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**Winter Single and Annual Multi Trip
Pre-Travel and Travel Policies**

Your Important Information

If you need emergency medical assistance abroad or need to cut short your trip:

Contact Emergency Assistance Facilities 24hour Emergency advice line on:

+44 (0) 845 260 3260 or +44 (0) 1732 85 33 33

If you need a claim form:

You can down load the relevant form at:

www.travel-claims.net

Or contact Travel Claims Facilities on:

0845 3707 133

If you need legal Advice:

Contact Pannone LLP on:

+44 (0) 161 228 3851

Certificate Number

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Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK Branch

Master Policy Number: RTVNT40110- (4, 6,11,13)

**This cover is for residents of the United Kingdom
and the Channel Islands only For policies issued from 1st July 2014 to 30th June 2015 with travel
before 30th June 2016**

SUMMARY OF COVER

Section	Benefit	Standard		Premier	
		up to	Excess	up to	Excess
PRE- TRAVELPOLICY					
A1	Cancellation Cover	£1,000	£75	£5,000	£60
A2	Scheduled Airline Failure	no cover	nil	£1,000	nil
TRAVEL POLICY					
B1	Departure Delay				
	First 12 hours	£10	nil	£20	nil
	Each further 12 hours	£10	nil	£20	nil
	Up to a maximum of	£150	nil	£300	nil
	Missed Departure	£500	£75	£500	£60
	Abandonment after 24 hour delay	£1,000	£75	£5,000	£60
B2	Personal Possessions	£500	£75	£2,000	£60
	Valuable limit	£100		£300	
	Single Article limit	£100		£200	
	Possessions delayed over 12 hours	£100	nil	£200	nil
B3	Personal Money	£200	£75	£500	£60
	Cash limit	£100		£250	
	Travel Documents	£100	nil	£250	nil
B4	Emergency Medical Expenses	£5,000,000	£75	£10,000,000	£60
	State hospital benefit per 24 hours	£20	nil	£20	nil
	State hospital benefit in total	£400	nil	£400	nil
	Emergency dental treatment	£100	nil	£100	nil
B5	Curtailement	£1,000	£75	£5,000	£60
B6	Personal Liability	£1,000,000	£75	£2,000,000	£60
B7	Personal Accident				
	Death Limit (<i>£1,000 if aged under 16 or over 75 yrs</i>)	£5,000	nil	£15,000	nil
	Permanent loss of sight or limb (<i>no cover if aged over 75 yrs</i>)	£5,000	nil	£25,000	nil
	Permanent total disablement(<i>no cover if aged over 75 yrs</i>)	£5,000	nil	£25,000	nil
B8	Legal Advice and Expenses	£10,000	£75	£50,000	£60
B9	Mugging	no cover	nil	£500	nil
B10	Hijack Cover	no cover	nil	£500	nil
B11	Catastrophe	no cover	nil	£1,000	nil
B12	Winter Sports Extension				
	Own Ski equipment	£400	£75	£400	£60
	Hired Ski equipment	£250	£75	£250	£60
	Delayed ski equipment total	£100	nil	£100	nil
	Ski Pack	£250	£75	£250	£60
	Avalanche	£100 per day up to £200	nil	£100 per day up to £200	nil
	Piste Closure	£20 per day up to £200	nil	£20 per day up to £200	nil
ADDITIONAL COVER AVAILABLE (upon payment of premium)					
B13	Golf Extension				
	Own golf equipment	£1,000	£75	£1,000	£60
	Hired golf equipment	£300		£300	
	Single article limit	£250		£250	
	loss of green fees	£150	nil	£150	nil
	hole in one	£75	nil	£75	nil
B14	Business Extension				
	Business Equipment	£2,000	£75	£2,000	£60
	Single article limit	£1,000		£1,000	
	Business samples	£1,000		£1,000	
	Business money	£1,000		£1,000	
	Replacement employee	£1,000		£1,000	
B15	Fishing Extension				
	Own fishing equipment	£1,000	£75	£1,000	£60
	Hired fishing equipment	£300		£300	
	Own fishing equipment single article limit	£500		£500	
	Loss of pre-booked fishery fees	£300	nil	£300	nil
B16	Wedding Extension				
	Wedding rings	£500	£75	£500	£60
	Wedding photography	£500		£500	
	Wedding gifts	£1,500		£1,500	
	Wedding attire	£2,000		£2,000	
	Wedding cosmetics and flowers	£500		£500	

PRE TRAVEL POLICY

Note 1. Your policy does not provide cover for re-occurring or **pre-existing medical conditions**. If you have **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes **or** had any other medical condition which has been treated in a hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck: **0845 6582 999** to see if cover is available. Travellers HealthCheck will confirm any special terms in writing.

PRE TRAVEL & TRAVEL POLICY

Note 2. Your policy does not provide cover for re-occurring or **pre-existing medical conditions**. You must also tell us if your health or medication changes between buying this policy and travelling and if you have **ever** had a heart related problem, a stroke, cancer, any breathing problems, diabetes **or** had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck on **0845 6582 999** to see if cover is available. Travellers HealthCheck will confirm any special terms in writing.

Note 3. Cover for accidental death is reduced to £1,000 if you are under 16. The benefit for inability to work does not apply if you are over 75.

DISCLOSURE OF PRE-EXISTING MEDICAL CONDITIONS

Your policies may not cover claims arising from **your pre-existing medical conditions** so you need to tell us of anything you know that is likely to affect our acceptance of your cover.

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

Pre-existing medical conditions - so that we can ensure you are provided with the best cover we can offer please read the following questions carefully:

Have you, or anyone travelling with you, **ever** had treatment for:
any heart or circulatory condition?
a stroke or high blood pressure?
a breathing condition (including asthma)?
any type of cancer?
any type of diabetes?

YES

NO

In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

YES

NO

Are you are waiting for tests or treatment of any description?

YES

NO

Has your doctor altered your regular prescribed medication in the last 3 months?

YES

NO

If you have answered yes to any of the questions on the left, you must tell us, we may be able to offer some cover and maybe able to cover your medical condition, although an increased premium maybe required. To enable us to consider your medical condition please contact Travellers HealthCheck on **08456 582 999**

PLEASE NOTE:

- We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- We are unable to provide cover for any claim arising from a **pre-existing medical condition** of a close relative or a close business associate or any recognised complication caused by the pre existing medical condition.

Full Cover is available under this policy. If your answers change to **YES** during the period of insurance, please contact us on **08451 300 340**

Accurate and relevant information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception. In the event that it becomes necessary to do this, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address. Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control, you must also tell us if you are aware of any circumstances at the time you purchase this insurance, or at any time afterwards, which could possibly result in you having to make a claim; otherwise you may not be covered. You can do this by calling **08456 582 999** We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if we feel that the information you give us changes our assessment of the risk involved.

POLICY INFORMATION

Your insurance is covered under master policy numbers **RTVAH40133 (1-4)** specially arranged through Now I can travel and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate issued by Now I can travel and administered by Travel Administration Facilities. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies. Your Annual Multi Trip policy only covers trips of 31 days or less outside your home country and trips within your home country of a minimum of 3 days. Your policy does not cover Cruises. Cover is only provided for children of the principal policyholder aged under 18 residing at home when they accompany the principal policyholder and/or his/her spouse. No independent travel of your children is covered. Your Annual Multi Trip policy only covers persons who are aged 74 years and under at the time of purchase.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy, insurance certificate with your alternative insurance policy to the place where you purchased it within 14 days of purchase for a refund to be considered. Your policies do not provide cover on any claim that is due to a pre-existing medical condition or any complication of a pre-existing medical condition of a close relative or close business associate.

OUR PLEDGE TO YOU

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

Policy A – Pre-Travel Policy

HOW YOUR PRE-TRAVEL POLICY WORKS

This part of your insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. It is essential that you read it. The policy is a contract between us and you. We will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which you have paid the appropriate premium. All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:'. Where no letters or numbers are shown it applies to the whole section. If you are a person buying insurance wholly or mainly for personal purposes unrelated to your employment, you have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If you do not do so, your Insurer may be able to void your policy from inception. An example of this could be the medical history of a close relative or other person that may cause you to cancel or cut short your trip. If you are unsure whether or not information is relevant please do not hesitate to call us on 08456 582 999.

WHEN YOUR PRE-TRAVEL POLICY STARTS AND ENDS

The cover on cancellation, as described under section A under the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start each trip. Further trips of up to 31 days will be covered on Annual multi trip policies. On your Annual Multi Trip policy cover commences on your chosen inception date, it is important to note that no cancellation cover is in force prior to this inception date.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you must advise Travellers HealthCheck on 08 451 300 340 as soon as possible. We will advise you what cover we are able to provide after the date of diagnosis. We reserve the right to increase the premium and excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

DEFINITION OF WORDS APPLICABLE TO YOUR PRE-TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in bold type and in all cases will have the meanings shown below.

Insured-person/you/your - means any person named on the insurance certificate.

