

Travel Insurance Policy ref: VOY/PWEIS/2011



Arranged exclusively for members of Educational Institute of Scotland and their families. Valid for travel no later than 31st August 2012. 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 | Limits | 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 (a)£ after 12 hrs delay(b)£ each 12 hrs thereafter(c) max abandonment | (a)£20 (b)£10 (c)£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. Public liability | £2,000,000 | £100 |
| 12. Legal expenses - max per person/overall limit | £25,000/£50,000 | £100 |
| Wintersports cover only applies when taken in conjunction with a wintersports holiday | | |
| 13. Ski equipment <i>maximum per item or pair owned or borrowed</i> <i>maximum per item or pair hired</i> | £400 £250 £150 | £50 |
| 14. Ski pack | £300 | £50 |
| 15. Piste closure (per day) | £200 (£20) | Nil |
| Journey disruption extension | | |
| 16. Extended cancellation or curtailment charges Extended travel delay cover - £ after 12 hrs delay/£ each 12 hrs thereafter/max Extended missed departure Accommodation cover | Up to £3,000 £20/£10/£100 (or up to £3,000 unused costs) Up to £500 Up to £1,000 | £50 Nil (£50) £50 £50 |
| Annual multi-trip 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 of 2 nights in paid accommodation) | Yes | |
| Family members can travel independently | Yes | |
| Wintersports - up to total maximum of | 17 days | |

* maximum excess of £100 per policy per incident.

Important conditions relating to health

In line with all travel insurance policies, there are situations that cannot be covered or they can only be covered if declared to and accepted by insurers. Failure to do so may result in a claim being declined. Hence please read the points below in respect of you and your travelling companions insured by us.

1. Are any of you suffering from or have suffered from any form of cancer that has required treatment in the past 12 months?

Yes

There is **no** cover for claims related directly or indirectly to these conditions. However, cover may be available by contacting Healthcheck on:

0845 003 5244
(9.00am - 5.30pm Mon - Fri). You must quote reference:

VOY/PWEIS/2011

In most cases cover can be provided. If special terms are necessary we will explain them to you and confirm them in writing.

In respect of travel to all destinations you are not covered for any directly or indirectly related claims if you or any of your travelling companions, insured under this policy, or any non-traveller upon whose health your travel plans depend:

At the time of taking out or renewing the policy or making arrangements for a trip

- a)** have been given a terminal diagnosis.
- b)** are on a waiting list for treatment or investigation or awaiting the results of any tests or investigation.
- c)** are currently receiving ongoing treatment at a hospital.
- d)** have any medical condition for which the recommended treatment or prescribed medication as directed by a medical practitioner is not being taken.
- e)** are aware of any medical condition which you/they have but for which a diagnosis has not yet been received.

At any time

- a)** are planning to travel against the advice of your doctor or with a view to obtaining medical treatment.

No

2. Have any of you been treated for breathing difficulties (other than stable well controlled asthma) or any heart related condition (including angina) and are still taking medication or receiving follow up consultations?

Yes

No

3. Do any of you have any other medical conditions that have required specialist referral to a consultant or hospital treatment within the last 6 months?

Yes

No

Your medical conditions (if any) will be covered.

You must tell us if, at any time during the period of insurance and each time you make arrangements to travel, there is a change in your health and you answer 'yes' to any of the medical screening questions by contacting the medical pre-screening line as soon as possible so that we may reassess your coverage relating to any trips you have booked or may wish to book in the future.

Annual multi-trip 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 of 2 nights in paid accommodation) | Yes |
| Family members can travel independently | Yes |
| Wintersports - up to total maximum of | 17 days |

Important telephone numbers

| | |
|--|---------------------|
| Philip Williams & Co | 0845 230 1653 |
| Healthcheck | 0845 003 5244 |
| 24 hour emergency medical helpline within the UK | 01992 454272 |
| outside the UK | +44 (0) 1992 454272 |
| Claims within the UK | 0845 003 8068 |

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 two nights away from home in paid accommodation or involve an internal flight.

