



Your Fit2Travel Travel Insurance Policy Silver Cover

Backpacker and Longstay

Master Policy Number APL00854BDX2024

**For policies issued between
01/04/2024 to 31/12/2024**

This policy is for residents of the United Kingdom or the Channel Islands.

Fit2Travel insurance is provided by Brokersure Ltd who are authorised and regulated by the Financial Conduct Authority under Firm Reference Number 501719.

Unless otherwise stated this Insurance is underwritten by Arch Insurance (UK) Limited (FCA Register No: 229887). Arch Insurance (UK) Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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Your contract

Each person to be insured named on the policy is deemed to have a separate insurance for the purposes of the terms, conditions, limitations, exclusions and declaration.

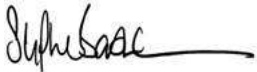
This policy and schedule together with any endorsements that apply, form the contract of insurance between **you** and **us**.

These documents set out the full terms and conditions of the contract between **you** and **us** and should be kept in a safe place.

Please read **your** insurance documents carefully to ensure that all details are correct. It is important **you** check that the information **you** have given **us** is accurate and complete - see Information given to Insurers. If there is anything in these documents **you** do not understand, please contact **your** Broker.

You must comply with **your** duties under each section and under the policy as a whole.

We agree to insure **you** according to the Table of Benefits shown in the schedule for loss, damage, injury or illness sustained by or a claim made against **you** arising out of or in the course of a trip subject to the terms, conditions, limitations and exclusions contained in or endorsed on this policy.



Steve Bashford For the Underwriters
Chief Executive of Arch UK Regional Division
A division of Arch Insurance (UK) Limited

Important meanings in this section:

we/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

About this policy

- This policy is a legal contract between **us** and **you**.
- Any legal action or proceedings arising out of or in connection with this policy will be subject to and construed solely in accordance with the Law of England and Wales. All disputes arising out of or in connection with the policy will be subject to the exclusive jurisdiction of the Courts of England and Wales.
- All communications from **us** will be in English.
- Travel insurance policies have specific requirements for making successful claims.
- This insurance document shows details of **your** travel insurance policy and any additional policy extensions available, including the sections of cover, limits, excesses, conditions and exclusions. It also tells **you** what you need to do should **you** have to make a claim. Please take the time to read and understand it straight away as not all travel insurance policies are the same.
- **We** will be entitled to take over and deal with (subrogate) the defence or settlement of any claim 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 this policy.
- **We** will not make any payments for any event that is covered by another valid insurance policy that more specifically responds to such event.
- **We** will pay for any insured event, as described in this policy, that happens during the **period of insurance** and for which **you** have paid the appropriate premium subject to the terms and conditions of this policy.
- **We** will not pay for any claim where **we** reasonably conclude that the policy was purchased with the intention of making a claim or to cover a **known event**.
- Each section clearly shows what **you** are, and what **you** are not, covered for. If **your** circumstances do not fit those described, there is no cover in place.
- Once the policy has been issued **you** must understand that no alterations and/or additions to the printed terms and conditions of this policy are valid unless made in writing by **us**.
- **We** will not pay medical costs in excess of customary and reasonable levels of charging.
- **We** will not cover any loss, damage, death, disablement or expenses directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, **Acts of Terrorism**, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority. This exclusion will not apply to Section B4 – If **you** need emergency medical treatment abroad, providing **you** did not travel against the advice of the Foreign, Commonwealth and Development Office (FCDO).
- **We** will not cover any loss or destruction or damage or any expense whatsoever resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/ or radioactive substances.
- Notwithstanding any other term in this policy to the contrary, we will not pay any claim caused by or connected with you undertaking work or employment (paid or unpaid) during your trip other than;
 - Bar work;
 - Restaurant work;
 - Clerical work.

Important meanings in this section:

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

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

period of insurance – the **trip** dates shown on the insurance schedule.

trip – travel during the **period of insurance**.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channels Islands.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

Important Information – Please read carefully

Information you have given us

In deciding to accept this insurance and in setting the terms and premium **we** have relied on the information **you** have given **us**. **You** must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete.

If **we** establish that you deliberately or recklessly provided **us** with false or misleading information, **we** will treat this insurance as if it never existed and decline all claims and **we** will not return the premium paid.

If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your** insurance and any claim. For example, **we** may:

- treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. **We** will only do this if we provided **you** with insurance cover which **we** would not otherwise have offered; or
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a claim has been adversely impacted by **your** carelessness; or
- charge **you** more for your insurance or reduce the amount **we** pay on a claim in the proportion the premium **you** have paid bears to the premium **we** would have charged **you**; or
- cancel **your** insurance in accordance with the 'Cancellation of this policy' section on [page 10](#).

We or **your** insurance broker will write to **you** if **we**:

- intend to treat this insurance as if it never existed; or
- need to amend the terms of **your** insurance; or
- require **you** to pay more for **your** insurance.

Fraud

If **you** or anyone acting on **your** behalf:

- makes a false, fraudulent or exaggerated claim;
- supports a claim with false or fraudulent documents, devices or statements, even if the claim itself is genuine; and/or
- makes a claim for loss which was deliberately caused by **you** or anyone acting on **your** behalf

We shall, at **our** absolute discretion:

- refuse to pay the whole of the claim;
- recover from **you** any sums which **we** have already paid in connection with the claim; and/or
- terminate the policy with effect from the date when the fraud was committed.

We shall not refund any premium if **we** know or have reasonable grounds to suspect that fraud has been committed.

Contracts (Rights of Third Parties) Act

A person or entity not a party to the policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce a term of the policy.

Non-Assignment

You may not assign or transfer any rights under the policy without prior written consent.

Sanctions

We shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit under the policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

Your Insurers

An Insurer is not jointly liable for liability of any other that underwrites this policy.

This insurance will only be valid if, at the time you bought the policy, everyone named on the insurance schedule:

- is a resident of the **United Kingdom** and has not spent more than 6 months abroad in the 12 months prior to buying this policy;
- is not already **abroad** when the **trip** starts;
- is taking a **trip** which starts and ends in the **United Kingdom**;
- is travelling within the **period of insurance** unless **we** have been asked, and **we** have agreed, to extend the policy and confirmed this in writing to **you**;
- takes all possible care and precautions to safeguard against accident, injury, loss or damage and not act in a reckless manner;
- has told **us** about any **existing medical condition** and/or prescribed medication and received confirmation that **we** will provide cover for them;
- is not travelling against the advice of their doctor or a medical professional;
- is not travelling specifically to receive medical treatment **abroad** or in the knowledge that they are likely to need any medical treatment;
- if aged 17 years or under, is travelling with one of the named insured adults on the insurance schedule;
- is not going on a cruise unless they have paid the additional premium and received confirmation from **us** in writing;
- is not travelling to an area that is classified as 'Advise against all travel or Advise against all but essential travel' by the Foreign, Commonwealth and Development Office (FCDO) at any point during the **period of insurance**;
- is aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.

If any of the above does not apply to **your** situation, please call **us** on **0330 880 1791** to ensure **you** have cover.

Important meanings in this section:

abroad – anywhere outside of the **United Kingdom**.

existing medical condition – see page 10.

period of insurance – the **trip** dates shown on the insurance schedule.

trip – travel during the **period of insurance**.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

What you should do if you need out-patient treatment or treatment for a minor injury or illness



PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is **no cover** for any medical expenses incurred in private facilities if medically capable public facilities are available. This is because in our experience the best doctors, treatment and optimal care are found in regulated state and public hospital and medical facilities no matter where you are in the world.

Travel and Medical Assistance from CEGA

+44 (0) 1243 621 501

CEGA employs a multilingual team of highly skilled and experienced professionals who provide travel and medical assistance services required by today's traveller: We have customised the services CEGA provide to protect the health of all travellers insured under this Policy. When a traveller falls ill or suffers an accident whilst overseas or requires any other travel or medical-related help, CEGA's dedicated in-house teams of doctors, nurses and case managers are on hand 24/7. Their highly experienced specialists provide business travellers with the highest quality advice, support and assistance including emergency evacuation and repatriation.

Please contact CEGA Assistance on the number above as soon as possible if any medical expenses are likely to exceed **£500** or if you are admitted to hospital.

RECIPROCAL HEALTH ARRANGEMENTS

European / Global Health Insurance Card (EHIC and GHIC)

If you already have a valid EHIC, it will continue to entitle you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of your EHIC. If you do not have a valid EHIC or it is due to expire before you travel, you can apply for a GHIC. This entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Union Area (EU) country. These cards give access to state-provided medical treatment only. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK. You may have to pay towards the cost of your care. You can apply for an GHIC online at www.ghic.org.uk or by calling **0300 330 1350**.

Please Note: The EHIC / GHIC do not cover the cost of medical treatment in a private hospital or clinic, the cost of returning to the **United Kingdom**, or for a close relative to stay with you or fly out to be with you. In a medical emergency you may have no control over the hospital you are taken to, and the closest hospital may be private.

Australia

If you are travelling to Australia you should enrol in Medicare. This will entitle you to reduced-cost hospital treatment and medicines. You can enrol by contacting a local Medicare office in Australia. All claims for refunds under the Medicare scheme must be made before you leave Australia. For more information on Medicare visit the website at www.medicareaustralia.gov.au or email medicare@medicareaustralia.gov.au.

If you make use of these reciprocal health arrangements, or any other reciprocal health arrangement around the world, and this reduces your medical expenses, you will not have to pay an excess under **Section B4 – If you need emergency medical treatment abroad**.

WHAT TO DO IF YOU HAVE A MEDICAL EMERGENCY WHILE YOU ARE AWAY



PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available. This is because in our experience the best doctors, treatment and optimal care are found in regulated state and public hospital and medical facilities no matter where you are in the world.

You must call us on +44 (0) 1243 621 501 as soon as possible

Whilst the actual medical care and treatment you receive is in the hands of the local doctors and local facilities treating you, CEGA Assistance can assist you by obtaining the medical information we need from them to establish and understand what is wrong as well as their treatment and discharge plans. CEGA Assistance can also support you in the event that you are admitted to a medical facility that may not be suitable for your clinical needs or when there are concerns over medical practices.

CEGA Assistance can advise on, and put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. CEGA Assistance will liaise with the treating doctor to get a fit to fly certificate when needed, with aero-medical experts, and will advise on both the timing and method of repatriation that is best suited to your individual needs and your optimal recovery.

WE FEEL THAT IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

Medical Treatment

- There is no cover under our policies for:
 - routine, non-emergency or elective treatment; or
 - treatment that can reasonably wait until you return home
- CEGA Assistance will be solely responsible for all decisions on the most suitable, practical and reasonable solution to any problem. Do not attempt to find your own solution as we may not reimburse you without prior authorisation. Failure to contact CEGA Assistance may invalidate your claim.
- In some scenarios, you may need to be moved from one medical facility to another which is more specialised to ensure that you receive the best possible treatment and care just as you would in the United Kingdom.
- Having travel insurance does not mean you will receive 'fast track' medical treatment, much as in the United Kingdom, emergency rooms can be busy and you may have to wait to be seen as you would in your local NHS hospital unless you require critical emergency care.
- Once you have been discharged from hospital, you may not be medically 'fit to fly' home straight away. Some injuries, illness, surgery or treatment will mean that you need to stay abroad for a period to recover before you can safely return home.
- Some medical facilities will raise charges that are far in excess of what is customary and reasonable. We will deal with such bills directly with the facility and there is no need for you to pay them. You simply need to pass any correspondence about such bills to CEGA Assistance immediately to ensure we can provide full financial protection.

Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor. This all depends on your expected recovery time and stability.
- CEGA Assistance have a dedicated in-house medical team with experience in aviation medicine who will advise on both the timing and method of repatriation that is best suited to your individual needs and optimal recovery.
- Most airlines require very specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health or stability change, then so may the repatriation plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air ambulances are 'flying intensive care units' and are usually used to transport critically ill patients to the United Kingdom if the appropriate treatment and care is not possible where they are.

Your Important Contact Numbers

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD

This policy includes a 24 hours emergency medical assistance service.

In the event of an Insured Person suffering a serious injury or illness which may lead to hospital treatment as an in-patient or emergency repatriation contact Cega Assistance immediately on telephone number: **+44 (0) 1243 621 501**

Or email: assistance@cegagroup.com

TO MAKE A CLAIM

please contact us as soon as possible - please keep copies of all information you send us

Travel Claims

Sections A1, B1- B13

CEGA Claims Service

PO Box 127,

Chichester, West Sussex,

PO18 8WQ.

Email: claims@cegagroup.com

Telephone: **0345 258 7172**

FOR LEGAL ADVICE AND LEGAL EXPENSES CLAIMS – SECTION B14

please contact **DAS Legal Expenses Insurance Company** on **+44 (0) 117 934 0470**

TO ASK A QUESTION OR AMEND YOUR POLICY

To amend or cancel your policy please call us on **0330 880 1791**

Or email us: enquiries@fit2travel.co.uk

Your health – When buying the policy and for the duration of the policy

Have you or anyone named on the policy ever been diagnosed with or treated for any:

- cancerous, respiratory, heart or circulatory conditions (problems with blood flow, including strokes, high blood pressure, and cholesterol)?
- psychological conditions such as stress, anxiety, depressions, or psychiatric condition such as eating disorders, drug or alcohol misuse or mental instability?

Within the last 2 years, have you or anyone named on the policy:

- been prescribed medication, or received treatment or attended a medical practitioner's surgery?
- attended a hospital or clinic as an out-patient or in-patient?

Have you or anyone named on the policy:

- been currently put on a waiting list for treatment or investigation?
- been given a terminal prognosis?

If the answer is **YES** to any of the above you must declare them to us; you cannot choose what you declare and what you don't.

We need to understand your health as a whole to be able to assess the risk you present in the lead up to your trip and while you are travelling. If any of the above apply to you and you do not declare them, any claim you make whether it is related or not, may only be paid in part or declined altogether.

Similarly, if there is a **CHANGE IN YOUR HEALTH BEFORE YOUR TRAVEL**, such as new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment, you must tell us or again any claim you make whether it is related or not, may only be paid in part or declined altogether.

If we feel that anything you tell us might increase the risk and chance of a claim, we may ask you to pay an additional premium or change the policy terms or withdraw cover altogether.

To declare an existing medical condition(s) or a change in health please call us on: 0330 880 1791

Should your medical situation change before you travel, and we are unable to continue providing cover, we will either allow you to make a claim for cancellation or, for **backpacker longstay policies** we will refund 50% of the total policy premium you have paid.

Cancellation of the Policy

If the policy does not meet your needs and you choose to cancel within 14 days	If you ask us to cancel the policy after 14 days	When we might cancel your policy
<p>If you find that the terms and conditions of the policy do not meet your needs and you no longer wish to be covered by the policy, you must tell us within 14 days of purchasing the policy.</p> <ul style="list-style-type: none"> • we will refund your premium in full provided you have not travelled or claimed, or intend to claim, on the policy. 	<p>We will consider a partial refund should you wish to cancel your policy outside of the 14 day cooling off period provided you have not travelled or claimed, or intend to claim, on the policy.</p> <p>Backpacker Longstay Policies – If we agree to a refund, then we will refund 50% of the total policy premium you have paid.</p>	<p>We reserve the right to give 7 days' notice of cancellation of this policy, without a refund, by recorded delivery to you at your last known address in the event of the following circumstances:</p> <ul style="list-style-type: none"> • fraud or reasonably suspected fraud; • misleading information or deliberate misrepresentation; • abusive behaviour to our staff.

Cover Table

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if your circumstances do not fit those described, then there is no cover in place. The amounts shown under '**We will pay up to**' are the maximum amounts payable under each policy section for each insured person. **Please note:** Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits. The '**Excess**' is the amount that will be deducted from your claim for each insured person, unless you purchased and paid the additional premium for an **Excess Waiver**. **Please be aware** that the excess waiver does not apply to any increased excess applied to your declared medical conditions.

Cover			We will pay up to	Excess
Page No.	Your pre-travel policy – Cancellation	Section		
14-15	Cancellation – If you are unable to go on your trip	A1	£2,000	£100
Page No.	Your travel policy – Trip Disruption	Section		
18-19	If you miss your departure or onward connection	B1	£400	Nil
20-21	Abandonment – If you decide to abandon your travel plans	B2	£2,000	£100
Page No.	Your travel policy – Medical & Curtailment	Section		
22-23	If you need emergency medical treatment abroad	B3	£7,500,000	£100
24-25	If you need to be brought home	B4	£100,000	£100
26-27	If you are buried or cremated abroad	B5	£2,500	Nil
28-29	If you are admitted to a public hospital or confined to your trip accommodation	B6	£400	Nil
30-31	Curtailed – If you have to cut short your trip	B7	£450	£100
Page No.	Your travel policy – Possessions	Section		
32-33	If your valuables are lost, stolen or accidentally damaged	B8	£250	£100
34-35	If your other possessions are lost, stolen or accidentally damaged	B9	£1,500	£100
36-37	If your cash or event tickets are lost or stolen	B10	£250	£100
38-39	If you need emergency travel documents	B11	£400	Nil
Page No.	Your travel policy – Legal & Personal Accident	Section		
40-41	If you are killed, injured or disabled following an accident	B12	£15,000	Nil
42-43	If you are held legally liable for injury or damage	B13	£1,000,000	£100
44-45	If you need legal advice & legal expenses	B14	£50,000	£100

YOUR PRE-TRAVEL POLICY – Sections A1

Your pre-travel policy starts from the date of cover shown on **your** insurance schedule, and ends when **you** leave home in the **United Kingdom** to start **your** trip.

Any **trip** taken within the **United Kingdom** must be a minimum of 2 nights away in booked accommodation and a minimum of 50 miles away from **your** home.

Please Note: If **your** circumstances do not fit those described, then there is no cover in place.

Please be aware that we expect you to:

- **Co-operate** with us to provide any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim;
- Have declared all **your existing medical conditions** to us. If **you** need to make a declaration, please call **0330 880 1791**.

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**/close friend, or the person **you** were going to stay with, if at the time **your** policy was issued **you** were aware they had health problems that were likely to significantly worsen during the **period of insurance** or where they suffer from a chronic ongoing medical condition.

Important meanings in this section:

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

directly or indirectly related claims – a medical problem that is more likely to happen because of another medical problem they already have.

existing medical condition – see page 10.

family member – any person who is related to **you** by blood, marriage, adoption, fostering or co-habitation.

period of insurance - the **trip** dates shown on the insurance schedule.

travel companion – a person(s) with whom **you** have booked to travel on the same travel itinerary.

trip – travel during the **period of insurance**.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

Cancellation – If you are unable to go on your trip – Section A1

If this happened:

You were forced to cancel **your trip** because the following **unexpectedly** happened before **you** left **home** which **you** would not have been expected to foresee or avoid:

- **you**, anyone insured on this policy, a **travel companion**, the person **you** were going to stay with, or a **family member**/close friend, became ill, were injured or died;
- **you**, anyone insured on this policy, or a **travel companion**, were diagnosed with an **infectious disease** within 14 days of **your trip** starting (including contracting Covid-19);
- **your home** was burgled, or seriously damaged by fire, storm or flood;
- **you**, or a **travel companion** were called for jury service or required as a witness in a court of law;
- **you**, or a **travel companion** were made **redundant**;
- **your home** or pre-booked accommodation was damaged by a **natural disaster** in either the **United Kingdom** or at **your trip destination** within 48 hours of **your** intended departure;
- **you**, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth & Development Office (FCDO) or comparable prohibitive regulations by the government of the country **you** were due to visit and within 50 miles of **your** chosen destination, change the travel advice to all or all but essential travel.

This is what we will do:

We will pay up to

£2,000

for **your proportional share** of any pre-paid costs that are directly related to **your trip** for:

- transport charges
- accommodation costs
- foreign car hire
- pre-paid excursions booked before **you** go on **your trip**

which **you** have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose and results in a financial loss.

The **excess** for this section is **£100** per person, per incident

But we won't pay any claims under this policy if:

- **you** are claiming due to a **known event**;
- **you** are unable to provide evidence from a medical professional confirming the **illness, infectious disease**, injury or death;
- the claim is because of **alcohol misuse** and/or drug misuse or alcohol and/or drug dependency which is evidenced by medical records or the opinion of a **medical practitioner**;
- **you** cannot provide evidence of a positive test result for Covid-19 for **you**, the person insured on this policy, or **travel companion**, who has contracted Covid 19 where **you** are cancelling for this reason.
- anyone was showing symptoms of, or had been diagnosed with, Covid-19 when this policy was purchased;
- **you** are claiming for any extra costs that result from **you** not telling **your** transport and/or accommodation provider as soon as you knew you would have to cancel **your trip**;
- **you** cancelled **your trip** because:
 - **you** simply did not want to travel or had a fear of travelling;
 - **you** could no longer afford to pay for the **trip**;
 - of **your existing medical condition** which **you** have not told **us** about and that **we** have not agreed to cover in writing;
 - of FCDO, government or local authority advice relating to any **infectious disease** including Covid-19;
- **you**, or a **travel companion** did not obtain the required **travel documents**, inoculations or vaccinations for the area **you** are travelling to;
- **you**, or a **travel companion** are the defendant in a court of law;
- **you** did not obtain prior authority to take leave or **your** leave was cancelled on disciplinary grounds;
- **you** ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from **your** credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers. This includes costs already accepted or offered, including credit notes, vouchers or alternative travel arrangements;
- **you** are claiming for any **pre-paid expenses** for anyone not insured on this policy. For example, if **you** are travelling with someone not insured on this policy, **we** will only pay **your** proportion of the **pre-paid expenses** not theirs, regardless of who has paid for the **trip**;
- **you** do not **co-operate** with **us**.

Important meanings in this section

alcohol misuse - drinking enough alcohol that;

- a. **your** decision making is seriously affected, or
- b. **you** suffer injury or illness from either long-term alcohol abuse or an individual drinking session.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

existing medical condition – see page 10.

family member – any person who is related to **you** by blood, marriage, adoption, fostering or co-habitation.

home – one of **your** normal places of residence in the **United Kingdom**.

ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the **period of insurance**.

infectious disease – any disease which has been declared as an epidemic or pandemic disease by the World Health Organisation (WHO) or the UK Government.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

medical practitioner - a registered practicing member of the medical profession who is not related to **you** or a travelling companion or is anyone **you** are intending to stay with.

natural disaster – natural fire, flood, earthquake, storm, lightening or hurricane.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

pre-paid expenses – expenses **you** have paid before you go on **your trip**, or that **you** are contracted to pay.

redundant – being an employee where **you** qualify under the provision of the Employment Rights Acts.

travel companion - a person(s) with whom **you** have booked to travel on the same travel itinerary.

travel documents - Current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards (EHIC), Global Health Insurance Cards (GHIC).

trip – travel during the **period of insurance**.

trip destination – the final destination shown on **your** travel itinerary.

unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

YOUR TRAVEL POLICY – Sections B1 – B14

Your travel policy starts when **you** leave home to start **your trip** and ends when **you** return home, or **you** are taken to a hospital, nursing home or funeral director in the **United Kingdom**.

No further trips are covered.

Any **trip** taken within the **United Kingdom** must be a minimum of 2 nights away in booked accommodation and a minimum of 50 miles away from **your** home.

Please Note: If **your** circumstances do not fit those described, then there is no cover in place.

Please be aware that we expect you to:

- take reasonable care of yourself and **your** possessions, and act as if uninsured at all times. **We** will not pay claims that have arisen due to reckless behaviour or feature inflated costs;
- **co-operate** with **us** to provide any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim;
- not accept liability for any injury or damage you might cause to a third party or their property;
- have declared all **your existing medical conditions** or any change in health to **us**. If **you** need to make a declaration, please call **0330 880 1791**.
- contact the assistance team before attending a private medical facility or if **you** require emergency medical treatment as soon as possible.

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**/close friend, or the person **you** were going to stay with, if at the time **your** policy was issued **you** were aware they had health problems that were likely to significantly worsen during the **period of insurance** or where they suffer from a chronic ongoing medical condition.

Important meanings in this section:

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

directly or indirectly related claims – a medical problem that is more likely to happen because of another medical problem they already have.

existing medical condition – see page 10.

family member – any person who is related to **you** by blood, marriage, adoption, fostering or co-habitation.

period of insurance – the **trip** dates shown on the insurance schedule.

travel companion – a person(s) with whom **you** have booked to travel on the same travel itinerary.

trip – travel during the **period of insurance**.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

Ready to go?

So, you're all packed and just about ready to go. We have included a check list to help ensure that you haven't forgotten anything!

- **Check that your travel insurance covers the whole duration of your trip and any activities that you plan on trying.**
- **Check your travel documents:**
 - Is your passport up to date, and is it valid for a least 6 months after the date you are due to come home?
 - Make two photocopies of your passport, tickets and travel insurance documents and leave one set at home (maybe let family/friends know where they are kept in case of an emergency). Take the other set with you but keep them separate from the originals.
 - Make sure you have important contact numbers in your phone just in case.
- **Check with your GP to ensure that you have had any necessary vaccinations and/or medications.**
- **Know your destination:**
 - It is always worth checking out any local laws and customs before you get there.
 - Pack a guide book.
 - Check the FCDO website www.gov.uk/browse/abroad
- **Tell family/friends about your trip and make sure they know where you are going and how to get hold of you in an emergency.**
- **When you are abroad:**
 - Make sure your travel documents, passport, money and insurance documents are kept in a safe place.
 - Stick to safe filtered water and keep yourself well hydrated when you are out in the sun.
 - Always wear protective sunscreen when you are out and about, even if you are on the ski slopes! (but make sure the one you buy doesn't contain the chemical Oxybenzone as it bleaches the sea coral).
 - Check out local information in your guidebook or online so that you are aware of any local holidays and nearby public medical facilities.
 - It is always a good idea to keep all your receipts just in case you need them for future reference.

If you miss your departure or onward connection – Section B1

If this happened:

Despite having taken **reasonable steps**, you did not reach **your international departure point** in time to check-in because:

- **public transport services you** were using or intended to use were cancelled or delayed due to unforeseen strike, industrial action, mechanical failure or adverse weather conditions;
- the vehicle in which **you** were travelling was involved in an accident, stuck in traffic, affected by road closure or broken down

which meant that **you** missed **your transport providers'** service.

Or

A delay to **your transport providers'** service from **your international departure point** caused **you** to miss **your first onward connection** as shown in **your** itinerary.

This is what we will do:

We will pay **you** up to

£400

towards the costs that **you** had to pay for alternative transport and accommodation arrangements in order to reach **your trip destination**.

There is no **excess** for this section

But we won't pay any claims under this policy if:

- **you** did not take all **reasonable steps** to ensure that **you** checked-in/arrived at **your** boarding gate on time in accordance with **your transport providers'** instructions;
- **you** are claiming for a missed connection, and **you** did not allow a minimum of **2 hours** within **your** itinerary to enable **you** to make **your onward connection** given the normal operation of **your transport providers'** service from **your international departure point**;
- the **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- **you** missed your **transport providers'** service due to a **known event**;
- **you** are unable to provide **us** with the information **we** may reasonably require to confirm the reason **you** missed **your transport providers'** service;
- **you** cannot provide **us** with receipts for any additional expenditure;
- **you** do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

international departure point – any airport, international rail terminal or port from which you leave a country having passed through passport control.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

onward connection – a connecting flight, sailing or train which **you** take within 12 hours after **you** have left **your international departure point**, which enables **you** to continue with the next stage of **your trip** as shown on **your** itinerary.

public transport services – buses, coaches, domestic flights or trains that run to a published scheduled timetable.

reasonable steps – ensuring that **you** have allowed an additional 30 minutes travelling time on top of the time it would take to travel to **your international departure point** given normal traffic and weather conditions.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination – inside or outside the **United Kingdom** which is **your** final ticketed destination.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

If you decide to abandon your travel plans – Section B2

If this happened:

You decided that **you** no longer wanted to go on the **trip** because **your transport providers'** service from the **United Kingdom** was delayed for **24 hours** or more.

Or

You, or anyone insured on this policy, were denied boarding by **your transport provider** on the outward journey of **your trip** due to having or being suspected of having an **infectious disease** including Covid-19.

This is what we will do:

We will pay **you** up to

£2,000

for **your share** of any pre-paid costs that are directly related to **your trip**, which **you** have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose.

The **excess** for this section is **£100** per person, per incident

But we won't pay any claims under this policy if:

- the delay happened after the flight, sailing or train has departed from the **United Kingdom**;
- the delay was due to a **known event**;
- **you** have already made a claim under the 'If **you** miss **your** departure or onward connection' section of the policy;
- **you** cannot provide **us** with a written report from the **transport provider** confirming the reason that **you** did not travel, and the length of the delay;
- **your** flight/train/sailing was cancelled by **your transport provider**;
- **you** are abandoning **your trip** as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO);
- **you** are abandoning **your trip** due to FCDO, government or local authority advice relating to any infectious disease including COVID-19;
- **you** decided to abandon **your** travel plans after **you** had left the **United Kingdom**;
- **you** have not followed the advice and requirements set by either the government or **transport provider**;
- anyone insured on this policy was showing symptoms of, or had been diagnosed with, Covid-19 when this policy was purchased;
- **you** cannot provide **us** with a written report from the **transport provider** confirming the refusal of boarding;
- **you** do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

infectious disease – any disease which has been declared as an epidemic or pandemic disease by the World Health Organisation (WHO) or the UK Government.

international departure point – any airport, international rail terminal or port from which **you** leave a country having passed through passport control.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

period of insurance – the **trip** dates shown on the insurance schedule.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

If you need emergency medical treatment abroad – Section B3

If this happened:

During **your trip abroad** you needed **emergency and necessary medical treatment** (including dental treatment for the immediate relief of pain).

PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

PLEASE BE AWARE: This policy does not cover treatment due to, or a complication of, any health conditions as explained in '**Your health – when buying the policy and for the duration of the policy**' on page 10, which **you** have not told **us** about and **we** have not agreed to cover in writing.

PLEASE NOTE: This policy excludes any costs incurred in respect of normal pregnancy or childbirth where **you** are between 29 and 40 weeks of the pregnancy.

This is what we will do:

We will pay up to

£7,500,000

in respects of customary and reasonable fees or charges for **emergency and necessary medical treatment** that **we** have agreed to, as well as customary and reasonable fees or charges for:

additional travel and accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay **abroad** beyond **your** scheduled return date;

costs for one other person to stay with **you**, or to travel to **you** from the **United Kingdom** and to accompany **you home**;

travel costs to or from a hospital relating to **your** admission, discharge or attendance for **outpatient treatment**;

travel costs to and from appointments, or for the collection of medication prescribed for **you** by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to **us**.

The **excess** for this section is **£100** per person, per incident

But we won't pay any claims under this policy if:

- **you** cannot produce receipts for any additional expenses;
- **you** ask **us** to pay for any services or treatment that are considered to be routine, non-emergency or elective;
- **you** ask **us** to pay medical fees and charges in excess of customary and reasonable levels of charging;
- **you** ask **us** to pay for any services or treatment that can reasonably wait until **you** return **home**;
- **you** ask **us** to pay for any services or treatment that **you** received in the **United Kingdom**;
- **you** ask **us** to pay for any services or treatment that **you** received after the date that **we**, in consultation with **your** treating doctor, told **you** that **you** could return **home**;
- the claim is because of **alcohol misuse** and/or drug misuse or alcohol and/or drug dependency which is evidenced by medical records or the opinion of a **medical practitioner**;
- **you** were driving or riding any **motorised vehicle** for which, **you** did not hold a **valid UK Driving Licence** and **you** failed to take **reasonable safety precautions**;
- **you** knowingly put yourself at risk, unless **you** were trying to save **your** own or someone else's life;
- **you** were taking part in an **additional sports activity** and **you** had not paid the relevant additional premium;
- **you** went against FCDO, government, local authority or medical advice relating to any **infectious disease** including COVID-19;
- **you** do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of the **United Kingdom**.

additional sports activity – any sports or activity not listed on [page 55-57](#)

alcohol misuse - drinking enough alcohol that;

- a. **your** decision making is seriously affected, or
- b. **you** suffer injury or illness from either long-term alcohol abuse or an individual drinking session.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

emergency and necessary medical treatment – any ill-health or injury which occurs during **your trip** and requires immediate treatment either before **you** return **home** or to enable **you** to return **home**.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

home – one of **your** normal places of residence in the **United Kingdom**.

infectious disease – any disease which has been declared as an epidemic or pandemic disease by the World Health Organisation (WHO) or the UK Government.

medical practitioner – A registered practicing member of the medical profession who is not related to **you** or a travelling companion or is anyone **you** are intending to stay with.

motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.

outpatient treatment – treatment received which does not require admittance to a hospital.

period of insurance - the **trip** dates shown on the insurance schedule.

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

trip – travel during the **period of insurance**.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

valid UK Driving Licence – visit www.gov.uk/driving/licence-categories

we/our/us – Arch Insurance (UK) Limited and/or the assistance team.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

If you need to be brought home – Section B4

If this happened:

As a result of **emergency and necessary medical treatment** during **your trip abroad** **we** decided that it was medically necessary for **you** to return **home** either before or after **your scheduled return date**, or **you** were unfortunate enough to suffer a serious accident, illness or injury during **your trip** which resulted in **your** death.