Principal policyholder - means the first named insured-person.

We/our/us - means Union Reiseversicherung AG.

Pre-existing medical condition - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Cruise - a pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans and includes stops at various ports

Resident - means a person who has had their main home in the United Kingdom or the Channel Islands and has not spent more than six months abroad in the year before buying this policy.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

Business associate - means a business partner, director or employee of yours who has a close working relationship with you.

Home - means one of your normal places of residence in the United Kingdom or the Channel Islands.

Trip - means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in your home country following your repatriation, both during the period of cover.

Flight - means a service using the same airline or airline flight number.

Cruise - a pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans and includes stops at various ports **Hazardous activity** - Please see the list of hazardous activities at the rear of this document that are covered for free under this insurance.

For those activities which are not free but for which cover is available subject to paying the additional premium for the Hazardous activities extension please see the Hazardous activities section of your policy wording.

Manual labour - means work involving the lifting or carrying of heavy items in excess of 25kg, work at a higher level than two storeys or any form of work underground.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Channel Islands - means Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou

Home country - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Redundancy - means being an employee where **you** qualify under the provision of the Employment Rights Act 1996, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

GEOGRAPHICAL AREAS

Area 1 - **United Kingdom**, where it is **your home country**.

Area 2 - Europe, **United Kingdom**, Continental Europe, Mediterranean Islands, the **Channel Islands**, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Lebanon, Jordan, Syria, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

Area 3 - Australia and New Zealand

Area 4 - Worldwide *excluding* the United States of America, Canada and the Caribbean.

Area 5 - Worldwide *including* the United States of America, Canada and the Caribbean.

CONDITIONS APPLICABLE TO YOUR PRE-TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

- (a) being a **resident** of the **United Kingdom** and the **Channel Islands**.
- (b) taking all possible care to safeguard against accident or injury *as if you had no insurance cover*.
- (c) producing **your** insurance certificate confirming **you** are insured before a claim is admitted.
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- (f) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (g) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (h) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (i) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (j) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (k) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (l) disclosing all relevant information as soon as possible after the policy is issued.
- (m) ensuring that all claims are notified within 3 months of the incident occurring.
- (n) being aged 74 years and under at the time of travel on **your** Annual Multi trip policy.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (c) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (d) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (e) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- (f) only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- (g) settle all claims under the law of the country that **you** live in within the **United Kingdom** and the **Channel Islands** unless **we** agree otherwise with **you**.
- (h) maintain **your** personal details in connection with an anti-fraud claims checking system.
- (i) only pay **our** proportion of any loss where **you** have not insured for the full cost of the **trip**.

Policy excesses - in respect of sections A1, Cancellation.

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. the policy excess under section **A1** may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy. If **you** have paid the additional premium for the excess waiver extension then the original section excesses will be waived *however* if an increased excess has been confirmed in writing by Travellers HealthCheck for section **A1** this section will be excluded from the excess waiver extension and the increased excess will be applied.

SECTION A1 - CANCELLATION CHARGES

For each insured-person this insurance will pay:

up to the amount shown on **your** summary of cover for **your** proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary** cancellation after **you** bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of **your trip** through **your** inability to commence travel due to:

(i) the death, injury or illness of:

- **you** or a friend with whom **you** are travelling .
- a **close relative** who lives in **your home country**.
- a close **business associate** who lives in **your home country**.
- a friend who lives abroad and with whom **you** were intending to temporarily stay,

(ii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being required in **your home country** for jury service or as a witness in a Court of Law.

(iii) **you**, a friend or **close relative** who is travelling with **you** and included on **your** booking being given notice of **redundancy**.

(iv) the requirements of H. M. Forces.

For each insured-person this insurance will not cover:

- any claim where **you** have not obtained a written statement at the time of the cancellation confirming the necessity to cancel **your trip**.
- the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
- any **trip** of more than **31** days duration on **your** annual multi trip policy.
- any **trip** where the ticketed return journey exceeds **31** days from the outward journey on **your** annual multi-trip policy or where the ticket has no fixed return date on **your** single trip policy.
- any **trip** within **your home country** that is shorter than **3** days.
- a one-way **trip**.
- cruises
- any **trip** made by the children under **18** of the **principal policyholder** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport, visa or ESTA.
 - **your** carriers refusal to allow **you** to travel for whatever reason.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the cancellation of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances or unemployment except when it is due to **redundancy** that **you** received after buying this insurance.
 - **your** disinclination to travel.
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges.
- cancellation due to death or illness of a **close relative** or close **business associate** caused by a **pre-existing medical condition**.
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
 - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
 - any **pre-existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.

- any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- cancellation of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.
- **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not if prescribed for treatment of drug addiction).
- **you** or **your close relative** or **business associate** being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- any claim arising from a relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- any deliberate or criminal act by an **insured-person**.
- cancellation of **your trip** due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- any loss unless it is specified in the policy.
- any claim where **you** have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.

What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator immediately, by telephone and in writing that **you** need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet, and get **your** registered general practitioner to complete the medical questions under the cancellation section. **You** should send any booking receipts to the claims office. If **your** cancellation is due to the health of a non-travelling **close relative** **you** will need to obtain a medical report from the patient's General Practitioner (Medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

SECTION A2 – SCHEDULED AIRLINE FAILURE (NOT APPLICABLE TO STANDARD POLICYHOLDERS)

For each insured-person this insurance will pay:

- (a) up to **£1,000** to cover any amounts already paid for the scheduled **flight** that **you** are unable to get back, provided the scheduled **flight** is booked independently and is not part of an inclusive **trip** or holiday package, if the airline on which **you** are booked becomes insolvent before **your** departure.
- (b) up to **£1,000** for the proportionate value of the unused part of **your** scheduled airline ticket if the airline on which **you** are booked becomes insolvent after **your** departure.

For each insured-person this insurance will not cover:

- the financial failure of any airline where:
 - the **flight** is not booked through a licensed or bonded travel organiser or direct with a scheduled airline in the **United Kingdom**.
 - the scheduled airline is in administration or, in the USA and Canada, in Chapter 11 at the time of taking out **your** policy.
 - the scheduled airline is bonded or insured elsewhere, even if the payment is insufficient to meet **your** claim.
- the financial failure of **your** travel agent, tour organiser, booking agent or consolidator with whom **your** scheduled flight has been booked.
- any claim where another airline has taken over **your** booking.
- any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any consequential loss.
- any loss or additional expenses if **you** are forced to cut short **your trip**.

What you need to do if you wish to make a claim under this section of the policy:

You will need to supply confirmation that the airline has stopped operating, together with **your** original purchase receipt and unused ticket.

Policy B – Travel Policy

HOW YOUR TRAVEL POLICY WORKS

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if **you** need to claim, how to obtain legal advice and how to contact the **24** hour emergency assistance service. It is essential that **you** read it. The policy is a contract between **us** and **you**. **We** will pay for any event, as set out in the policy, that happens during the period of cover for which **you** have paid the appropriate premium. **Your** travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under **your** house contents insurance on an All Risks extension for **365** days of the year. There is a maximum amount **you** can claim for each individual item and a maximum amount in total for **valuables**, and these are shown under the **personal possessions** section. The **personal possessions** section is not 'new for old' and an amount for age, wear and tear will be deducted. **Your** policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover **you** for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by **our** Chief Medical Officer, **we** reserve the right to transfer **you** to a state hospital, where adequate facilities are available, or repatriate **you** to **your home country**. All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

WHEN YOUR TRAVEL POLICY STARTS AND ENDS

The cover under all sections in Policy B, starts at the beginning of **your trip** as shown on **your** insurance certificate and ends on **your** return **home** or expiry of the policy, whichever is the first. Further **trips** of up to **31** days will be covered from date of booking up to the time **you** leave **home**, within the duration of the annual multi-trip policy.

EXTENSION OF PERIOD

In the event of **your** death, injury or illness or that of anyone travelling with **you** or because of delay or failure of **public transport** services **you** are unable to complete the **trip** before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for **you** to complete the **trip**.

CHANGE IN MEDICAL CONDITION OR ONGOING MEDICATION

If **your** health or **your** ongoing medication changes between the date the policy was bought and the date of travel **you** must advise Travellers HealthCheck on **08 451 300 340** as soon as possible. This includes:

- New medication
- Change in regular medication
- Deterioration of a previously stable condition
- Referral to a specialist
- Investigation of an undiagnosed condition
- Awaiting treatment/consultation

We will advise **you** what cover **we** are able to provide after the date of diagnosis. **We** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

DEFINITION OF WORDS APPLICABLE TO YOUR TRAVEL POLICY

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Insured-person/you/your - means any person named on the insurance certificate.

Principal policyholder - means the first named **insured-person**.

We/our/us - means Union Reiseversicherung AG.

Pre-existing medical condition - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Cruise - a pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans and includes stops at various ports

Resident - means a person who has had their main **home** in the **United Kingdom** or the Channel Islands and has not spent more than six months abroad in the year before buying this policy.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

Business associate - means a business partner, director or employee of **yours** who has a close working relationship with **you**.