Medical assistance abroad

Our nominated 24 hour emergency service has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. Our nominated 24 hour emergency service will also arrange transport to your home country when this is considered to be medically necessary or when you have notice of illness or death of a close relative at home.

You must contact them if you are admitted to hospital and wish to return home by any means other than originally booked or require treatment that will cost more than £500 (or the equivalent in local currency).

Payment for medical treatment abroad

If you are admitted to a hospital/clinic while abroad, our nominated 24 hour emergency 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 our nominated 24 hour emergency service for you as soon as possible. Private medical treatment is not covered unless authorised specifically by our nominated 24 hour emergency service.

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.



How to make a claim

For all claims other than medical emergencies please notify the claims handlers either by contacting the telephone number below or via their website. Please quote: **VOY/PWEIS/2011 Rightpath Claims**

Airport House, Purley Way Croydon, CR0 0XZ. Tel: 0845 003 8068

(9am - 5pm Mon-Fri)

Email: claim@rpclaims.com

Website: www.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 are reported to the police within 24 hours of discovering the loss or as soon as possible after that, and a written report obtained in the country where the incident occurred. If your baggage is damaged or lost in transit whilst "checked-in" you must report it to the handling agents or airline as soon as possible 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.

Reciprocal health agreements EU, EEA or Switzerland

If you are travelling to countries within the European Union (EU), the European Economic Area (EAA) 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/EAA 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 outpatient 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.

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 start from 1st September 2011 and shall expire on 31st August 2012. This insurance then covers an unlimited number of holiday/leisure trips starting within that period, except that no cover exists at all for a trip if it is intended to be for longer than 31 days (unless agreed by us and confirmed in writing). Wintersports (as defined) are covered up to a total of 17 days in each period of insurance.

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

For cancellation only (section 1), cover starts from 1st September 2011 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. If you are going on a one way trip all cover will finish 48 hours after your arrival in the country of final destination. If your return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

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.

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.

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).

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.

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.

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

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 or being confined to your accommodation.

Europe means the continent of Europe West of the Ural mountains, any country with a mediterranean coastline, the Canary Islands, Madeira and Iceland.

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 means your normal place of residence in the United Kingdom, Channel Islands or Isle of Man.

Home country means whichever one of the United Kingdom, Channel Islands or Isle of Man is your usual place of residence.

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

Mugging means a violent, threatening attack by a third party causing actual bodily harm.

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

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.

Terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip means any holiday/leisure trip or business trip which begins and ends in your home country for which you have paid the appropriate premium.

Unattended means out of your immediate control and supervision such that you are unable to prevent loss, theft or damage occurring.

Valuables means watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses and electronic equipment and its media, antiques, musical instruments and unset precious stones. * Please note that exclusions may apply for valuables that are lost, damaged or stolen whilst as checked-in baggage. It is therefore important that you store your valuables in your carry-on or hand luggage and they are under your supervision at all times.

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 in your home country. Each person is separately insured.

Section 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 £150) 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 insured under this policy 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 damage at your home within 48 hours prior to your 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. 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 claim directly or indirectly arising out of:
 - i. any cancerous condition for which you or any of your travelling companions insured under this policy have received treatment in the last 12 months.

- ii. any breathing difficulties (other than stable well controlled asthma) or any heart related condition (including angina) for which you or your travelling companions insured under this policy are still taking medication or receiving follow up consultations.
- iii. any other medical condition suffered by you or any of your travelling companions insured under this policy that has required specialist referral to a consultant or hospital treatment within the last 6 months.

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 Healthcheck on **0845 003 5244** quoting **VOY/PWEIS/2011**

- d. any directly or indirectly related claims if at the start date or renewal of this policy and each time you make arrangements for a trip, you or your travelling companions insured under this policy or any non-traveller upon whose health your travel plans depend:
 - i. have been given a terminal prognosis
 - ii. are on a waiting list for treatment or investigation or are awaiting the results of any tests or investigations.
 - iii. are currently receiving ongoing treatment at a hospital.
- e. any directly or indirectly related claim if you or any of your travelling companions insured under this policy are planning to travel against the advice of a doctor or with a view to obtaining medical treatment.
- 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 registered mental health professional 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 24 hour 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.