PLEASE NOTE: **We** will liaise with **your** treating doctor(s) about **your** treatment plan and if required obtain a 'fit to fly' certificate.

We will also liaise with **you** and advise on, and also put in place, suitable **repatriation** plans to get **you home** as soon as it is medically safe to do so in order to achieve **your** optimal recovery.

PLEASE BE AWARE: If **you** have not purchased a return ticket, **we** will deduct the costs of an economy flight (based on the cost on the date **you** came **home**) from any costs **we** have incurred in returning **you** to **your home**.

This is what we will do:

We will pay up to

£100,000

for customary and reasonable costs that are medically necessary to enable **us** to return **you** to **your home** or nursing home, or to move **you** to the most suitable hospital in the **United Kingdom** as arranged by the assistance team;

We will pay up to

£50,000

for customary and reasonable transportation costs, as arranged by the assistance team unless otherwise agreed by **us**, to return **your** body or ashes back to **your home**, a hospital or funeral directors in the **United Kingdom**.

The **excess** for this section is **£100** per person, per incident

But we won't pay any claims under this policy if:

- **you** do not have a valid claim under the 'If **you** need emergency medical treatment **abroad**' section of this policy;
- **you** ask **us** to pay the cost of bringing **you home** before **we** consider it clinically safe to do so and there is appropriate medical treatment available locally;
- **you** ask **us** to pay for any costs to which **we** have not agreed to;
- the risk associated with bringing **you home** is greater than the risk of **you** remaining in resort;
- **your** return **home** would present unnecessary risk to other travellers;
- **you** ask **us** to pay for the cost of travel to a standard higher than the class in which **you** were originally booked to return **home**, unless **we** agree and it is medically necessary;
- **you** ask **us** to pay for the cost of burial or cremation in the **United Kingdom**;
- **you** ask **us** to pay for **repatriation** costs which **we** have not agreed;
- **you** do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of the **United Kingdom**.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

emergency and necessary medical treatment – any ill-health or injury which occurs during **your trip** and requires immediate treatment either before **you** return **home** or to enable **you** to return **home**.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

home – one of **your** normal places of residence in the **United Kingdom**.

period of insurance - the **trip** dates shown on the insurance schedule.

repatriation – returning **you** to **your home**, a hospital, nursing home or funeral director in the **United Kingdom**.

scheduled return date – the date **you** intended to return **home** as shown on **your** travel tickets or travel itinerary.

trip – travel during the **period of insurance**.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

we/our/us – Arch Insurance (UK) Limited and/or the assistance team.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

If you are buried or cremated abroad – Section B5

If this happened:

You were unfortunate enough to suffer a serious accident, illness or injury during **your trip abroad** which resulted in **your** death, and **you** were buried or cremated **abroad**.

This is what we will do:

We will pay **your** estate or the executors/administrators of **your** estate up to

£2,500

towards the costs of **your** burial or cremation **abroad**.

There is no **excess** for this section

But we won't pay any claims under this policy if:

- there has not been a valid claim under the 'If **you** need emergency medical treatment abroad' section of this policy;
- **your** estate or the executors/administrators of **your** estate:
 - ask **us** to pay for the costs of burial or cremation in the **United Kingdom**;
 - do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of the **United Kingdom**.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

home – one of **your** normal places of residence in the **United Kingdom**.

period of insurance - the **trip** dates shown on the insurance schedule.

scheduled return date – the date **you** intended to return **home** as shown on **your** travel tickets or travel itinerary.

trip – travel during the **period of insurance**.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

we/our/us – Arch Insurance (UK) Limited and/or the assistance team.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

If you are admitted to a public hospital or confined to your trip accommodation – Section B6

If this happened:

During **your trip abroad**, you were admitted to a public hospital as an **inpatient for emergency and necessary medical treatment** or confined to **your trip** accommodation on medical advice.

PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

This is what we will do:

We will pay you

£20

for each full **24-hour** period that **you** are in a public hospital or confined to **your trip** accommodation up to a maximum of

£400

PLEASE NOTE: This payment is in addition to any emergency medical expenses **we** may have agreed to pay under the section called 'If **you** need emergency medical treatment abroad'.

We will also pay **you** up to a maximum of

£250

towards the cost of **your** pre-paid excursion that **you** are unable to go on during **your trip** due to having to isolate as a result of an **infectious disease** including Covid-19.

There is no **excess** for this section

But we won't pay any claims under this policy if:

- **you** do not have a valid claim under the 'If **you** need emergency medical treatment abroad' section of this policy;
- **you** remained an **inpatient** after the date **we**, in consultation with **your** treating doctor, told **you** that **you** could return **home** or be safely discharged to **your trip** accommodation until **you** were fit to return **home**;
- **you** cannot provide **us** with the booking confirmation/invoices for **your** pre-paid excursions;
- **you** do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of the **United Kingdom**.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

emergency and necessary medical treatment – any ill-health or injury which occurs during **your trip** and requires immediate treatment either before **you** return **home** or to enable **you** to return **home**.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

home – one of your normal places of residence in the **United Kingdom**.

infectious disease – any disease which has been declared as an epidemic or pandemic disease by the World Health Organisation (WHO) or the UK Government.

in-patient – being admitted to a hospital for a period of 24 hours or more.

period of insurance - the **trip** dates shown on the insurance schedule.

trip – travel during the **period of insurance**.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

we/our/us – Arch Insurance (UK) Limited and/or the assistance team.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

Curtailment – If you have to cut your trip short – Section B7

If this happened:

You had to cut short **your trip** because the following **unexpectedly** happened after **you** left **home**, which **you** would not have been expected to foresee or avoid:

- **you**, anyone insured on this policy, a **travel companion**, the person **you** were going to stay with, or a family member/close friend, became ill, were injured or died;
- **you**, anyone insured on this policy, or a **travel companion**, were diagnosed with an **infectious disease** during **your trip** (including contracting Covid-19);
- **your home** was burgled, or seriously damaged by fire, storm or flood;
- **you**, or a **travel companion** were called for jury service or required as a witness in a court of law;
- **your home** or pre-booked accommodation was damaged by a **natural disaster** in either the **United Kingdom** or at **your trip destination** during **your trip**;
- **you**, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth & Development Office (FCDO) or comparable prohibitive regulations by the government of the country **you** were due to visit and within 50 miles of **your** chosen destination, change the travel advice to all or all but essential travel.

This is what we will do:

We will pay up to

£450

for **your** proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to **your trip**, which **you** have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get **you home**.

PLEASE NOTE: **You** must use or re-validate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.

The **excess** for this section is **£100** per person, per incident

But we won't pay any claims under this policy if:

- **you** are claiming due to a **known event**;
- **you** are claiming due to FCDO, government or local authority advice relating to any **infectious disease**;
- **you** are unable to provide evidence from a medical professional confirming the **illness, infectious disease, injury** or death;
- anyone was showing symptoms of, or had been diagnosed with Covid-19 when this policy was purchased;
- a medical professional confirms that at the date **you** purchased this policy or booked the trip whichever is latest, that the non-travelling party was seriously **ill**, in hospital or receiving palliative care or that there was reason, as evidenced by their medical records, to expect their state of health would deteriorate so much that **you** may need to cut short **your trip**;
- **you** ask **us** to pay for the cost of your original return ticket when **we** have paid for a new ticket or arranged **your** medical **repatriation**;
- **you** ask **us** to pay for **repatriation** costs that **we** have not agreed to;
- **you** had cut short **your trip** because:
 - **you** could no longer afford to pay for the **trip**;
 - **you** did not want to continue travelling or had a fear of continuing **your trip**;
 - of **your existing medical condition** which **you** have not told **us** about and that **we** have not agreed to cover in writing;
 - of a normal pregnancy or childbirth where **you** were more than 29 weeks pregnant at the start of **your trip**.
- **you**, or a **travel companion** are the defendant in a court of law;
- **you** did not obtain prior authority to take leave or **your** leave was cancelled on disciplinary grounds;
- **you** ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from **your** credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers. This includes costs already accepted or offered, including credit notes, vouchers or alternative travel arrangements;
- **you** are claiming for any **pre-paid expenses** for anyone not insured on this policy. For example, if **you** are travelling with someone not insured on this policy, **we** will only pay **your** proportion of the **pre-paid expenses** not theirs, regardless of who has paid for the **trip**;
- **you** do not **co-operate** with **us**.

Important meanings in this section

- co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.
- excess** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
- existing medical condition** – see page 10.
- family member** – any person who is related to **you** by blood, marriage, adoption, fostering or co-habitation.
- home** – one of your normal places of residence in the **United Kingdom**.
- ill/illness** – a condition, disease, set of symptoms or sickness leading to a significant change in **your** health, as diagnosed and confirmed by a doctor during the **period of insurance**.
- infectious disease** – any disease which has been declared as an epidemic or pandemic disease by the World Health Organisation (WHO) or the UK Government.
- known event** – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.
- natural disaster** – natural fire, flood, earthquake, storm, lightning or hurricane.
- period of insurance** - the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.
- pre-paid expenses** – expenses **you** have paid before **you** go on **your trip**, or that **you** are contracted to pay.
- repatriation** – returning **you** to **your home**, a hospital, nursing home or funeral director in the **United Kingdom**.
- travel companion** - a person(s) with whom **you** have booked to travel on the same travel itinerary.
- trip** – travel during the **period of insurance**.
- unexpectedly** – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.
- United Kingdom** – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.
- we/our/us** – Arch Insurance (UK) Limited and/or the assistance team.
- you/your** – means the Insured Person/Insured Persons named on the insurance schedule.

If your valuables are lost, stolen or accidentally damaged – Section B8

If this happened:

Despite having taken **precautions your valuables** were lost, stolen or accidentally damaged during **your trip**.

PLEASE NOTE: We define **valuables** as rings, watches (excluding smart watches), necklaces, earrings, bracelets, body jewellery, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

This is what we will do:

We will pay you up to

£250

in total for lost, stolen or accidentally damaged **valuables** after a **deduction for wear and tear**.

The limit under this section for unreceipted items or items where **you** cannot provide **evidence of ownership** is **£150**.

The **excess** for this section is **£100** per person, per incident

But we won't pay any claims under this policy if:

- **your valuables** were in **your checked-in baggage**;
- **you** did not notify the loss or theft to the police, **your transport provider** or tour operators representative and obtain a local independent written report during **your trip**;
- **you** are unable to provide **evidence of ownership**;
- **you** did not take all available **precautions**;
- **you** are claiming for items that have been damaged by age or wear and tear;
- **you** are claiming for a lost, stolen or accidentally damaged **gadget**;
- the items were left **unattended**, unless they were locked in a safe or safety deposit box or left out of sight in **your** locked accommodation or motor vehicle and **you** can provide evidence of unauthorised and/or forcible entry;
- **you** do not **co-operate** with **us**.

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by **your transport provider** and placed in the luggage hold of **your transport provider's** service in which **you** were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

evidence of ownership – a document to evidence that the item(s) **you** are claiming for belong to **you**. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

period of insurance - the **trip** dates shown on the insurance schedule.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their **valuables**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

unattended – neither on **your** person or within **your** sight and reach.

valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

If your other possessions are lost, stolen or accidentally damaged – Section B9

If this happened:

Despite having taken **precautions your** other possessions, which were not **gadgets** or **valuables**, were lost, stolen or accidentally damaged during **your trip**.