Personal possessions - means each of **your** suitcases and containers of a similar nature and their contents and articles **you** are wearing or carrying including **your valuables** (as shown below).

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer equipment/accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

Pair or set - means two or more items of **personal possessions** that are complementary, purchased as one item or used/worn together.

Essential items - means underwear, socks, toiletries and a change of clothing.

Personal money - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, **your** passport, **your** travel tickets, **your** driving licence and **your** ski pass, all of which are for **your** private use.

Travel documents - means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form E112.

Home - means one of **your** normal places of residence in the **United Kingdom** or the **Channel Islands**.

Trip - means a holiday or journey that begins when **you** leave **home** and ends on **your** return to either (i) **your home**, or (ii) a hospital or nursing home **your home country** following **your** repatriation, both during the period of cover.

International departure point - means the airport, international rail terminal or port where the outward **flight** or international train is boarded to take **you** from the **United Kingdom** or the **Channel Islands** to **your** destination and the return **flight**, international train or sea vessel is boarded to start the final part of **your** journey to the **United Kingdom** or the **Channel Islands**.

Flight - means a service using the same airline or airline flight number.

Public transport - means buses, coaches, internal flights or trains that run to a published scheduled timetable.

Hazardous activity - Please see the list of hazardous activities at the rear of this document that are covered for free under this insurance. For those activities which are not free but for which cover is available subject to paying the additional premium for the Hazardous activities extension please refer to the hazardous activities listed within this policy wording.

Manual labour - means work involving the lifting or carrying of heavy items in excess of **25kg**, work at a higher level than two storeys or any form of work underground.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Home country - means both the country **you** live in within the **United Kingdom** or the **Channel Islands** and **your** country of nationality.

Unattended - means left away from **your** person where **you** are unable to clearly see and unable to get hold of **your personal possessions**.

Hijack - means detention by the illegal seizure of mode of transport through violent and forcible means

Mugging - means the theft or attempted theft involving an act of violence against **you** which results in your injury and hospitalisation

Winter sports - means the insured activities as specified in Section B12 of the policy wording

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

Ski pack - means ski pass, ski lift pass and ski school fees.

Unattended - means left away from **your** person where **you** are unable to clearly see and are unable to get hold of **your personal possessions**.

Business colleague – means business partner, director or employee of **yours** who has a close working relationship with **you**.

Business effects – business goods, samples and equipment taken on an insured journey by an **insured person** that are owned by **you** or **your** employer.

Business money – mean company credit, debit or charge cards, bank and currency notes, cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers that have monetary value, bonds or other securities, negotiable instruments, travel tickets and travel documents, all of which belong to **you** or **your** employer, all of which are for **your** business use.

GEOGRAPHICAL AREAS

Area 1 - United Kingdom, where it is **your home country**.

Area 2 - Europe, **United Kingdom**, Continental Europe, Mediterranean Islands, the **Channel Islands**, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Lebanon, Jordan, Syria, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

Area 3 - Australia and New Zealand

Area 4 - Worldwide *excluding* the United States of America, Canada and the Caribbean.

Area 5 - Worldwide *including* the United States of America, Canada and the Caribbean.

CONDITIONS APPLICABLE TO YOUR TRAVEL POLICY

At all times **we** will act in good faith in **our** dealings with **you**. The payments for all claims following events that occur in **your** selected geographical area during the period of cover are dependent on **you**:

1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- (a) being a **resident** of the **United Kingdom** or the **Channel Islands**.
- (b) taking all possible care to safeguard against accident, injury, loss or damage *as if you had no insurance cover*.
- (c) producing **your** insurance certificate confirming **you** are insured before a claim is admitted
- (d) giving **us** full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) notifying **us** immediately of any changes in **your** health or medication after **you** buy the policy.
- (f) passing on to **us** immediately every writ, summons, legal process or other communication in connection with the claim.
- (g) providing all necessary information and assistance **we** may require at **your** own expense (including where necessary medical certification and details of **your** National Health number or equivalent and private health insurance).
- (h) not admitting liability for any event or offering to make any payment without **our** prior written consent.
- (i) accepting that **your** policy cannot be extended once it has expired.
- (j) accepting that no alterations and/or additions to the printed terms and conditions of **your** policy be valid unless initialled by **us**.
- (k) ensuring that all claims are notified within 3 months of the incident occurring.
- (l) being aged 74 years and under at the time of travel on **your** Annual multi trip policy.

In respect of sections, B4, emergency medical expenses and B5, curtailment, only.

- (l) checking with **your** doctor on the advisability of making the **trip** if **you** have any existing medical condition, taking into account **your** chosen destination, the climatic conditions, the stability of **your** condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of **your** doctor.
- (m) not travelling specifically to receive medical treatment during **your trip** or in the knowledge that **you** are likely to need treatment.
- (n) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- (o) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- (p) not requiring insurance for any medical condition that is being investigated or for which **you** are awaiting or receiving treatment in hospital at the time of buying this policy.
- (q) disclosing all relevant information as soon as possible after the policy is issued.
- (r) obtaining any recommended vaccines, inoculations or medications prior to **your trip**.

In respect of sections B2, personal possessions, B3, personal money, B13 Golf Extension and B16, winter sports, only.

- (s) providing full details of any House Contents and All Risks insurance policies **you** may have.
- (t) retaining **your** tickets and luggage tags and notifying the Police within **24** hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. **You** should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within **24** hours and enclose this with **your** claim form.
- (u) complying with the carrier's conditions of carriage.
- (v) not abandoning any property to **us** or the claims office.

2. RECOGNISING OUR RIGHTS TO:

- (a) make **your** policy void where a false declaration is made or any claim is found to be fraudulent.
- (b) take over and deal with in **your** name the defence or settlement of any claim made under the policy.
- (c) subrogate against the responsible party and take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under the policy.
- (d) give 7 days notice of cancellation of this policy by recorded delivery to **you** at **your** last known address. In this case **we** will refund to **you** the pro-rata proportion of any unexpired premium **you** have paid.
- (e) obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without **your** prior approval.
- (f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the **trip**.
- (g) not to refund the policy premium after the policy has been issued, unless after receipt of the document **you** find that the terms and conditions do not meet **your** requirements, in which case the policy, insurance certificate and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- (h) not make any payment under sections **B6** and **B8** for any event that is covered by another insurance policy.
- (i) only pay a proportionate amount of the claim under sections **B1, B2, B3, B4, B5, B7, B9, B10, B11** and **B12** where there is other insurance in force covering the same risk and to require details of such other insurance.
- (j) settle all claims under the law of the country that **you** live in within the **United Kingdom** or the **Channel Islands** unless **we** agree otherwise with **you**.
- (k) maintain **your** personal details in connection with an anti-fraud claims checking system.
- (l) only pay **our** proportion of any loss where **you** have not insured for the full cost of the **trip**.

Policy excesses - in respect of sections B1, Departure Delay, B2, personal possessions, B3, personal money, B4, emergency medical expenses, B5, curtailment, B6, personal liability, B8 legal advice and expenses .

An excess is the amount **you** have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess under sections **B4** and **B5** may be increased to include **pre-existing medical conditions** confirmed in writing by Travellers HealthCheck. The increased excess will apply to all persons insured under **your** policy.

If **you** have paid the additional premium for the excess waiver extension then the original section excesses will be waived *however* if a higher excess has been confirmed in writing by Travellers HealthCheck for sections **B4** and **B5** these sections will be excluded from the excess waiver extension and the increased excess will be applied.

EXCLUSIONS APPLYING TO ALL SECTIONS OF YOUR TRAVEL POLICY

A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by :

- (1) participation in a **hazardous activity** unless the appropriate additional premium has been paid and the policy endorsed.
- (2) any **pre-existing medical condition** or any recognised complication caused by the **pre existing medical condition** or health condition that has been diagnosed, been in existence or for which **you** have received treatment from a hospital or specialist consultant during the last two years or for which **you** are awaiting or receiving treatment or under investigation unless **we** have agreed cover in writing and any additional premium has been paid.
- (3) any claim due to **your** carriers refusal to allow **you** to travel for whatever reason.
- (4) any payments made or charges levied after the date of diagnosis of any change in **your** health or medication after the policy was bought unless this has been advised to **us** and any revised terms or conditions have been confirmed in writing.
- (5) **curtailment** of **your trip** due to a medical condition of a person travelling with **you** and included on **your** booking, where the risk attaching to that medical condition has not been accepted by **us** in writing.
- (6) **you** being under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction).
- (7) **you** or **your close relative** or **business associate** and being under the influence of alcohol or solvents or anything relating to **you** or **your close relatives** or **business associate** prior abuse of alcohol or solvents.
- (8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- (9) any claim arising from a relevant information known by **you** at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to **us** and **we** have agreed in writing any terms applicable.
- (10) any deliberate or criminal act by an **insured-person**.
- (11) **manual labour**.
- (12) **you** travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of **your** departure.
- (13) **In respect of all sections other than, B4, emergency medical expenses**
war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

B. This insurance will not cover:

- (1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- (2) any loss due to currency exchanges of any and every description.
- (3) any **trip** of more than **31** days duration on **your** annual multi trip policy.
- (4) any **trip** where the ticketed return journey exceeds **31** days from the outward journey on **your** annual multi-trip policy or where the ticket has no fixed return date on **your** single trip policy.
- (5) any **trip** within your home country that is shorter than **3** days.
- (6) a one-way **trip**.
- (7) any **trip** made by the children under **18** of the **principal policyholder** and residing at **home** that is not to travel to and remain with the **principal policyholder** and/or his/her spouse or to return **home** having remained with the **principal policyholder** and/or his/her spouse.
- (8) cruises
- (9) **you** on an Annual Multi trip policy if **you** are aged over 74 years.