Section 2 Emergency medical 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 24 hour 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 your home country 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. with the prior agreement of our nominated 24 hour emergency service, your necessary additional travel expenses to return home following the death, injury or illness of a travelling companion or of your relative or business colleague in your home country.

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 claim directly or indirectly arising out of:
 - i. any cancerous condition for which you or any of your travelling companions insured under this policy have received treatment in the last 12 months.
 - ii. any breathing difficulties (other than stable well controlled asthma) or any heart related condition (including angina) for which you or your travelling companions insured under this policy are still taking medication or receiving follow up consultations.
 - iii. any other medical condition suffered by you or any of your travelling companions insured under this policy that has required specialist referral to a consultant or hospital treatment within the last 6 months.
- 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 Healthcheck on **0845 003 5244** quoting **VOY/PWEIS/2011**
- c.** any directly or indirectly related claims if at the start date or renewal of this policy and each time you make arrangements for a trip, you or your travelling companions insured under this policy or any non-traveller upon whose health your travel plans depend:
 - i. have been given a terminal prognosis
 - ii. are on a waiting list for treatment or investigation or are awaiting the results of any tests or investigations.
 - iii. are currently receiving ongoing treatment at a hospital.
 - d.** any directly or indirectly related claim if you or any of your travelling companions insured under this policy are planning to travel against the advice of a doctor or with a view to obtaining medical treatment.
 - e.** any treatment or surgery;
 - i. which is not immediately necessary and can wait until you return home.
 - ii. which in the opinion of our nominated 24 hour emergency service is considered to be cosmetic, experimental or elective.
 - iii. carried out in your home country or more than 12 months after the expiry of this insurance.
 - f.** any expenses incurred after the date which, in the opinion of our nominated 24 hour emergency service, you should be moved to an alternative treatment facility or be repatriated to your home country but despite which advice, you decide not to be moved or repatriated.

- g.** any expenses related to treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by our nominated 24 hour emergency service.
- h.** any expenses incurred in England, Scotland, Wales, Northern Ireland which are funded by, or are recoverable from the health authority in your home country.
- i.** any expenses for treatment not related to the injury or illness which necessitated your admittance to hospital.
- j.** 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.
- k.** exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- l.** claims related to manual labour unless declared to and accepted by us.
- m.** the additional cost of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- n.** the costs of medication or treatment that you knew at the time of your departure would need to be continued during your trip.
- o.** 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 £500 you must notify our nominated 24 hour 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 24 hour 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 EHIC in Europe and Medicare in Australia

Important note on mobile phones

Mobile telephones are convenient, but expensive. Even if you ask someone to call you back on your mobile telephone, you may still have to pay the bill for the international element. You will also be charged for calls made on a mobile telephone via a freephone number. For these reasons we ask that wherever possible you contact us from a landline. If it is absolutely essential that you do use a mobile telephone, then we will consider reimbursing the charges to a maximum of £25, if we believe they have been reasonably incurred.

Please also refer to the general exclusions and conditions.

Section 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 - emergency medical expenses.

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

Section 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 shown in the benefits table.

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 which results in a loss.

"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 permanent 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; or
- 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 the statutory retirement age 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.

Special condition relating to section 4

- 1. The death benefit will be paid to the deceased person's estate.

Please also refer to the general exclusions and conditions

Section 5 Travel delay and abandonment

Travel Delay

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).

Abandonment

However, if you are delayed on your outward journey from your home country 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 - cancellation or curtailment.

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 - missed departure from the same cause.

Please also refer to the general exclusions and conditions.

Section 6 Missed departure

You are covered up to the amount shown in the benefits table for necessary additional accommodation (on a bed & breakfast basis) 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 - travel delay 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.