This is what we will do:

We will pay **you** up to

£1,500

in total for lost, stolen or accidentally damaged other possessions after a **deduction for wear and tear**, however the **most** we will pay for any **single article, pair or set** is

£250

The limit under this section for unreceipted items or items where **you** cannot provide **evidence of ownership** is **£150**.

The **excess** for this section is **£100** per person, per incident

But we won't pay any claims under this policy if:

- **you** did not notify the loss or theft to the police, **your transport provider** or tour operators representative and obtain a local independent written report during **your trip**;
- **you** are unable to provide **evidence of ownership**;
- **you** did not take all available **precautions**;
- **you** are claiming for items that have been damaged by age or wear and tear;
- **you** are claiming for a lost, stolen or accidentally damaged **gadget**; any possessions were left **unattended** (other than in **checked-in baggage**) away from **your** locked accommodation or motor vehicle and **you** can provide evidence of unauthorised and/or forcible entry;
- **you** are claiming for loss, theft or damage to any item of sports equipment;
- **you** do not **co-operate** with **us**.

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by **your transport provider** and placed in the luggage hold of **your transport provider's** service in which **you** were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

evidence of ownership – a document to evidence that the item(s) **you** are claiming for belong to **you**. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

period of insurance - the **trip** dates shown on the insurance schedule.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their other possessions.

single article – any single item that is not part of a **pair or set**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

unattended – neither on **your** person or within **your** sight and reach.

valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

If your cash or event tickets are lost or stolen – Section B10

If this happened:

Despite having taken **precautions your cash or event tickets** were lost or stolen during **your trip**.

This is what we will do:

We will pay **you** up to

£250

for the loss or theft of **your cash**.

We will pay **you** up to

£250

for the cost of replacement **event tickets** that cannot be recovered from any other source in the first instance.

The **excess** for this section is **£100** per person, per incident

But we won't pay any claims under this policy if:

- **you** did not notify the loss or theft to the police, **your transport provider** or tour operators representative and obtain a local independent written report during **your trip**;
- **you** are unable to provide **proof of purchase** or **proof of withdrawal**;
- **you** did not take all available **precautions**;
- **your cash** or **event tickets** were not on **your** person, unless they were locked in a safe or safety deposit box or left out of sight in **your** locked accommodation or motor vehicle and **you** can provide evidence of unauthorised and/or forcible entry;
- **you** have received replacement **event tickets** from anywhere else;
- **you** do not **co-operate** with **us**.

Important meanings in this section

cash – sterling or foreign currency in note or coin form.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

event tickets – tickets or passes which **you** have purchased to gain admission or entry to, a theme park, water park, exhibition, concert, theatre or sporting event.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

period of insurance – the **trip** dates shown on the insurance schedule.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cash** and/or **event tickets**.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.

proof of withdrawal – evidence that **you** had withdrawn the **cash** from **your** bank, building society or credit card.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

If you need emergency travel documents – Section B11

If this happened:

Despite having taken **precautions your travel documents** were lost, stolen or damaged during **your trip**.

This is what we will do:

We will pay **you** up to

£200

for the cost of additional travel and accommodation that **you** paid during **your trip** so **you** could collect **your emergency travel documents**.

We will also pay **you** up to

£200

towards the cost of **emergency travel documents**.

There is no **excess** for this section

But we won't pay any claims under this policy if:

- **you** did not notify the loss or theft to the police, **your transport provider** or tour operators representative and obtain a local independent written report during **your trip**;
- **you** did not take all available **precautions**;
- **your travel documents** were not on **your** person, unless they were locked in a safe or safety deposit box or left out of sight in **your** locked accommodation or motor vehicle and **you** can provide evidence of unauthorised and/or forcible entry;
- **your travel documents** were in **your checked-in baggage**;
- **you** cannot provide receipts or other evidence of **your** additional expenditure;
- **you** do not **co-operate** with **us**.

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by **your transport provider** and placed in the luggage hold of **your transport provider's** service in which **you** were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

emergency travel documents – any emergency documents that **you** need in order to return **home** or continue **your trip**.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

home – one of your normal places of residence in the **United Kingdom**.

period of insurance – the **trip** dates shown on the insurance schedule.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their **travel documents**.

travel documents – current passports, ESTAs, Valid Visas, travel tickets, European Health Insurance Cards (EHIC), Global Health Insurance Cards (GHIC).

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

United Kingdom – England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

If you are killed, injured or disabled following an accident – Section B12

If this happened:

You suffered an **accident** during **your trip** which, within 12 months, directly caused **your** death, serious injury or disablement.

PLEASE NOTE: This section does not cover death, injury or disablement due to illness or disease.

This is what we will do:

In the event of **your** death, **we** will pay

£10,000

to **your** estate or the executors/administrators of **your** estate.

If **you** suffered 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 arms/hands or legs/feet **we** will pay **you**

£15,000

If **you** suffered **permanent and total disablement**, **we** will pay **you**

£15,000

There is no **excess** for this section

But we won't pay any claims under this policy if:

- **you** were under the influence of drugs (except those prescribed by **your** registered doctor but not when prescribed for treatment of drug addiction), solvents or anything relating to **your** prior misuse of drugs or solvents;
- **alcohol misuse** was a contributory factor;
- **you** were driving or riding any **motorised vehicle** for which, **you** did not hold a **valid UK Driving Licence** and **you** failed to take **reasonable safety precautions**;
- **you** knowingly put yourself at risk, unless **you** were trying to save **your** own or someone else's life;
- **you** were taking part in an **additional sports activity** and **you** had not paid the relevant additional premium;
- **you, your** estate or the executors/administrators of **your** estate do not **co-operate** with **us**.

Important meanings in this section

- accident** – an injury which is caused by a violent, visible and external event.
- additional sports activity** – any sports or activity not listed on [page 55-57](#)
- alcohol misuse** - drinking enough alcohol that;
- a. **your** decision making is seriously affected, or
 - b. **you** suffer injury or illness from either long-term alcohol abuse or an individual drinking session.
- co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.
- excess** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
- motorised vehicle** – car, motorcycle, moped, scooter, boat or quad bike.
- permanent and total disablement** – **you** are unable to work in any paid employment or paid occupation, this shall be defined as 'all **your** usual activities, pastimes and pursuits of any and every kind'.
- period of insurance** – the **trip** dates shown on the insurance schedule.
- reasonable safety precautions** – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.
- trip** – travel during the **period of insurance**.
- valid UK Driving Licence** – visit www.gov.uk/driving/licence-categories
- we/our/us** – Arch Insurance (UK) Limited.
- you/your** – means the Insured Person/Insured Persons named on the insurance schedule.

If you are held legally liable for injury or damage – Section B13

If this happened:

You are held legally liable for something that **you** did accidentally during **your trip** which caused accidental bodily injury to, or the damage to the property of, someone who was not **your travel companion** or a **family member**.

PLEASE NOTE: In the event of an incident that might result in a claim:

1. **You must not** admit liability or make any offer of settlement;
2. **You must not** reply to, but should immediately send **us** every writ, summons, legal process or other communication **you** receive;
3. **We** may take over and deal with, in **your** name, the defence/settlement of any claim.

This is what we will do:

We will pay **you** up to

£1,000,000

in respect of damages awarded against **you** plus legal costs to when **we** have agreed.

The **excess** for this section is **£100** per person, per incident

But we won't pay any claims under this policy if:

- **alcohol misuse** was a contributory factor;
- **you** have not paid your **excess** or accepted it will be deducted from any settlement;
- **you** are claiming for any **infectious disease**;
- **you** admitted liability for any loss, injury or damage;
- the incident arose during the course of **your** employment or was caused by someone employed by **you**;
- the incident was caused by an animal which **you** owned or had custody or control of;
- **you** were driving, or in control of, any **motorised vehicle** including any trailer or sidecar attached to it, pedal cycle, aircraft, drone, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- **you** were under the influence of non-prescribed drugs, solvents or anything related to **your** prior abuse of drugs or solvents;
- **you** knowingly put yourself at risk, unless **you** were trying to save **your** own or someone else's life;
- **you** were using firearms or incendiary devices;
- the incident took place on, or in, property (other than **your** temporary trip accommodation) which **you** own or control;
- **you** were taking part in an **additional sports activity** and **you** had not paid the relevant additional premium;
- **you** do not **co-operate** with **us**.

Important meanings in this section

- additional sports activity** – any sports or activity not listed on [page 55-57](#)
- alcohol misuse** - drinking enough alcohol that;
- a. **your** decision making is seriously affected, or
 - b. **you** suffer injury or illness from either long-term alcohol abuse or an individual drinking session.
- co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.
- excess** – the amount **we** will deduct from any claims settlement in respect of each person making a claim.
- family member** – any person who is related to **you** by blood, marriage, adoption, fostering or co-habitation.
- infectious disease** – any disease which has been declared as an epidemic or pandemic disease by the World Health Organisation (WHO) or the UK Government.
- motorised vehicle** – car, motorcycle, moped, scooter, boat or quad bike.
- period of insurance** – the **trip** dates shown on the insurance schedule.
- reasonable safety precautions** – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.
- travel companion** - a person(s) with whom **you** have booked to travel on the same travel itinerary.
- trip** – travel during the **period of insurance**.
- we/our/us** – Arch Insurance (UK) Limited.
- you/your** – means the Insured Person/Insured Persons named on the insurance schedule.

If you need legal advice & legal expenses – Section B14

If this happened:

DAS agrees to provide the insurance described in this Section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this Section, provided that:

1. **reasonable prospects** exist for the duration of the claim
2. the **date of occurrence** of the insured incident is during the period of insurance.
3. any legal proceedings will be dealt with by a court, or other body which **DAS** agree to, within the **countries covered** and
4. the insured incident happens within the **countries covered**.

Please Note: This Section is provided by DAS Legal Expenses Insurance Company Limited ('**DAS**'). **DAS** is the underwriter and provides the legal protection insurance and additional services under your policy.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH, Registered in England and Wales.
Company Number 103274, Website: www.das.co.uk.

This is what we will do:

DAS will pay an **appointed representative**, on your behalf, **costs and expenses** incurred following an insured incident, provided that:

- a) the most **DAS** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is **£50,000**
- b) the most **DAS** will pay in **costs and expenses** is no more than the amount **DAS** would have paid to a **preferred law firm**. The amount **DAS** will pay a law firm (where acting as an **appointed representative**) is currently £100 per hour. This amount may vary from time to time
- c) in respect of an appeal or the defence of an appeal, the **insured Person** must tell **DAS** within the time limits allowed that the **insured Person** wants to appeal. Before **DAS** pay the costs and expenses for appeals, **DAS** must agree that **reasonable prospects** exist
- d) for an enforcement of judgment to recover money and interest due to the **insured Person** after a successful claim under this section, **DAS** must agree that **reasonable prospects** exist
- e) where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **DAS** will pay in costs and expenses is the value of the likely award.

DAS will cover Costs and expenses to pursue your legal rights following a specific or sudden accident that causes death or bodily injury to the **insured Person**.