SECTION B1 – DEPARTURE DELAY

For each insured-person this insurance will pay:

1. **you** up to the amount shown on your summary of cover, as compensation if the departure of **your** international **flight**, international train or sailing is delayed for more than **12** hours from its scheduled departure time from **your international departure point** and **your** possessions have been checked in. If the delay continues **we** will pay a further sum as shown on your summary of cover for each complete period of **12** hours up to a maximum amount.
2. up to the amount shown on **your** summary of cover for the abandonment of **your trip** on **your** outward journey from **your home country** if **your** possessions have been checked in and after **24** hours delay **you** wish to abandon the **trip**.
3. up to **£500** for alternative transport to get **you** to **your** destination:
 - (a) the car in which **you** are travelling to **your international departure point** becomes undrivable due to mechanical failure or being involved in an accident, *or*
 - (b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in.

You will need to obtain independent confirmation of the circumstances.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or faxes.
 - any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
- 1 & 2** - any compensation unless **you** have checked in **your** possessions and obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your flight**, international train or sailing.
- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within **12** hours of the booked departure time.
 - any compensation when **your** tour operator has rescheduled **your flight** itinerary.
 - any claim where **you** have not pre-booked, where **you** have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.
1. - missed connections outside **your home country**.
 2. - the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
 - abandonment where the **trip** is of **2** days duration or less, or is a one-way **trip**.
 - any claim outside of **your home country**
 3. - the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
 - any claim that is a result of **your** failure to allow sufficient time for **your** journey to the **international departure point** to check-in by the time shown on **your** travel itinerary.
 - any claim on **your** return journey to **your home country**.
 - any claim arising from the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from **home**.

What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows:

- (a) scheduled departure time,
- (b) actual departure time, and
- (c) reason for the delay.

You are only covered if the delay is more than **12** hours.

SECTION B2 - PERSONAL POSSESSIONS

For each insured-person this insurance will pay:

- (a) up to a total of the amount shown on **your** summary of cover for **your personal possessions** to cover:
- either* (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
- or* (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to a total of **£100** to cover the purchase of **essential items** if **your personal possessions** are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

- (a) - the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
- more than **£200** on **your Premier** Policy for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
 - more than **£100** on **your Standard** Policy for any one article, **pair or set** of any kind, whether they are solely or jointly owned.
 - more than **£300** on **your Premier** Policy in total for **valuables** whether solely or jointly owned.
 - more than **£100** on **your Standard** Policy in total for **valuables** whether solely or jointly owned.
 - more than **£50** in respect of sunglasses, spectacles or prescription glasses.
 - more than **£50** for items lost or stolen from a beach or lido.
 - mobile telephones and accessories, SIM cards, mobile telephone prepayment cards or lost or stolen mobile telephone call charges.
 - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
 - loss of, or damage to, property that does not belong to **you** or any member of **your** family.
 - any claim that is the result of a domestic dispute.
 - any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
 - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
 - the cost of replacing or repairing dentures.
- (b) - shoes, boots, trainers and the like.
- more than **£100** in total.
- (a) & (b) - the loss, theft or damage to:
- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - duty free items such as tobacco products, alcohol and perfumes.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**.
 - sports equipment whilst in use.
 - any items more specifically insured elsewhere.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your locked** personal holiday or **trip** accommodation.
 - contact or corneal lenses or artificial limbs.
- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
 - **personal possessions** left **unattended** away from **your** personal holiday or **trip** accommodation except **personal possessions** (but not **valuables**) left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If, luggage is delayed longer than **12** hours on **your outward** journey, **you** may need to buy some essential items, **you** must keep all the receipts to prove **your** claim.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

SECTION B3 - PERSONAL MONEY

For each insured-person this insurance will pay:

- (a) up to the amount shown on **your** summary of cover for the loss or theft of **your personal money** during **your trip**
- (b) to the amount shown on your summary of cover for additional travel and accommodation expenses necessarily incurred to obtain replacement **travel documents** whilst on **your trip** if **your travel documents** are lost or stolen during **your trip**.

For each insured-person this insurance will not cover:

- (a) - the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
 - more than **£250** on **your Premier Policy** in total in cash or currency, whether solely or jointly owned.
 - more than **£100** on **your Standard Policy** in total in cash or currency, whether solely or jointly owned.
 - more than **£50** in total in cash of currency whether solely or jointly owned where you are aged under 18 years.
 - loss or theft of **personal money** due to depreciation in value, currency changes or shortage caused by any error or omission.
 - loss or theft of travellers' cheques where the bank provides a replacement service.
 - any financial loss suffered as a result of your debit/credit card being lost or stolen.
 - more than the unused portion of **your** passport.
- (a)&(b) - loss or theft of **personal money** or **travel documents** that are not:
 - on **your** person.
 - held in a safe or safety deposit box where one is available.
 - left out of sight in **your locked** personal **trip** accommodation.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- (b) - the cost of the replacement **travel documents**.
 - any costs incurred before departure or after **you** return **home**.
 - any costs which are due to any errors or omissions on **your travel documents**.
 - **your** failure to obtain the required passport or visa ESTA.
 - any expenses for food or drink.

What you need to do if you wish to make a claim under this section of the policy:

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative or hotel/apartment manager wherever appropriate. For loss of money **we** will also require (a) confirmation from **your UK** or **Channel Islands** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession. For lost or stolen **travel documents** **you** will also need get a letter from the Consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

SECTION B4 - EMERGENCY MEDICAL AND ASSOCIATED EXPENSES

PLEASE NOTE: If it seems likely that you will require treatment at a hospital please contact our Emergency Medical Assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency please call the local ambulance service and notify the Emergency Medical Assistance service as soon as you are able. If you are admitted to a hospital this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours and you must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500.

For each insured-person this insurance will pay up to the amount shown on your summary of cover:

to **you** or **your** legal representatives the following *necessary* emergency expenses that are payable within six months of the event that causes the claim that results from **your** death, injury or illness

1. Trips outside your home country

- (a) up to the amount shown on **your** summary of cover for reasonable:
 - (i) fees or charges to be paid outside **your home country** for medical, surgical, hospital nursing home or nursing services.
 - (ii) additional travel, accommodation and repatriation costs to be made for or by **you** and for any *one other person who is required for medical reasons* to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**.
 - (iii) charges following **your** death outside **your home country** for **your** burial or cremation in the locality where **your** death occurs up to a maximum cost of **£2,500**, plus the cost of returning **your** ashes **home** or the return of **your** body to **your home**.
- (b) up to **£100** to cover emergency dental treatment only to cure sudden pain.
- (c) **£20** for each full 24 hours that **you** are in a state hospital as an in-patient during the period of the **trip** in addition to the fees and charges paid under 1 (a) above.

2. Trips within the United Kingdom where it is your home country

- up to **£1,500** for reasonable:
- additional transport and accommodation costs to be made for or by **you** and for any *one other person* who is required for medical reasons to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**,
 - costs following **your** death for the return of **your** ashes or **your** body to **your home**.

For each insured-person this insurance will not cover:

- 1. (a)** - the first amount (excess) as shown on your summary of cover, of any loss charge or expense made on each claim under this section, except when **you** have used a European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical costs, when this is reduced to **NIL**.
- any elective or pre-arranged treatment.
 - any routine non-emergency tests or treatment.
 - any treatment or hospitalisation which can be reasonably expected.
 - the cost of private treatment where adequate state facilities are available.
- 1.(a)** - the cost of replenishing supplies of any medication **you** were using at the start of the **trip**, or further treatment for any condition **you** had at the start of **your trip**.
- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.
 - the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.
- 1 & 2** - any claim that is caused by:
- **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or wilful act of self exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
 - The cost associated with the diversion of an aircraft due to **your** death injury or illness
- 1.(a)(i)** - any services or treatment received by **you** within **your home country**.
- any services or treatment received by **you**, including any form of cosmetic surgery **OR** any treatment that in the opinion of the emergency assistance service, in consultation with **your** treating doctor, can reasonably wait until **you** return to **your home country**
 - any services or treatment received by **you** after the date on which in the opinion of the emergency assistance service, **you** can safely return **home**, that would exceed the cost of **your** repatriation.
 - repairs to or for the provision of dentures, artificial limbs or hearing aids.
 - any dental work involving the use of precious metals.
 - in-patient treatment that has not been notified to and agreed by the emergency assistance service.
 - any extra costs for single or private accommodation in a hospital or nursing home.
 - any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.
- 1.(a)(iii)** - **your** burial or cremation in **your home country**.
- 1.(b)** - emergency dental work costing more than **£100**.
- 1.(c)** - any payment when **you** are in a private hospital or clinic.
- more than **£400** in total for state hospital in-patient benefit.
- 2** - the first amount (excess) as shown on your summary of cover, of any loss charge or expense made on each claim under this section.