Section 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 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.

Section 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 baggage
- b. your valuables

We may at our option replace, reinstate or repair the lost or damaged baggage.

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 baggage and valuables.
- c. any additional value an item may have because it forms part of a pair or set.
- d. baggage 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 unattended 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 baggage in transit unless reported to the carrier as soon as possible and a written property irregularity report is obtained,
 - vi. mobile telephones, computers and/or accessories, (including, PDA's, personal organisers, laptops and electronic navigation equipment) and televisions.
 - vii. to baggage sent by post, freight or any other form of unaccompanied transit.
 - viii. to sports clothes and equipment whilst in use,
 - ix. caused by moth or vermin or by gradual wear and tear in normal use,
 - x. caused by any process of cleaning, repairing or restoring,
 - xi. caused by leakage of powder or fluid from containers carried in your baggage.

- h. mechanical or electrical breakdown.
- i. loss, theft or damage to business equipment, business goods, samples, tools of trade and other items used in connection with your business, trade profession or occupation.

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

Section 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, depreciation in value or variations in exchange rates.
- e. loss or theft of personal money whilst unattended 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.

Section 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 your home country.

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 in the country where the incident occurred.
- 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.

Section 11 Public 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 insured under this policy, 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 insured under this policy.
- c. any liability for bodily injury, loss or damage
 - i. to your employees or members of your family or household or your travelling companions insured under this policy 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.
- ix. arising directly or indirectly from the transmission of any contagious or infectious diseases or virus.

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.

Section 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, bodily injury or illness during your trip.

Where there are two or more persons insured by this policy, then the maximum amount we will pay for all such claims shall not exceed £50,000.

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. claims by you other than in a private facility.
 - 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

Section 13 Ski equipment

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.

We may at our option replace, reinstate or repair the lost or damaged ski equipment.

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 in the country where the incident occurred.
- 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.
- h. loss or damage caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
- i. loss or damage due to delay, confiscation or detention by customs or other authority.

Special condition applicable to section 13

- a. the maximum we will pay for any one article, pair or set of articles if the proportion of original purchase price shown below or the 'maximum per item' limit in the benefits table, whichever is less.
- b. in the event of a claim you must;
 - 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
- c. 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.

| Age of equipment | Proportion |
|-------------------|------------|
| 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.

Section 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

- a. accidental injury or sickness that prevents you from skiing, as certified by a medical practitioner, or
- b. loss or theft of your ski pass

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 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 in the country where the incident occurred.

Please also refer to the general exclusions and conditions.

Section 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 trip resort, up to the total amount shown either;

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

You are not covered

- a. 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.
- b. any circumstances where transport costs, compensation or alternative skiing facilities are provided to you.

Conditions

- a. 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.
- b. 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.

Section 16 Journey disruption cover

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 £3,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £150) and other pre paid charges which you have paid or are contracted to pay, together with any reasonable additional travel expenses 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 your home country 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:

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 your home country or to your overseas destination or on the return journey to your home country we will pay you:

- a. £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) provided you eventually continue the trip.
2. we will pay you up to £3,000 for either:
 - a. 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 your home country being cancelled or delayed for more than 12 hours; or
 - ii. you being 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 abandon your trip because the alternative transport to your overseas destination offered by the public transport operator was not reasonable; or
 - b. suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to your home country 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 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 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 section 5 – travel delay 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 your home country 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 your home country 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 suitable alternative flight could be provided within 12 hours. If the same expenses are also covered under section 6 – 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 £1,000 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 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 our nominated 24 hour emergency 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, 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 section 1 – 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 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 or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
 - b. an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which you are travelling.
 - c. denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents.
6. any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.

7. any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. any accommodation costs, charges and expenses where the public transport operator has offered 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.

Please also refer to the general exclusions and conditions.

