from you the amount of any claim already paid under the policy;
 - we will not refund any premium;
 - we may inform the police of the circumstances.

Customer services and complaints procedure

Our aim at all times is to provide a first class standard of service. However, there may be times when you feel that this objective has not been achieved. When this happens, we want to hear about it so we can try and put things right. Should you have any query or complaint regarding this insurance or the way a claim has been dealt with, in the first instance please write to:

**Customer Services Department
Voyager Insurance Services Ltd.
13-21 High Street, Guildford,
Surrey GU1 3DG**

**Tel: 01483 562662, Fax: 01483 569676
email: enquiries@voyagerins.com**

Please always quote your insurance reference and claim number and enclose copies of relevant documentation.

We expect that the majority of claims will be quickly and satisfactorily resolved at this stage, but if you are not satisfied you can take the issue further by writing AXA head office:

**The Head of Customer Care
AXA Insurance
7th Floor, Civic Drive
Ipswich, IP1 2AN**

**Tel: 01473 205926, Fax: 01473 205101
email: customercare@axainsurance.co.uk**

If after taking this action you are still dissatisfied, you may write to:

**Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London, E14 9SR
Tel: 08000 234 567**

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. Referral to the FOS does not affect your right to take legal action against us.

Period of insurance

If you have paid the appropriate annual multi trip travel insurance premium and you are under 70 years old, the overall period of insurance shall be for 12 months starting from the date on the attached schedule and shall expire 12 months from that date. This insurance then covers an unlimited number of holiday/leisure trips within that period, except that no cover exists at all for a trip if it is intended to be for longer than the maximum number of days shown in the benefits table. Wintersports (as defined) are covered up to the total number of days shown in the benefits table.

Except as stated below, cover for each separate trip under this insurance starts when you leave your home or place of business in the United Kingdom at the start of your trip, and finishes immediately when you return to your home or place of business in the United Kingdom for any reason.

You are only covered for the period for which a premium has been paid and in any event the total period of any one trip must not exceed the period shown in the benefits table.

For cancellation only (section 1), cover starts from the date shown on your schedule or the date you book your trip, whichever is the later. Personal money (section 9) will be covered from the time of collection but not more than 72 hours before travel.

Insurers

Arranged by Voyager Insurance Services Ltd and underwritten by: AXA Insurance UK plc. Registered Office: 5 Old Broad Street, London EC2N 1AD, Registered in England No. 78950. Voyager Insurance Services Ltd and AXA Insurance UK plc, are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Compensation Scheme

AXA Insurance UK plc. is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. You can get more information about compensation scheme arrangements from the FSCS (www.fscs.org.uk).

Cancellation rights

We hope you are happy with the cover this policy provides. However, if after reading this certificate, this insurance does not meet with your requirements, please return it to the issuing agent, within 14 days of receipt and we will refund your premium other than in respect of renewing annual multi-trip policies where you may cancel the policy within 14 days of the renewal date. Any premium already paid will be refunded to you provided you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If you cancel after the cancellation period, no refund will be made.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 21 days notice to you at your last known address. Provided the premium has been paid in full, you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

Governing law

You and we can choose the law which applies to this policy. We propose that English Law applies. Unless we and you agree otherwise, English Law will apply to this policy.

Sports & Activities - Level 1

Abseiling (max 100m) (a,c), Angling, Archery (a,b), Badminton, Black Water Rafting (Grades 1-3) (a) - life jacket and helmet must be worn, Bowling, Bungee Jumping (max 2 jumps) (a,c), Camel/Elephant riding/trekking (main purpose of trip) (b)
Canoeing (inland/coastal, no White Water) (a) - life jacket and helmet must be worn, Clay Pigeon Shooting (a,b), Cycling - helmet must be worn, Deep Sea Fishing (a), Fell Running/Walking (without ropes, picks or guides), Golf, Gymnastics (a)
Hiking without ropes, picks or guides up to 1500m, Horse Riding (Hacking only - not main purpose of holiday, no jumping) - riding hat must be worn, Hot-Air Ballooning (a,b) - passenger only, Ice Skating (in-door only), Jet Boating / Jet Skiing (inland/coastal waters, no White Water) (a,b) - life jacket must be worn, Kayaking (inland/coastal waters, no White Water) (a) - life jacket must be worn, Martial Arts (non-contact) (d), Motor Biking (full UK licence and helmet to be worn) (b,c), Orienteering (a), Outdoor Endurance (a) Outward Bound (a), Paint balling (a,b) - with eye protection, Parasailing (a), Parascending (over water only) (a), Passenger private small aircraft/helicopter, Rambling, Roller Skating/Blading (no stunting) - helmets and pads must be worn, Rowing / Sculling (inland/coastal waters, no White Water), Rifle range shooting (a,b), Safari Tours (a) - UK organised only, Sailing (coastal waters only) (a,b), Scuba Diving (30m) (a), Snorkeling, Speed Boating (inland/coastal waters ONLY, no White Water) (a,b), Squash, Surfing (not main purpose of holiday), Swimming, Table Surfing (not main purpose of holiday), Ten Pin Bowling, Tennis, Trekking (without ropes, picks or guides up to 1500m), Volleyball, Water Skiing (no jumps) (a,b) - life jacket must be worn, White Water Rafting (grades 1-3) (a,c) - life jacket and helmet must be worn, Wind Surfing (incidental to trip) (b), Yachting (coastal waters only) (a,b).

Level 2

Aerial Safari (a), American Football (c), Black Water Rafting (Grades 4-5) (a) - life jacket and helmet must be worn, Bouldering
Bungee Jumping (3 or more jumps) (a,c), Canoeing White Water (Grade 1-3) (a) - life jacket and helmet must be worn, Equestrian activities other than trekking and hacking - riding hat must be worn, Football (including 5 a side) (d), Go-Karting (a,b) - within organisers guidelines, Hiking without ropes, picks or guides up to 3000m (a), Hockey, Horse Riding/Trekking (main purpose of trip) - riding hat must be worn, Jet Boating/ Jet Skiing White Water (Grades 1-2) (a,b) - life jacket must be worn, Kayaking White Water (Grades 1-3) (a) - life jacket must be worn, Kite Surfing (c), Mountain Biking (off-road) (b,c) - helmet must be worn, Quad Biking (a,b,c) - safety helmet must be worn, Rugby (c,d), Sailing outside coastal waters (Europe ONLY) (a,b), Scrambling (b,c), Sea Canoeing (coastal waters only) - life jacket must be worn, Surfing (main purpose of trip), Trekking (without ropes, picks or guides up to 3000m) (a), War Games (a,b) - wearing eye protection, White Water Rafting (Grades 4-5) (a,c), Wind Surfing (main purpose of holiday) (b), Yachting outside coastal waters (Europe ONLY) (a,b)

Activities

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 and this is shown on your certificate of insurance. 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.
- d. excludes participant to participant liability

Conditions

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

You are not covered

- a. when participating in professional or organised sports, racing, speed or endurance tests and dangerous pursuits
- b. for anything listed in the general exclusions.

Extensions to policy

1. Longer trips - extensions for trips over 31 days are available for members aged under 65 years upon request to a maximum of 60 days. An additional charge will be made.
2. Sports & activities - please check the list of activities above. If you are planning to take part in any activity listed in level 1 you will automatically be covered under this policy. If you are planning to take part in any activity listed in level 2 you will need to pay an additional premium. If the activity in which you are participating is not listed or you need to pay an additional premium for those activities listed in level 2, please contact Philip Williams & Co. on 0845 230 1650.