NOTES:

- 1. IF TRAVELLING WITHIN EUROPE YOU SHOULD CARRY A EUROPEAN HEALTH INSURANCE CARD (EHIC) AND USE THIS AT STATE REGISTERED DOCTORS AND STATE HOSPITALS TO SAVE COSTS.**
- 2. IF TRAVELLING IN AUSTRALIA YOU SHOULD REGISTER WITH MEDICARE ON ARRIVAL. THERE IS A MEDICARE OFFICE IN ALL MAJOR TOWNS AND CITIES IN AUSTRALIA. REGISTRATION IS FREE AND THIS WILL ENTITLE YOU TO REDUCED MEDICAL CHARGES FROM DOCTORS, REDUCED PRESCRIPTION CHARGES AND ACCESS TO MEDICARE HOSPITALS.**

**FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY
OR IF YOU NEED TO CUT YOUR TRIP SHORT
CONTACT OUR 24 HOUR ASSISTANCE SERVICE
ON +44 (0) 845 260 3 260 or +44 (0) 1732 85 33 33**

What you need to do if you wish to make a claim under this section of the policy:

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies **you** must keep all receipts accounts and medical certificates.

SECTION B5 – CURTAILMENT (*CUTTING SHORT YOUR TRIP*)

For each insured-person this insurance will pay:

up to the amount as shown on **your** summary of cover for **your** unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that **you** have paid or agreed to pay and that **you** cannot recover from any other source following **your necessary curtailment of your trip** due to :

- (a) the **trip** being cut short by **your** early return **home** because of:
- (i) the death, injury or illness of:
 - **you** or a friend with whom **you** are travelling .
 - a **close relative** who lives in **your home country**.
 - a close **business associate** who lives in **your home country**.
 - a friend who lives abroad and with whom **you** were intending to stay,
 - (ii) **you**, a friend or **close relative** who is travelling with **you** being required in **your home country** for jury service or as a witness in a Court of Law, *or*
 - (iii) **you**, a friend or **close relative** who is travelling with **you** being called back by the Police after **your home**, or the home in **your home country** of **your** friend or **close relative**, or usual place of business in **your home country**, having suffered from burglary, serious fire, storm or flood.
 - (iv) the requirements of H. M. Forces.

Curtailment claims will be calculated from the date you actually return home.

For each insured-person this insurance will not cover:

- the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where **you** have not suffered any financial loss.
- any claim that is due to:
 - the withdrawal of previously approved leave by **your** employer unless it is due to the death or serious illness of a close **business associate**.
 - **your** failure to obtain the required passport or visa or ESTA.
 - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in **your** booking.
 - the failure of any transport or accommodation provider, their agent or anybody who is acting as **your** agent.
 - the curtailment of **your trip** by the tour operator.
 - the failure of **your** travel agent or tour operator.
 - the cancellation of any conference or business **trip** onto which **your trip** was to be an add-on.
 - financial circumstances.
 - **your** loss of enjoyment of the **trip** however caused.
 - **your** suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
 - death or illness of any pets or animals.
 - for any claim arising from a **pre-existing medical condition** of a travelling companion, **close relative** or a close **business associate** or any recognised complication caused by the **pre existing medical condition**.
 - terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to **you** participating in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- any unused portion of **your** original ticket where repatriation has been made.
- cutting short **your trip** unless the emergency medical assistance service have agreed.
- any event where **you** fail to get a medical certificate from the treating doctor near to where **you** are staying that states the necessity to return **home** due to death, injury or illness.
- **curtailment** due to the fear of an epidemic or pandemic.
- **curtailment** cover where the **trip** is of 2 days duration or less or is a one-way **trip**.
- **curtailment** due to any event caused by:
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

What you need to do if you wish to make a claim under this section of the policy:

If **you** feel **you** need to cut short **your trip** **you** will need a letter confirming this is due to medical necessity from **your** treating doctor in resort, and to confirm this with **our** appointed emergency medical assistance service. Curtailment claims will not otherwise be covered. **You** should keep any receipts or accounts given to **you** and send them in to the claims office.

SECTION B6 - PERSONAL LIABILITY

For each insured-person this insurance will pay:

up to **£1,000,000** on **your Standard** policy or up to **£2,000,000** on **your Premier** policy plus costs agreed between **us** in writing, for any event occurring during the period of this insurance that **you** are legally liable to pay that relate to an incident caused by **you** and that results in:

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to **you** or any member of **your** family and is neither in **your** charge or control nor under the charge or control of any member of **your** family.
- (c) loss of, or damage to **trip** accommodation which does not belong to **you** or any member of **your** family.

For each insured-person this insurance will not cover:

- the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
- any liability for loss of or damage to property or injury, illness or disease:
 - where an indemnity is provided under any other insurance.
 - that is suffered by anyone who is under a contract of service with **you**, acting as a carer, whether paid or not, or any member of **your** family and is caused by the work **you** or any member of **your** family employ them to do.
 - that is caused by any deliberate act or omission by **you**.
 - that is caused by **your** own employment, profession or business or any member of **your** family.
 - that is caused by **your** ownership, care, custody or control of any animal.
 - that falls on **you** by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by **you** or any member of **your** family.
- compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - land or building or their use either by or on **your** behalf other than **your** temporary **trip** accommodation.
 - mechanically propelled vehicles and any trailers attached to them.
 - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
 - firearms or incendiary devices.

What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to **us** along with any supporting evidence **we** may require.

SECTION B7 – PERSONAL ACCIDENT BENEFIT

For each insured-person this insurance will pay:

A single payment for **your** accidental bodily injury, that independently of any other cause, results in **your**:

	amount of payment	
	<i>Premier</i>	<i>Standard</i>
(a) death	£15,000	£5,000
(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet	£25,000	£5,000
(c) permanent and total disablement from engaging in paid employment or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening.	£25,000	£5,000

For each insured-person this insurance will not cover:

- any event that is due to:
 - **you** travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
 - **you** driving a motorcycle for which **you** do not hold a full licence to ride in **your home country**.
 - **you** riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
 - **your** suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
 - **your** participation in a **hazardous activity** unless an additional premium has been paid and the policy endorsed.
- more than one of the benefits that is a result of the same injury.
- (a) - more than **£1,000** death payment when **your** age is under sixteen (**16**) years, or over sixty-five (**65**) years at the time of the incident.
- (c) any payment where you are aged over sixty-five (**65**) years at the time of incident.

*PLEASE NOTE:

Where **you** are not in any paid employments or paid occupations, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.

What you need to do if you wish to make a claim under this section of the policy:

In the event of death **we** will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and **you** will be advised what further documentation is required.

SECTION B8 – LEGAL ADVICE AND EXPENSES

For each insured-person this insurance will pay:

up to the amount shown on **your** summary of cover for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the **trip** provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

For each insured-person this insurance will not cover:

- the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
- any legal action where the estimated amount that will be recovered is less than **£500**.
- any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- any costs that can be considered under an arbitration scheme or a complaints procedure.
- any legal expenses incurred without **our** prior authorisation or that of the claims office.
- any claim made by **you** against another **insured-person** or member of **your** family.
- any claim for damage to a motor vehicle.

PLEASE NOTE:

- **We** will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy:

If **you** have an accident abroad and require legal advice **you** should telephone: **Pannone LLP, 123 Deansgate, Manchester, M3 2BU**
They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should: telephone **0161 228 3851**
or fax **0161 909 4444**

SECTION B9 – MUGGING (NOT APPLICABLE TO STANDARD POLICYHOLDERS)

For each insured-person this insurance will pay:

£50 for each full day **you** are hospitalised following a mugging attack.

For each insured-person this insurance will not cover:

- more than **£500** in total.
- any payment where **you** have purchased a *Standard* policy.
- claims not supported by a written report from the appropriate authorities.

What to do in the event of a claim: Obtain an independent written report confirming period of delay along with any supporting documentation.

SECTION B10 – HIJACK (NOT APPLICABLE TO STANDARD POLICYHOLDERS)

For each insured-person this insurance will pay:

£50 on **your** for each full day **you** are confined as a result of **hijack**

For each insured-person this insurance will not cover:

- more than **£500** in total.
- any payment where you have purchased an *Standard* policy.
- any compensation unless **you** have obtained confirmation from the airline, carrier or their handling agents confirming period of delay.