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 exclusions

You are not covered for claims arising out of:

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 - emergency medical expenses 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 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 or the excessive consumption of alcohol or use of drugs, except those prescribed by a registered doctor and not those drugs prescribed for drug addiction.
8. your failure to obtain any recommended vaccines, inoculations or medications prior to your trip departure and take the complete course of recommended medications.
9. your participation in sports & activities except as listed on page 14 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.

10. any loss or damage under wintersports sections 13, 14 & 15 except when this insurance is taken in conjunction with a wintersports trip.
11. scuba diving if you are;
 - i. not qualified for the dive undertaken unless you are accompanied by a properly qualified instructor,
 - ii. diving to a greater depth than 30 metres,
 - iii. diving alone,
 - iv. diving on or in wrecks or at night.
12. racing of any kind (other than on foot and recreational wintersports racing).
13. you taking part in civil commotions or riots of any kind.
14. 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.
15. you breaking or failing to comply with any law whatsoever.
16. any financial incapacity, whether directly or indirectly related to the claim.
17. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
18. a tour operator failing to supply advertised facilities.
19. any Government regulation or act.
20. 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 read the important conditions relating to health on page 2 of this booklet carefully, 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. We have the right to re-assess your coverage, policy terms and/or premium after you have advised us of any such change. This may include us accepting a claim for the cancellation charges applicable at that time if no suitable or alternative cover for your changed circumstances can be provided. If you do not advise us of any change then any related claim may be reduced or rejected or your policy may become invalid.
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. You will not be covered if you choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office. Telephone: 0845 850 2829 Website: www.fco.gov.uk. 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 and 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 section 3 - hospital stay benefit, 4 - personal accident & 5- travel delay, 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 a. make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way, or b. make a statement in support of a claim knowing the statement to be false in any way, or c. submit a document in support of a claim knowing the document to be forged or false in any way, or d. make a claim for any loss or damage caused by your wilful act or with your connivance. Then;
 - i. we will not pay the claim.
 - ii. we will not pay any other claim which has been or will be made under the policy.
 - iii. we may make the policy void from the date of the fraudulent act.
 - iv. we will be entitled to recover from you the amount of any claim already paid under the policy.
 - v. we will not refund any premium.
 - vi. we may inform the police of the circumstances.

Customer services

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 complaints regarding this insurance or the way a claim has been dealt with, in the first instance to 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 to 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@axa-insurance.co.uk**

If you are still not satisfied, you have the right to ask the Financial Ombudsman Service to review your case. This will not affect your right to take action against us. The address is:

**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. Please always quote your insurance reference and claim number and enclose copies of relevant documentation. This procedure is intended to provide you with prompt and practical assistance in dealing with any complaints but does not affect your legal rights. Your statutory rights are not affected if you do not follow the complaints procedure above. For further information about your statutory rights contact your local authority, Trading Standards Service or Citizens Advice Bureau.

Right to cancel

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.

Important features

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

1. 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.

2. 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.

3. Health - This insurance contains restrictions regarding conditions relating to the health of the people travelling and of other people upon whose health the trip depends. You are advised to read the document carefully.

4. 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.

5. 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.

6. 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.

7. 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.

8. Sports & activities - You may not be insured if you are going to take part in certain sports or activities where there is a generally recognised risk of injury. Please check that this insurance covers you, by referring to the list of sports & activities on page 14.

9. Residency - This policy is only available if you are permanently resident in the United Kingdom, Channel Islands or Isle of Man and registered with a medical practitioner in the United Kingdom, Channel Islands or Isle of Man.

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.

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 (you must wear a helmet and hold a license allowing you to ride an equivalent motorcycle in the UK) (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, life jacket must be worn) (a,b), Squash, Surfing (not main purpose of holiday), Swimming, Table Tennis, 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) - (crash helmet must be worn), 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 and helmet 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 - life jacket and helmet must be worn) (a,c), Wind Surfing (main purpose of holiday) (b), Yachting outside coastal waters (Europe ONLY) (a,b)

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 1653

Extended trips

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.



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

Philip Williams and Company are Authorised and Regulated by the Financial Services Authority