The **excess** for this section is **£100** per person, per incident

But we won't pay any claims under this policy if:

- in the event of a claim, if the **insured Person** decides not to use the services of a **preferred law firm**, the **insured Person** will be responsible for any costs that fall outside the **DAS Standard Terms of Appointment** and these will not be paid by **DAS**.
- **DAS** will not pay for the following:
 - Any illness or bodily injury that happens gradually or is not caused by a specific or sudden accident.
 - Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to an **insured Person**.
 - Defending an **insured Person's** legal rights, but **DAS** will cover defending a counterclaim.
 - Any claim relating to clinical negligence.

Important meanings in this section

appointed representative – The **preferred law firm**, law firm or other suitably qualified person **DAS** will appoint to act on behalf of the **insured Person**.

costs and expenses – (a) All reasonable and necessary costs chargeable by the appointed representative and agreed by **DAS** in accordance with the **DAS Standard Terms of Appointment**, (b) The costs incurred by opponents in civil cases if the **insured Person** has been ordered to pay them, or the **insured Person** pays them with **DAS'** agreement.

countries covered – As specified on your insurance schedule.

DAS – DAS Legal Expenses Insurance Company Limited.

DAS Standard Terms of Appointment – The terms and conditions (including the amount **DAS** will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an **appointed representative** the amount is currently £100 per hour. This amount may vary from time to time.

date of occurrence – The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date the **insured Person** first became aware of it.)

insured person – Any person named on the insurance schedule who is eligible to be insured and for whom premium has been paid.

preferred law firm – A law firm or barristers' chambers **DAS** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the **insured Person's** claim and must comply with **DAS'** agreed service standard levels, which **DAS** audit regularly. They are appointed according to the **DAS Standard Terms of Appointment**.

reasonable prospects – For civil cases, the prospects that the **Insured Person** will recover losses or damages (or obtain any other legal remedy that **DAS** have agreed to, including an enforcement of judgment), makes a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **DAS**, or **preferred law firm** on **DAS'** behalf, will assess whether there are **reasonable prospects**.

Exclusions applying to Section B14 Only

What is not covered

DAS will not pay for the following:

1. A claim where an **insured Person** has failed to notify **DAS** of the insured incident within a reasonable time of it happening and where this failure adversely affect the **reasonable prospects** of a claim or **DAS** consider their position has been prejudiced.
2. An incident or matter arising before the start of this cover.
3. **Costs and expenses** incurred before **DAS'** written acceptance of a claim.
4. Defending an **insured Person's** legal rights, but **DAS** will cover defending a counter-claim.
5. Fines, penalties, compensation or damages that a court or other authority orders an **insured Person** to pay.
6. Any legal action an insured person takes that **DAS** or the **appointed representative** have not agreed to, or where an **insured Person** does anything that hinders **DAS** or the **appointed representative**.
7. A dispute with **DAS** not otherwise dealt with under section condition 7.
8. **Costs and expenses** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
9. A claim caused by, contributed to by or arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel.
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it.
 - c. war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup.
 - d. pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
10. A claim directly or indirectly caused by or resulting from any device failing to recognise, interpret or process any date as its true calendar date.
11. Any **costs and expenses** that are incurred where the **appointed representative** handles the claim under a contingency fee arrangement.
12. A claim against **DAS**, Arch Insurance (UK) Limited, our agent, tour operator or travel agent.

Conditions applying to Section B14 Only

1.
 - a) On receiving a claim, if legal representation is necessary, **DAS** will appoint a **preferred law firm** as the **insured Person's appointed representative** to deal with the **insured Person's** claim. They will try to settle an **insured Person's** claim by negotiation without having to go to court.
 - b) If the appointed **preferred law firm** cannot negotiate settlement of the **insured Person's** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the **insured Person** may choose a law firm to act as the **appointed representative**.
 - c) If the **insured Person** chooses a law firm as their **appointed representative** who is not a **preferred law firm**, **DAS** will give the **insured Person's** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **DAS** will pay is the amount **DAS** would have paid if they had agreed to the **DAS** Standard Terms of Appointment. The amount **DAS** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
 - d) The **appointed representative** must co-operate with **DAS** at all times and must keep **DAS** up to date with the progress of the claim.
2.
 - a) An **insured Person** must co-operate fully with **DAS** and the **appointed representative**.
 - b) An **insured Person** must give the **appointed representative** any instructions that **DAS** ask an **insured Person** to.
3.
 - a) An **insured Person** must tell **DAS** if anyone offers to settle a claim. An **insured Person** must not negotiate or agree to a settlement without **DAS'** written consent.
 - b) If an **insured Person** does not accept a reasonable offer to settle a claim, **DAS** may refuse to pay further **costs and expenses**.
 - c) **DAS** may decide to pay an **insured Person** the reasonable value of the **insured Person's** claim, instead of starting or continuing legal action. In these circumstances an **insured Person** must allow **DAS** to take over and pursue or settle any claim on behalf of an **insured Person**. An **insured Person** must also allow **DAS** to pursue at their own expense and for their own benefit, any claim for compensation against any other person and an **insured Person** must give **DAS** all the information and help **DAS** need to do so.
4.
 - a) An **insured Person** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **DAS** ask for this.
 - b) An **insured Person** must take every step to recover **costs and expenses** and court attendance expenses that **DAS** have to pay and must pay **DAS** any amounts that are recovered.
5. If the **appointed representative** refuses to continue acting for an **insured Person** with good reason, or if an **insured Person** dismisses the **appointed representative** without good reason, the cover **DAS** provide will end immediately, unless **DAS** agree to appoint another **appointed representative**.
6. If an **insured Person** settles or withdraws a claim without **DAS'** agreement, or does not give suitable instructions to the **appointed representative**, **DAS** can withdraw cover and will be entitled to reclaim from an **insured Person** any **costs and expenses** **DAS** has paid.
7. If there is a disagreement about the handling of a claim and it is not resolved through **DAS'** internal complaints procedure the Financial Ombudsman Service may be able to help. This is a free arbitration service for eligible complaints. (Details available from www.financial-ombudsman.org.uk) If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process available. The arbitrator will be a jointly agreed

barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, **DAS** will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.

8. **DAS** may require an **insured Person** to get, at the **insured Person's** expense, an opinion from an expert that **DAS** considers appropriate on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **DAS** and the cost agreed in writing between the **insured Person** and **DAS**. Subject to this, **DAS** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that the **insured Person** will recover damages (or obtain any other legal remedy that **DAS** have agreed to) or makes a successful defence.
9. An **insured Person** must:
 - a) keep to the terms and conditions of this section
 - b) take reasonable steps to avoid and prevent claims
 - c) take reasonable steps to avoid incurring unnecessary costs
 - d) send everything **DAS** asks for, in writing, and
 - e) report to **DAS** full and factual details of any claim as soon as possible and give **DAS** any information **DAS** need.
10. **DAS** will, at **DAS'** discretion, void this section (make it invalid) from the date of claim, or alleged claim, and/or **DAS** will not pay the claim if:
 - a) a claim an **insured Person** has made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
 - b) a false declaration or statement is made in support of a claim.
11. Apart from **DAS**, an **insured Person** is the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.
12. If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, **DAS** will only pay their share of the claim even if the other insurer refuses the claim.
13. This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where the **insured Person** normally lives. Otherwise, the law of England and Wales applies.

All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Euro Law Advice applying to Section B14 Only

DAS will give an **insured Person** confidential legal advice over the phone on any personal legal problem under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union country, Isle of Man, the Channel Islands, Switzerland and Norway.

An **insured Person** can contact **DAS'** UK-based call centre 24 hours a day, seven days a week. However, **DAS** may need to arrange to call the **insured Person** back depending on the **insured Person's** enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If an **insured Person** calls outside these times, a message will be taken and a return call arranged within the operating hours.

To help check and improve service standards, **DAS** may record all calls.

To contact the above service, phone **DAS** on **+44 (0) 117 934 0470**. When phoning, please quote your **DAS** policy number **TV1/6954720**

DAS will not accept responsibility if the Helpline Service fails for reasons **DAS** cannot control.

Data Protection applying to Section B14 Only

To comply with data protection regulations **DAS** are committed to processing personal information fairly and transparently. This section is designed to provide a brief understanding of how **DAS** collect and use this information.

DAS may collect personal details including name, address, date of birth, email address and, on occasion, dependent on the type of cover in place, sensitive information such as medical records. This is for the purpose of managing the products and services in place and this may include underwriting, claims handling and providing legal advice. **DAS** will only obtain personal information either directly from you, the third party dealing with your claim or from the authorised partner who sold this policy.

Who **DAS** are

DAS is part of **DAS** Legal Expenses Insurance Company Limited which is part of **DAS** UK Holdings Limited (**DAS** UK Group). The uses of personal data by **DAS** and members of the **DAS** UK Group are covered by **DAS'** individual company registrations with the Information Commissioner's Office. **DAS** has a Data Protection Officer who can be contacted at dataprotection@DAS.co.uk

How **DAS** will use your information

DAS may need to personal information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies or other members of the **DAS** UK Group, so they may contact you for your feedback. If the policy includes legal advice **DAS** may have to send the personal information outside of the European Economic Area (EEA) in order to give the legal advice on non-European Union law. Dependent on the type of cover in place, the personal information may also be sent outside the EEA so the service provider can administer the claim.

DAS will take all steps reasonably necessary to ensure the personal data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.

DAS will not disclose the personal data to any other person or organisation unless **DAS** are required to by **DAS'** legal and regulatory obligations. For example, **DAS** may use and share the personal data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning **DAS**. A copy is also accessible and can be downloaded via our website.

What is **DAS'** legal basis for processing your information?

It is necessary for **DAS** to use the personal information to perform **DAS** obligations in accordance with any contract that **DAS** may have with the person taking out this policy. It is also in **DAS'** legitimate interest to use the personal information for the provision of services in relation to any contract that **DAS** may have with the person taking out this policy.

How long will your information be held for?

DAS will retain personal data for 7 years. **DAS** will only retain and use the personal data thereafter as necessary to comply with **DAS'** legal obligations, resolve disputes, and enforce **DAS'** agreements. If you no longer want **DAS** to use the personal data, please contact **DAS** at dataprotection@das.co.uk

What are your rights?

The following rights are available in relation to the handling of personal data:

- the right to access personal data held
- the right to have inaccuracies corrected for personal data held
- the right to have personal data held erased
- the right to object to direct marketing being conducted based upon personal data held
- the right to restrict the processing for personal data held, including automated decision-making
- the right to data portability for personal data held.

Any requests, questions or objections should be made in writing to the Data Protection Officer:

Data Protection Officer

DAS Legal Expenses Insurance Company Limited

DAS House

Quay Side

Temple Back

Bristol

BS1 6NH

Or via email: dataprotection@das.co.uk

How to make a Claim applying to Section B14 Only

If your claim relates Section B14 'If you need legal advice & legal expenses', please contact:

DAS Legal Expenses Insurance Company Ltd

Telephone: +44 (0) 117 934 0470 and quote reference **TV1/6954720**

How to make a Complaint applying to Section B14 Only

If your complaint relates Section B14 'If you need legal advice & legal expenses', please contact:

Customer Relations Department

DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

Telephone: **0344 893 9013**

Email: customerrelations@das.co.uk

Or complete **DAS'** online complaint form at: www.das.co.uk/about-das/complaints

If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the details above.

If you remain dissatisfied, the Information Commissioner's Office can be approached directly for a decision.