What to do in the event of a claim: Obtain an independent written report confirming period of delay along with any supporting documentation.

SECTION B11 – CATASTROPHE COVER (NOT APPLICABLE TO STANDARD POLICYHOLDERS)

For each insured-person this insurance will pay:

up to **£1,000** to cover reasonable additional costs of travel and accommodation to the same standard as those on **your** booking to enable **you** to continue **your trip** in a close location to that booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion, hurricane or the area is quarantined due to a major outbreak of an infectious disease.

For each insured-person this insurance will not cover:

- any claim on **your** *Standard* policy.
- any claim for a **trip** within **your home country**.
- any claim for travel or accommodation where the **trip** formed part of a tour operator's package holiday.
- any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or infectious disease had taken place before **you left home**.
- any amounts that are recoverable from any other source.
- any claim where you are unable to provide evidence of the necessity to make alternative travel arrangements.
- any claim where the alternative accommodation is more than **20** miles from that originally booked unless agreed by **us** in writing.

What to do in the event of a claim

You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. **You** will need to submit this to claim office along with **your** original booking confirmation and receipts for all expenses made.

SECTION B12 –WINTER SPORTS this covers the duration of your single trip or upon purchase of an Annual Multi Trip Winter includes 17 days Winter sports in any one year.

For each insured-person this insurance will pay:

- (a) up to a total of **£400** policy for **your own ski equipment** and **£250** for hired **ski equipment** to cover:
either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the original purchase price of the item, less an allowance for age, wear and tear,
or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to **£10** per day to cover the cost of hiring replacement **ski equipment** if **your ski equipment** is misplaced, lost or stolen on **your** outward journey for over **24** hours from the time **you** arrived at **your trip** destination.
- (c) up to **£250** for the loss of use of **your ski pack** following your injury or illness during **your trip**.
- (d) up to **£200** only to cover the cost of additional transport and/or accommodation if because of the prevention of access due to an avalanche **you** are unable to: *either* (a) reach **your** pre-booked resort,
or (b) leave **your** pre-booked resort
- (e) up to **£20** for each full day **you** are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort where **you** are booked to ski between **1st January** and **30th April**.

For each insured-person this insurance will not cover:

- (a) - the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
- more than **£150** for any one article, pair or set of any kind, whether they are solely or jointly owned, for ski equipment.
- more than **60%** of the original purchase price for skis over six months old and less than one year old.
- more than **50%** of the original purchase price for skis over one year old and less than two years old.
- more than **40%** of the original purchase price for skis over two years old and less than three years old.
- more than **25%** of the original purchase price for skis over three years old and less than five years old.
- skis over five years old.
- any damage to ski equipment whilst in use.
- **ski equipment** left unattended away from **your** personal holiday or **trip** accommodation except **ski equipment** left between **6.00 am** and **11.00 pm** local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.
- any claim for loss or theft where **you** have not notified the Police, **your** carrier or tour operator's representative and obtained a written report.
- **you** unless **you** are accompanied by, or have access to, an experienced and/or suitably qualified instructor or guide
- **you** unless **you** are properly supervised, taking part in an organised event or activity arranged by a recognised provider
- **you** unless **you** use natural or purpose built facilities approved by the activities local or national regulatory authorities
- (b) - more than **£100** in total.
- (c) - any claim where a claim has not been made for emergency medical expenses.
- more than **£25** for each **24** hour period.
- (d) - more than **£100** for each **24** hour period.
- more than **£200** in total.
- any costs where your tour operator, transport provider or accommodation provider arranges alternative transport and/or accommodation.
- (e) - more than **£200** in total.
- any compensation if **your trip** is to Bulgaria.
- any compensation where **your** tour operator provides a payment or provides travel to an alternative resort.
- any compensation for the first full day in **your** resort.
- any compensation where **your trip** was booked within **14** days of travel.
- any compensation where **you** fail to obtain written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened.
- failure to ski due to the breakdown or damage to the ski lift.
- failure to ski due to severe weather conditions.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If **your ski equipment** is delayed longer than **12** hours on **your outward** journey, **you** may need to hire replacements, **you** must keep all the receipts to prove **your** claim. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all other losses of **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or ski slope operator, wherever appropriate. For piste closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened. For avalanche closure claims **you** will need to obtain a letter from **your** tour operator or transport provider stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened and **you** were able to continue on your journey

Please note that your Now I can Travel insurance policy will cover you for a majority of winter activities as listed within activity pack one of the activity list at the back of this policy. However if you are participating in any of the following activities these fall into separate categories of cover available upon payment of an additional premium dependant of which activity pack your chosen activity falls into:

Activity Pack 2

Ski Biking, Skiing – Snowcat, Snow Carting, Snow Go Karting, Winter Walking.

Activity Pack 3

Heliskiing, Ice Climbing, Ice Go Carting, Ice Windsurfing, Skeleton, Ski Blading, Ski Randonee, Ski Touring, Ski Yawing, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Terrain/Snow Parks.

Activity Pack 4

Ski Mountaineering, Ski Run Walking.

Activity Pack 5

Bobsleigh, Ice Diving, Ice Marathon, Ice Speedway, Luge/Bobsleigh, Ski Acrobatics, Ski Jumping, Ski Racing, Ski Stunting, Skiing – Heli, Skiing – Para, Sky Diving, Sky Jumping.

Additional Cover Available (upon payment of premium)

SECTION B13 GOLF EXTENSION – (upon payment of additional premium)

For each insured-person this insurance will pay:

- (a) up to a total **£1,000** for your own golf equipment and **£300** for hired equipment to cover:
 - either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear, or
 - (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to a total of **£300** for hired golf equipment to cover:
 - either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear, or
 - (ii) the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (c) up to **£150** per day for the loss of Green Fees should the pre-booked Course become unplayable due to adverse weather conditions
- (d) up to **£75** for costs incurred following **you** achieving a hole in one. **You** must keep all receipts for costs to send them in with your claim.

For each insured-person this insurance will not cover:

- (a) & (b) - the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
 - more than **£250** for any one item of golf equipment.
 - loss or damage due to atmospheric or climactic conditions, age, wear and tear, moth or vermin.
 - any items more specifically insured elsewhere such as on **your** all risks household insurance policy
 - golf equipment left unattended away from **your** personal holiday or trip accommodation except ski equipment left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- (c) - more than **£400** in total.
 - your disinclination to play.
- (d) - any claim which is not confirmed in writing by the Club Secretary and your playing partner.

What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit you need to (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. If **your** golf equipment is delayed longer than 12 hours on **your** outward journey, **you** may need to hire replacements, **you** must keep all the receipts to prove your claim. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all other losses of **you** should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, hotel/apartment manager or golf operator, wherever appropriate. For loss of green fees claims **you** will need to obtain a letter from your golf course operator stating (a) the reason for closure, (b) the date and time of the closure, and (c) the date and time it re-opened. For hole in one claims **you** will need a letter of confirmation from the Club Secretary and **your** playing partner.

SECTION B14 BUSINESS EXTENSION – (upon payment of additional premium)

For each insured-person this insurance will pay:

- (a) up to a total of **£2,000** for **your business effects** to cover:
- either (i) the cost of repair of items that are partially damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear,
 - or (ii) the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on **your trip**.
- (b) up to a total of **£1,000** to cover the transportation costs of replacing business samples if they are misplaced, lost or stolen on **your** outward journey from **your home country** for over **12** hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.
- (c) up to **£1,000** for the loss or theft of **your business money** during **your trip**.
- (d) up to **£1,000** to cover travel and accommodation costs and expenses to the same standard to the original booking when the insured employee is unable to complete the planned itinerary of the **trip** because of:
- (i) the hospitalisation of the insured employee for an expected period of time of more than three days, *or*
 - (ii) the repatriation of the insured employee within the terms of this section, *or*
 - (iii) a serious assault causing bodily injury, *or*
 - (iv) the necessary and unavoidable curtailment of the **trip** due to a fortuitous cause that is outside **your** control or that of the insured employee for:
 - either (i) a replacement employee
 - or (ii) the original insured employee to return within one month of the event to complete the duties planned but not completed in the original **trip**.