The Information Commissioner can be contacted at:

Information Commissioner's Office

Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Online: www.ico.org.uk

Are you thinking of taking part in any sports or activities?

We want you to enjoy your trip, and we appreciate that sometimes you may be tempted to try an activity or sport while you are away – your policy will cover the following activities as standard without you having to pay an additional premium.

Please Note: *There is no cover for those activities marked in italics under section 'If you are held legally liable for injury or damage'.*

Activities covered as Standard

<p>Aerobics Amateur Athletic Field Events Amateur Athletic Track Events Angling/ Fishing (freshwater) Animal Sanctuary (not big game) <i>Archery</i></p> <p>Badminton Bamboo Rafting Banana Boating Bar Work Baseball Basketball Billiards Bird Watching Body Boarding Boules Bowling Bowls <i>Bridge Swinging</i> <i>Bungee Jumping</i></p> <p>Camel/Elephant Riding Trekking (UK booked) Camping <i>Canoeing/ Kayaking (White Water Grades 1-3)</i> Caravanning, <i>Catamaran Sailing (In-shore)</i> <i>Clay Pigeon Shooting</i> Cricket Croquet</p>	<p>Curling Cycle Touring /Leisure Biking (up to 1,000m)</p> <p>Dancing Darts Disc Golf Diving (Indoor up to 5m) Dragon Boat Racing</p> <p>Elephant Trekking (UK Booked)</p> <p>Fencing Fives Flag Football <i>Flying as passenger (private/ small aircraft/helicopter)</i> Football/Soccer – Practice and Training Frisbee (recreational)</p> <p>Golf Gorilla Trekking (up to 1,000m)</p> <p>Highland games Horse Riding (No Jumping) <i>Hot Air Ballooning</i></p> <p>Indoor Skating (not ice)</p> <p><i>Jet Boating</i> <i>Jet Skiing</i></p> <p>Kiting Korfball</p>	<p>Laser Tag Low Ropes</p> <p>Model sports Marathons Model Flying Mountain Biking (up to 1,000m)</p> <p>Netball</p> <p>Orienteering</p> <p>Petanque Peteca Pigeon Racing Pony Trekking Pool</p> <p>Quoit</p> <p>Rackets Racquet-ball <i>Rafting (White Water Grades 1-3)</i> Re-Enactment <i>Rifle Range</i> Ringo River Punting Rounders <i>Rowing (inshore –recreational)</i></p> <p>Safari (UK organised) Sailing/ Yachting (recreational - inshore) <i>Scuba Diving (not solo, up to maximum 30m)</i></p>	<p>Segway (supervised, non-competitive) Snorkelling (inside marked areas and/or with a lifeguard present) Softball Squash Stoolball Swimming (inside marked areas and/or with lifeguard present) Swimming with Dolphins (inside marked areas and / or with lifeguard present)</p> <p>Table Tennis Ten Pin Bowling Tennis Theme Parks Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (in group) all up to 1,000m <i>Tubing</i> Tug of War</p> <p>Unicycle riding</p> <p>Volleyball</p> <p>Water Parks Whale Watching (professionally organised)</p> <p>Yachting (Inshore – crewing) Yoga</p>
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If you are considering taking part in any activity which is not listed, please contact us on 0330 880 1791 to discuss this and we will let you know what, if any, additional premium is necessary.

Activity Pack 2 – Additional Premium Required

<p>Abseiling (Indoor/Outdoor climbing wall up to 25m) Adventure Racing (up to 12 hours) <i>Airsoft</i> American Football – Training or Amateur Match (Organised & with Safety Equipment) Angling/Fishing (Sea) Animal Sanctuary (Big Game) Assault Courses (No High Ropes)</p> <p>Biathlon Big Foot Skiing Blade Skating Breathing Observation Bubble (BOB)</p> <p>Camel/ Elephant Riding/Trekking (non-UK booked) <i>Canoeing/Kayaking (White Water Grade 4)</i> Canyoning <i>Cat Skiing</i> Climbing (Indoor/Outdoor climbing wall up to 25m) Cross Country Running</p> <p>Diving (Indoor up to 10m) Dry Slope Skiing</p> <p>Equestrian</p> <p>Falconry Field Hockey (organised amateur match) Fell Running (up to 2,000m) <i>Fly boarding</i> <i>Flying (Crew/Pilot)</i> <i>Flying Helicopter (Pilot)</i> Football/Soccer - Organised Amateur Match Frisbee (Ultimate Frisbee)</p> <p>Gaelic Football- Training or Amateur Match Glacier Walking</p>	<p><i>Gliding (non-competitive)</i> <i>Go Karting</i> Gorge Walking (with ropes) Gorilla Trekking (booked during trip- requires appropriate trekking altitude pack) Gymnastics</p> <p>Handball (Organised Amateur Match) Harness Racing Hockey (Ice) With Full Body Protection Horse Jumping (no Polo, no Hunting) Horse Riding (Eventing) Husky Dog Sledding Hydro Zorbing</p> <p>Ice Fishing Ice Skating Iron Man</p> <p>Judo (Organised Training)</p> <p>Karate (Organised Training) Kendo (Organised Training) Kick Sledging</p> <p>Lacrosse Land Skiing Langlauf</p> <p>Martial Arts (Organised Training) Modern Pentathlon Mono-Skiing Mountain Biking (up to 2,000m) Mountain Boarding</p> <p>Octopus <i>Off Road Motorcycling (up to 250cc)</i> Off-piste skiing/snowboarding (with guide)</p>	<p>Paint Balling <i>Parasailing</i> <i>Parascending (Over water)</i> <i>Power Boating (inshore)</i> Power lifting</p> <p>Quad Bikes (Providing you wear a helmet)</p> <p>Rafting (White Water Grade 4) Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m) <i>River Tubing</i> Rodeo Roller Derby (Safety equipment must be worn) Roller Hockey Rugby (Amateur Match) Rugby (Training)</p> <p>Safari (non-UK booked) Safari Trekking (non-UK booked) Sand Boarding <i>Sand Dune Surfing/Skiing</i> Sand Yachting <i>Sea Canoeing/Kayaking (inshore)</i> <i>Shark Diving/Swimming (Cage)</i> Shinty Ski Boarding Ski Bobbing Ski Dooing Skiing Skiing - Nordic/ Cross Country/ Sledging/ Tobogganing Sleigh riding (Reindeer, Horses or Dogs) Snorkelling – outside marked areas and / or without lifeguard present Snow Biking <i>Snow Mobile/Ski Doos</i></p>	<p>Snow Parascending Snow Scooting Snow Shoe Walking Snow Tubing <i>Snowcat Driving</i> <i>Speed Sailing (in shore)</i> Speed Skating Speed Trials/Time Trials (Organised, not public roads) Street Hockey Summer Tobogganing Surf life-saving (organised competition) <i>Surfing</i> Swimming (outside marked areas and / or without lifeguard present) Swimming off of a boat (Unsupervised and / or no lifeguard)</p> <p>Telemarking Tough Mudder Trampolining Tree Top Canopy Walking Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (in group) all up to 2,000m Triathlon</p> <p>Under 17 Driving (not public roads)</p> <p>War Games/Paint Balling Water Polo <i>Water Skiing (No Jumping)</i> Weight Lifting <i>Windsurfing/ Boardsailing/ Sailboarding</i> Wrestling (Organised Training)</p> <p>Zip Lining / Zip Trekking (booked during trip - requires appropriate trekking altitude pack) Zorb Football</p>
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Activity Pack 3 – Additional Premium Required

<p>Abseiling (outdoor above 25m)</p> <p>Blowcarting /Land Yachting/ Kite Buggy</p> <p>Boxing Training</p> <p>Caving/ Pot Holing</p> <p>Climbing (Rock & Ice - Harnessed up to 3,000m)</p> <p><i>Devil Karting</i></p> <p>Dirt Boarding</p> <p>Fell Running (up to 3,000m)</p> <p>Glacier Skiing</p> <p>Gorge Walking (no ropes)</p>	<p>Heli-skiing</p> <p>High Diving</p> <p>Hurling</p> <p>Hydrospeeding</p> <p>Ice Go Carting</p> <p>Ice Windsurfing</p> <p>Jousting</p> <p>Kite-Boarding/ Surfing</p> <p><i>Motorised Buggy</i></p> <p>Mountain Biking (up to 3,000m)</p> <p><i>Paragliding</i></p> <p><i>Parascending (over land)</i></p> <p><i>Paramotoring</i></p> <p>Passenger Sledge</p>	<p>Rap Running/Jumping (Outdoor above 25m)</p> <p><i>River Bugging</i></p> <p><i>Roller Skating (24-hour relay)</i></p> <p>Skeleton</p> <p>Ski Biking</p> <p>Ski Blading/ Snow Blading</p> <p>Ski Mountaineering (up to 3,000m)</p> <p>Ski Randonee</p> <p>Ski Run / Walking (up to 3,000m)</p> <p>Ski Touring (up to 3,000m)</p> <p>Ski Joering</p> <p>Skiing - Freestyle</p>	<p>Skiing - Glacier</p> <p><i>Skiing - Snowcat</i></p> <p><i>Snow Karting</i></p> <p>Snow Kiting</p> <p><i>Snow Surfing</i></p> <p>Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering - in group (up to 3,000m)</p> <p>Via Ferratta</p> <p>Wake Boarding</p> <p><i>Water Skiing (Jumping)</i></p> <p><i>Wind Tunnel Flying/ Indoor Sky Diving</i></p> <p>Zorbing/Sphering</p>
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Activity Pack 4 – Additional Premium Required

<p>Adventure Racing (up to 24 hours)</p> <p>Assault Courses including High Ropes and harnessed</p> <p>Black Water Rafting</p> <p>BMX Freestyle & Racing</p> <p>Bull Riding</p> <p>Canoeing/Kayaking (White Water Grade 5)</p> <p>Cave Diving</p> <p>Cave Tubing</p> <p>Climbing (Rock & Ice - Harnessed up to 4,000m)</p> <p>Cycling Racing</p> <p>Cyclo Cross</p>	<p>Downhill Mountain Biking</p> <p>Fell Running (up to 4,000m)</p> <p>Freestyle Skateboarding</p> <p>Gliding (competition)</p> <p>Hang Gliding</p> <p>Micro Lighting</p> <p>Motocross</p> <p>Motor Racing/ Rallies/ Competitions (amateur)</p> <p>Mountain Biking (up to 4,000m)</p> <p>Off-Piste Skiing/Snowboarding (Without a Guide)</p>	<p>Parapenting/ Paraponting</p> <p>Polo</p> <p>Polo cross</p> <p>Power Boating (off shore)</p> <p>Power Gliding</p> <p>Power Kiting</p> <p>Rafting (White Water Grade 5)</p> <p>Scuba Diving (not solo - to 40m)</p> <p>Ski Flying</p> <p>Slack-Lining</p> <p>Tandem Skydive (up to 2 jumps maximum)</p>	<p>Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering - in group (Inca - Trail)</p> <p>Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering- in group (up to 4,000m)</p> <p>Wicker Basket Tobogganing</p> <p>Yachting (racing/ crewing) - outside territorial waters (offshore)</p> <p>Zip Trekking</p>
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Data Protection - Personal Information

(Applying to all sections underwritten by Arch Insurance (UK) Limited)

The privacy and security of **your** information is important to **us**. This notice explains who **we** are, the types of information **we** hold, how **we** use it, who **we** share it with and how long **we** keep it. It also informs **you** of certain rights **you** have regarding **your** personal information under current data protection law. The terms used in this Fair Processing Notice relate to the Information Commissioner's Office guidance.