For each insured-person this insurance will not cover:

- (a) - the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
- more than **£1,000** for any one article.
 - more than **£100** for items lost or stolen from a beach or lido.
 - mobile telephones or accessories, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£250**.
 - loss of, or damage to, property that does not belong to **you**, **your** employer or any member of **your** family.
 - any claim that is the result of a domestic dispute.
 - loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.
 - the loss, theft or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
 - perishable goods, bottles, cartons and any damage caused by them or their contents.
 - any items more specifically insured elsewhere.
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**.
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your locked** personal **trip** accommodation.
 - money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.
 - **business effects** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your locked** personal **trip** accommodation.
 - **business effects** left **unattended** away from **your** personal **trip** accommodation except business samples left between **6.00** am and **11.00** pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- (c) - the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
- more than **£500** in total in cash or currency, whether solely or jointly owned.
 - loss or theft of **business money** due to depreciation in value, currency changes or shortage caused by any error or omission.
 - loss or theft of travellers' cheques where the bank provides a replacement service.
 - loss or theft of **business money** that is not:
 - on **your** person
 - held in a safe or safety deposit box where one is available
 - left **out of sight** in **your** locked personal **trip** accommodation
- (d) - the first amount (excess as shown on your summary of cover) of any loss charge or expense made on each claim under this section.
- any claim where **you** have not notified a claim under section B4 – emergency medical and associated expenses.
- (a), (b) & (c) - any claim for loss or theft where **you** have not notified the police, **your** carrier or **trip** organiser's representative and obtained a written report.

How to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours.

For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim.

For loss of money **we** will also require (a) confirmation from **your home country** currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or (c) where sterling is involved, documentary evidence of possession.

For all losses **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your trip** organiser's representative or hotel/apartment manager wherever appropriate.

SECTION B15 – FISHING EXTENSION (upon payment of additional premium)

Additional definitions

Fishing equipment – means rods, reels, nets, rests, seats and shelters.

For each insured-person this insurance will pay:

- (a) up to **£1,000** for **your own fishing equipment** and up to **£300** for **hired** fishing equipment, to cover the cost of repair of items that are partially damaged or provide a replacement item of similar age and condition or pay replacement as new, less a deduction for wear, tear and depreciation, if the items are stolen, totally lost or destroyed whilst on **your trip**.
- (b) up to **£30** per day to cover the loss of fishing licence fees should the pre-booked rights become unfishable due to adverse weather conditions.

For each insured-person this insurance will not cover:

- (a & b) - fishing rods, reels and nets other than whilst in transit or storage.
- the first amount (excess) as shown on your summary of cover.
- more than **£500** for each item, pair or set or **your own fishing equipment**.
- any items more specifically insured elsewhere.
- **fishing equipment** left **unattended** away from **your** personal holiday or **trip** accommodation except **fishing equipment** left between **6.00 am** and **11.00 pm** local time in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.
- any claim for loss or theft where **you** have not notified the Police and **your** carrier, tour operator's representative or fishing licence provider as appropriate.
- any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item.
- loss or damage due to:
- atmospheric or climatic conditions.
 - wear, tear, depreciation, superficial marks and scratches, dents or defacement of **fishing equipment**
 - cleaning, repairing or restoring of **fishing equipment**.
 - moth or vermin.
- (b) - more than **£300** in total.
- any claim where **you** have not obtained written confirmation of the fishing rights closure from the fishing licence provider stating the reason for closure, the time it was closed and, if applicable, the time it re-opened.
- any claim where closure is only partial.

How to make a claim under this section of the policy:

For all loss or damage claims during transit **you** need to (a) retain **your** tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within **24** hours. If **your fishing equipment** is delayed longer than **12** hours on **your outward** journey **you** may need to hire some **fishing equipment** but **you** must keep all the receipts to prove **your** claim. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. **You** should keep receipts or vouchers for any items lost or damaged as these will help to prove **your** claim. For all losses of **you** should report to the Police as soon as possible, and within **24** hours of discovery, and obtain a written report and reference number from them. **You** should also report the loss to **your** tour operator's representative, fishing licence provider or hotel/apartment manager wherever appropriate.

SECTION B16 – WEDDING EXTENSION (upon payment of additional premium)

For each couple this insurance will pay:

- (a) up to **£500** to cover loss or damage to wedding rings during the period of insurance.
- (b) up to **£500** for wedding photographs or video recordings to:
- either* (i) pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken for the wedding and **14** days after the wedding or up to the expiry of the policy, whichever is the first,
 - or* (ii) pay for reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/or video recordings specifically for the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract.
- (c) up to **£1,500** for the loss of wedding gifts given to the couple in resort.
- (d) up to **£2,000** to cover: *either* (i) the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance,
or (ii) replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost during the period of insurance.

For each couple this insurance will not cover:

- the first amount (excess) as shown on **your** summary of cover, any claim under this section.
 - loss or damage to any property shipped as freight or under a bill of lading.
 - loss due to delay, detention, confiscation, requisition or damage by Customs or any other officials or authorities.
 - any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative within **24** hours and obtained a written report.
 - any claim where **you** are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of **£50**.
 - loss of, or damage to, property that does not belong to **you**.
 - any claim that is the result of a domestic dispute.
 - wedding rings ,wedding attire, wedding gifts, wedding photographs, wedding video recordings stolen from **your** personal holiday or **trip** accommodation except where entry or exit was gained by violent and forcible means.
- (a)** - more than **£250** for each ring.
- wedding rings carried in any suitcases, trunks or similar containers when left **unattended**.
- (b)**- more than **£200** for any one item.
- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television and telecommunications equipment, mobile phones, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.
- (c)** - more than **£300** for any one item.
- more than **£500** in total in respect of cosmetics and flowers
 - loss or damage to due to:
 - scratching, wear, tear, depreciation or deterioration.
 - any process of cleaning, repairing or restoring.
 - atmospheric or climatic conditions.
 - moth or vermin.
 - electrical or mechanical breakdown or derangement.

Important contact numbers



emergency
assistance
facilities

For Emergency medical assistance abroad, please contact
+44 (0) 845 260 3 260 or +44 (0) 1732 85 33 33



travel
administration
facilities

For advice on the policy, to amend the policy or to discuss the terms,
please contact: **0844 800 34 27**

WHAT TO DO IN THE CASE OF A MEDICAL EMERGENCY ABROAD

IN CASE OF SERIOUS EMERGENCY – first call an ambulance using the local equivalent of a **999** call. While **you** wait for the ambulance contact **our medical assistance service** which is open **24** hours a day and **7** days a week to offer **you** advice in this emergency situation. **We** strongly suggest **you** put their telephone number **+44 (0)845 260 3260 or +44 (0) 1732 85 33 33** into **your** mobile phone before **you** travel so that it is to hand should **you** need it. Speak to the ambulance driver and get details of the hospital **you** are being taken to so that **our medical assistance service's** doctor will be able to obtain a medical report at the earliest possible opportunity.

WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU - when **you** call **our medical assistance service** in an emergency **you** need to have some basic information for them to hand:

- **your** telephone number so **you** can be contacted on in case **you** are cut off
- the name and age of the patient and as much information about the medical situation as **you** are able to provide
- the name of the hospital, the ward, the treating doctor and the telephone numbers if **you** have them
- tell them that **you** have a Now I can travel Winter Travel Insurance policy, the booking reference number, the date **you** bought it, the name of the branch and **your** booked travel dates
- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment..

MINOR ILLNESS OR INJURY - If **you** need to see a doctor in Europe or Scandinavia then ask **your** hotel reception or tour representative for the address of the nearest public medical facility. In Europe **you** should show them **your** EHIC card, medical treatment will be free or at a reduced cost and **you** will not be required to contribute towards the claim as the policy excess will be reduced to NIL. **You** will only be covered for the cost of private medical treatment in these countries if this is approved in advance by **our medical assistance service** on **+44 (0)845 260 3260 or +44 (0) 1732 85 33 33**. Elsewhere it is advisable to seek advice on where to go for treatment from **our medical assistance service** if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin **your trip** by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for **our medical assistance service** to move **you** to a more suitable facility.

HOW TO PAY FOR YOUR TREATMENT - Outpatient bills for less than **£500** should be paid at the time and claimed on **your** return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If **you** are admitted to a medical facility then **you** may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK. **Our medical assistance service** will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of **your** claim has been established.

WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS? – don't worry, provided **you** have contacted **our medical assistance service** **your** policy will be automatically extended to cover **you** until it is agreed that **you** are fit to travel **home**. **Our medical assistance service** will liaise with **your** treating doctor and **you** and once **you** are fit to travel, they will make appropriate alternative arrangements.

WHAT IF YOU WANT TO COME HOME EARLY? - This policy covers **you** to come **home** early because **you** are ill only if medical treatment is not available locally. If **you** are thinking of cutting short **your trip** because **you** are not well then **you** must contact **our medical assistance service** on **+44 (0)845 260 3260 or +44 (0) 1732 85 33 33** for advice first. If **you** need to come **home** for any other reason, such as the illness of a **close relative** in the UK then **you** should make **your** own arrangements, bearing in mind **your** duty to act at all times as if uninsured. If **you** are not sure whether **your** particular circumstances are included in the cover then call **Travel Claims Facilities** on **+44 8453 707 133** between **9.00 am** and **5.00 pm** UK time for advice.

APPLICABLE TO BOTH PRE-TRAVEL AND TRAVEL POLICIES

Where to obtain a claim form



We have appointed **Travel Claims Facilities** to look after **your** claim. If **you** require a claim form please obtain a form from the internet at:

www.travel-claims.net

Alternatively please advise the section of the insurance on which **you** want to claim and scheme reference to:

**Travel Claims Facilities,
PO Box 420, Tonbridge, Kent, TN9 9DE**

- telephone: **08453 707 133**
- fax: **0870 620 5001**

ADDITIONAL SPORTS AND ACTIVITIES:

Unlike other policies we cover many sports and activities as standard, no additional premium is required for activities listed in Activity Pack 1.

We have categorised the activities that are not covered as standard into 5 further bands. If you do not see your chosen activity, do not worry, I am sure we can cover it.

Please contact us so we can discuss the activity and what, if any additional premium is necessary. *(All of the activities are covered on a non-professional basis, unless otherwise stated).*

Activity Pack 1 – Covered as standard

Abseiling, Adventure Racing (up to 12 hours), Adventure Racing (up to 6 hours), Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, American Football, Angling, Animal Sanctuary/Refuge Work, Archery, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Biathlon, Big Foot Skiing, Black Water Rafting (Grades 1 to 3), Bobbing, Body Boarding, Bowling, Bowls, Boxing Training, Breathing Observation Bubble (BOB), Canoeing (excluding white water), Cat Skiing, Catamaran Sailing (In-shore), Clay Pigeon Shooting, Cricket, Croquet, Cross Country Skiing, Curling, Cycle Touring, Cycling, Deep Sea Fishing, Dinghy Sailing, Dragon Boat Racing, Driving Any Motorised Vehicle, Dry Slope Skiing, Elephant Trekking (non-UK booked), Elephant Trekking (UK-Booked), Fell Running, Fell Walking, Fencing, Fishing, Flying as passenger (private/small aircraft), Flying crew/pilot, Football, Football – Amateur, Football - Beach Kick Around, Fresh Water/Sea Fishing, Fruit or Vegetable Picking, Gaelic Football, Glacier Walking, Glass Bottom Boats, Gliding, Go Karting, Golf, Gorilla Trekking, Gymnastics, Handball, Harness Racing, High Diving, Hill Walking up to 2000m, Hockey, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding, Horse Riding (Eventing), Hot Air Ballooning, Husky Dog Sledding, Hydro Zorbing, Ice Skating, Indoor Climbing (on climbing wall), Indoor Skating, Jet Boating, Jet Skiing, Jogging, Jousting, Judo, Kayaking (up to grade 2 rivers only), Kendo, Kick Sledging, Kite Boarding, Lacrosse, Land Skiing, Marathons, Martial Arts (Training Only), Modern Pentathlon, Mono Skiing, Motorcycling with appropriate UK licence, Mountain Biking, Mountain Boarding, Mountaineering up to 1000m, Netball, Off-piste skiing, Orienteering, Parascending (Over water), Parascending (over water, non incidental), Passenger Sledge, Polo cross, Pony Trekking, Power Boating, Professional Entertaining, Quad Bikes, Racketball, Rafting, Restaurant Work, Rifle Range, Ringos, River Tubing, Rock Scrambling (under 4,000m), Rodeo, Roller Blading (Line Skating/Skate Boarding), Roller Hockey, Rounders, Rowing, Rugby (amateur game), Rugby (training), Running, Sprint/Long Distance, Safari (non UK Organised), Safari (UK Organised), Safari Trekking, Sailing/Yachting inshore (recreational crewing), Sand Boarding, Sand Dune Surfing/Skiing, Sand Yachting, Scuba Diving to 18m, Scuba Diving to 30m, Scuba Diving to 9m, Sea Canoeing/Kayaking, Sea Fishing, Shark Cage Diving, Shinty, Shooting, Ski Boarding, Ski Dooing, Ski-doo, Skiing, Skiing - Cross Country, Skiing-Glacier (subject to the glacier being lift-served, patrolled glacier areas with fully marked runs or under the guidance of a qualified High Mountain Guide) Skiing – Mono, Skiing – Nordic, Sledging, Sleigh riding (reindeer, horses or dogs), Snorkelling, Snow Biking, Snow Blading, Snow Bobbing, Snow Mobile/Ski Doo, Snow Mobiling, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Soccer, Softball, Speed Sailing, Speed Skating, Sphereing, Squash (amateur), Street Hockey, Summer Tobogganing, Surfing (amateur), Swimming, Swimming with Dolphins, Sydney Harbour Bridge, Table Tennis, Telemarking, Ten Pin Bowling, Tennis, Tobogganing/Sledging, Trampolining, Tree Top Canopy Walking, Trekking 1000m, Trekking 2000m, Triathlon, Tubing, Tug of War, Via Ferratta, Volleyball, Walking, War Games/Paint Baling, Water Polo (amateur), Water Ski Jumping, Waterskiing/Windsurfing/Snorkelling, Weight Lifting, Whale Watching, White Water Rafting (grade 4 to 6), White Water Rafting + Canoeing (grade 1 to 3), Windsurfing, Wrestling

Activity Pack 2 - Additional Premium required

Boardsailing, Cyclo Cross, Devil Karting, Dinghy Sailing, Dirt Boarding, Extreme Sports, Mountaineering up to 2,000m, Paragliding, Parascending (over land), Ski Biking, Skiing – Snowcat, Snow Carting, Snow Go Karting, Trekking 3000m, Winter Walking

Activity Pack 3 - Additional Premium required

Buggyng, Caving/Pot Holing, Glacier Skiing, Heliskiing, Hurling, Hydrospeeding, Ice Climbing, Ice Go Carting, Ice Windsurfing, Kite Buggyng, Kite Surfing, Octopush, Outdoor Endurance Tests, Power Gliding, Power Kiting, River Buggyng, Rock Climbing (under 2,000m), Skeleton, Ski Blading, Ski Randonee, Ski Touring, Ski Yawing, Skiing – Freestyle, Snow Kiting, Snow/Terrain Parks, Via Ferratta, Wake Boarding, Wind Tunnel Flying

Activity Pack 4 - Additional Premium required

Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Black Water Rafting (Grades 1 to 3), Blowcarting, BMX Freestyle & Racing, Cave Diving, Cycle Racing, Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, MotoCross, Motor Racing/Rallies/Competitions (all types), Mountaineering up to 3,000m, Parapenting/Paraponting, Polo, Scuba Diving to 40m, Ski Flying, Ski Mountaineering, Ski Run Walking, Slack-Lining, Wicker Basket Tobogganing, Zip Trekking, Zorbing

Activity Pack 5- Additional Premium required

Adventure Racing (up to 36 hours), Downhill Mountain Biking, Kloofing, Mountaineering up to 4,000m, Solo Climbing, Solo Mountaineering, Solo Scuba Diving, Tandem Skydive (up to 2 jumps maximum)

Activity Pack 6 - Additional Premium required

Adventure Racing (up to 48 hours), Airboarding, Alligator Wrestling, Big Game Hunting, Black Water Rafting (Grades 4 to 6), Bobsleigh, Boulderling, Boxing, Bull Running, Cave Tubing, Coastering, Deer Stalking, Drag Racing, Free Diving, Free Mountaineering, Hunting/Shooting, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Luge/Bobsleigh, Martial Arts (Competition), Mixed Gas Diving, Mountaineering up to 5,600m, Parachuting, Potholing, Sailing/Yachting offshore (recreational), Shark Free Diving, Ski Acrobatics, Ski Jumping, Ski Racing, Ski Stunting, Skiing – Heli, Skiing – Para, Sky Diving, Sky Jumping, Sky Surfing, Trekking to Everest Base Camp, Trekking up to 5,600m, Yachting (racing/crewing) - outside territorial waters

Complaints procedure

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, please contact in writing explaining why you do not think our decision is correct.

1. If **your** complaint is regarding the selling of **your** policies:

you should contact
Branch Manager, URV,
Oast Business Centre,
North Frith Farm,
Ashes Lane,
Hadlow, Kent,
TN11 9QU,

2. If **your** complaint is regarding policy cover or the claims, the emergency assistance service:
The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

Should **we** still not be able to resolve the matter relating to point 2 above and you are not satisfied with the outcome then please follow the procedure detailed below where a review of the claims office decision will take place.

(a) Write to the Branch Manager,
URV, Oast Business Centre,
North Frith Farm,
Ashes Lane,
Hadlow, Kent, TN11 9QU

If **you** are still not satisfied with the outcome **you** may:

(b) Ask the Financial Ombudsman Service (FOS) to review **your** case. Their address is:
South Quay Plaza,
183 Marsh Wall,
London, E14 9SR. Their telephone advice line is +44 (0) 845 080 1800.

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Registered in England & Wales. Company No. FC024381 Branch No. BR006943
A public body corporate with limited liability
Registered Office: Maximilianstrasse 53, D-80530 Munich, Germany
Registered with Amtsgericht Munich, Germany Registered Number: HRB 137918
Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the United Kingdom by the Financial Conduct Authority
and in the Republic of Ireland by the Insurance Regulator.
Union Reiseversicherung AG are members of the Financial Services Compensation Scheme
Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc
Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA
Registered in England Registered Number: 3220410
Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority
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