Who are we?

Arch Insurance (UK) Limited which is part of the Arch Insurance group ("Arch"). Arch is the Data Controller of the information **you** provide **us** and is registered with the Information Commissioner's Office for the products and services **we** provide to **you**.

You can contact **us** for general data protection queries by email to DPO@archinsurance.co.uk or in writing to Compliance Team, 5th Floor, 60 Great Tower Street, London EC3R 5AZ. Please advise **us** of as much detail as possible to comply with **your** request.

What information do we collect?

We will collect personal information which may include **your** name, telephone number, email address, postal address, occupation, date of birth, additional details of risks related to **your** enquiry or product and payment details (including bank account number and sort code) which **we** need to offer and provide the service or product or deal with a claim.

We may need to request and collect sensitive personal information such as details of convictions or medical history that are necessary for providing **you** with the product, service or for processing a claim.

We only collect and process sensitive personal data where it is critical for the delivery of a product or service and without which the product or service cannot be provided. **We** will therefore not seek explicit consent to process this information as the processing is legitimised by its criticality to the service provision. If **you** object to use of this information then **we** will be unable to offer **you** the product or service requested.

How do we use your personal information?

We will use **your** personal information to

- assess and provide the products or services that **you** have requested
- communicate with **you**
- develop new products and services
- undertake statistical analysis

We may also take the opportunity to

- contact **you** about products that are closely related to those **you** already hold with **us**
- provide additional assistance or tips about these products or services
- notify **you** of important functionality changes to **our** websites

We make outbound phone calls for a variety of reasons relating to many of **our** products or services (for example, to update **you** on the progress of a claim or to discuss renewal of **your** insurance contract). **We** are fully committed to the regulations set out by Ofcom and follow strict processes to ensure **we** comply with them.

To ensure confidentiality and security of the information **we** hold, **we** may need to request personal information and ask security questions to satisfy ourselves that **you** are who **you** say **you** are.

We may aggregate information and statistics on website usage or for developing new and existing products and services, and **we** may also provide this information to third parties. These statistics will not include information that can be used to identify any individual.

Securing your personal information

We follow strict security procedures in the storage and disclosure of **your** personal information in line with industry practices, including storage in electronic and paper formats.

We store all the information **you** provide to **us**, including information provided via forms **you** may complete on **our** websites, and information which **we** may collect from **your** browsing (such as clicks and page views on **our** websites).

Any new information **you** provide **us** may be used to update an existing record **we** hold for **you**.

When do we share your information?

To help **us** prevent financial crime, **your** details may be submitted to fraud prevention agencies and other organisations where **your** records may be searched, including the Claims and Underwriting Exchange (CUE) and the Motor Insurers Anti-Fraud and Theft Register (MIAFTR).

In addition to companies within the Arch Insurance Group, third parties (for example insurers or loss adjusters) deliver some of **our** products or provide all or part of the service requested by **you**. In these instances, while the information **you** provide will be disclosed to these companies, it will only be used for the provision and administration of the service provided (for example verification of any quote given to **you** or claims processing, underwriting and pricing purposes or to maintain management information for analysis).

This may also include conducting a search with a credit reference bureau or contacting other firms involved in financial management regarding payment.

The data **we** collect about **you** may be transferred to, and stored at, a destination outside of the European Economic Area ("EEA"). It may also be processed by staff operating outside of the EEA who work for **us** or for one of **our** suppliers. Such staff may be engaged in, amongst other things, the provision of information **you** have requested.

If **we** provide information to a third party **we** will require it and any of its agents and/or suppliers to take all steps reasonably necessary to ensure that **your** data is treated securely and in accordance with this fair processing notice.

We may of course be obliged by law to pass on **your** information to the police or other law enforcement body, statutory or regulatory authority including but not limited to the Employer's Liability Tracing Office (ELTO) and the Motor Insurance Bureau (MIB).

We may also share **your** information with anyone **you** have authorised to deal with **us** on **your** behalf.

How long do we keep your information for?

We will not keep **your** personal information longer than is necessary for the purpose for which it was provided unless **we** are required by law or have other legitimate reasons to keep it for longer (for example if necessary for any legal proceedings).

We will normally keep information for no more than 6 years after termination or cancellation of a product, contract or service **we** provide. In certain cases, **we** will keep **your** information for longer, particularly where a product includes liability insurances or types of insurance for which a claim could potentially be made by **you** or a third party at a future date, even after **your** contract with **us** has ended.

Your rights

Under data protection law **you** have the right to change or withdraw **your** consent and to request details of any personal data that **we** hold about **you**.

Where **we** have no legitimate reason to continue to hold **your** information, **you** have the right to be forgotten.

We may use automated decision making in processing **your** personal information for some services and products. **You** can request a manual review of the accuracy of an automated decision that **you** are unhappy with.

Further details of **your** rights can be obtained by visiting **our** long form notice at www.archcapgroup.com/Privacy-and-Data-Protection-Policy

Optional Extensions

Optional extensions are available **at an additional premium**. These extensions only apply if **you** have selected them upon purchase and this is reflected on **your** insurance schedule. Additional details of cover are stated in the **Fit2Travel** extension booklet. For further information please call **0330 880 1791**. The optional extensions available on this policy are:

- Gadget Extension
- Excess Waiver

Wear & Tear Scale (Depreciation)

Age of Property	Clothing	Jewellery	Valuables	Cosmetics, Toiletries & Perfumes	Gadgets	Mobility Equipment
0-5 months	0%	0%	0%	50%	0%	0%
6-11 months	5%	0%	5%	50%	5%	0%
1-2 years	10%	5%	10%	60%	10%	0%
2-4 years	20%	10%	30%	60%	30%	5%
4-6 years	30%	15%	40%	70%	40%	10%
6 years +	40%	20%	60%	80%	60%	15%

Meet your insurers

Sections A1, B1 – B13 are underwritten by Arch Insurance (UK) Limited. Arch Insurance (UK) Limited, 5th Floor, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Section B14 is provided by DAS Legal Expenses Insurance Company Limited ('DAS'). **DAS** is the underwriter and provides the legal protection insurance and additional services under your policy.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH, Registered in England and Wales. Company Number 103274, Website: www.das.co.uk.

Several Liability – The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Financial Services Compensation Scheme (FSCS)

Arch Insurance (UK) Limited and the other insurers of this Policy are covered by the Financial Services Compensation Scheme (FSCS).

If We are unable to meet Our obligations, You may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk

Make yourself heard

At Fit2Travel Travel Insurance **we** take great pride in treating **our** customers fairly and **we** have tried to ensure that **our** policies are easy to understand; but sometimes **we** and **our** insurers might get it wrong, in which case **we** want **you** to tell **us**.

If **your** complaint relates to the sales literature, the way in which **your** policy was sold to **you**, the Medical Screening Service or regarding information about **your** policy, please contact:

Brokersure Ltd

Digital House, Threshelfords Business Park, Inworth Road, Feering, Colchester, Essex, CO5 9SE

Telephone: **0330 880 3605**

Online: enquiries@brokersure.com

If **your** complaint relates to a claims, or assistance you received whilst travelling, please contact:

Complaints Manager

Arch Insurance (UK) Limited

5th Floor, 60 Great Tower Street, London, EC3R 5AZ

Email: complaints@archinsurance.co.uk

If **your** complaint relates Section B14 'If you need legal advice & legal expenses', please contact:

Customer Relations Department

DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

Telephone: **0344 893 9013**

Email: customerrelations@das.co.uk

Or complete **DAS'** online complaint form at: www.das.co.uk/about-das/complaints

If **We** have not resolved **Your** complaint within eight weeks or **You** are not satisfied with **Our** response, **You** may be able to refer it to the Financial Ombudsman Service (FOS). **You** must do this within six months of receiving **Our** final response letter. Contact details for the Financial Ombudsman Service (FOS) are:

The Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Telephone (Landline): **0800 023 4567** (Mobile): **0300 123 9123**

Email: complaint.info@financial-ombudsman.org.uk Web: www.financial-ombudsman.org.uk



Your Fit2Travel Travel Insurance Policy Extension Booklet

Backpacker Longstay

**For policies issued between
01/01/2024 to 31/12/2024**

This extension is for residents of the United Kingdom or the Channel Islands.

Fit2Travel insurance is provided by Brokersure Ltd who are authorised and regulated by the Financial Conduct Authority under Firm Reference Number 501719.

Unless otherwise stated this Insurance is underwritten by Arch Insurance (UK) Limited (FCA Register No: 229887). Arch Insurance (UK) Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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About this policy

This booklet is an extension of your main Fit2Travel travel insurance policy wording.

Please note: The extension in this booklet will only apply if **you** have paid the appropriate additional premium for the extension and it is listed on **your** insurance schedule. All the things **we** told **you** about in the main policy wording also apply to these extensions.

This extension booklet provides details of the extra cover **you** have paid for. It will also tell **you** of any new terms and conditions that apply here that were not mentioned in the main policy wording.

Important meanings in this section:

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

Your Important Contact Numbers

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD

This policy includes a 24 hours emergency medical assistance service.

In the event of an Insured Person suffering a serious injury or illness which may lead to hospital treatment as an in-patient or emergency repatriation contact Cega Assistance immediately on telephone number: **+44 (0) 1243 621 501**

Or email: assistance@cegagroup.com

TO MAKE A CLAIM

please contact us as soon as possible - please keep copies of all information you send us

All Sections

CEGA Claims Service

PO Box 127,

Chichester, West Sussex,

PO18 8WQ.

Email: claims@cegagroup.com

Telephone: **0345 258 7172**

TO ASK A QUESTION OR AMEND YOUR POLICY

To amend or cancel your policy please call us on **0330 880 1791**

Or email us: enquiries@fit2travel.co.uk

Cover Table

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if your circumstances do not fit those described, then there is no cover in place. The amounts shown under '**We will pay up to**' are the maximum amounts payable under each policy section for each insured person.

Cover under these extensions will only apply if you have paid the appropriate additional premium for each extension and it is listed on your insurance schedule.

Please note: Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

The '**Excess**' is the amount that will be deducted from your claim for each insured person.

Cover			We will pay up to	Excess
Page No.	Gadget Extension	Section		
	If your gadgets are lost, stolen or accidentally damaged	GA1	£1,000	As per your main policy

If your gadgets are lost, stolen or accidentally damaged – Section GA1

If this happened:

Despite having taken **precautions your gadget(s)** was lost, stolen or accidentally damaged during **your trip**. What **we** pay is calculated on the value of the **gadget(s)** at the time it is lost, stolen or accidentally damaged.

This is what we will do:

We will pay **you** up to

£1,000

in total for lost, stolen or accidentally damaged **gadget(s)** after a **deduction for wear and tear**.

We will also pay **you** up to

£1,000

for the reimbursement of unauthorised call or data download, which **you** cannot recover from **your** network provider, if **your** mobile phone is accidentally lost or stolen whilst on **your trip** and is used fraudulently.

The **excess** amount for this section is as per **your** main policy per person per incident

But we won't pay any claims under this policy if:

- **your gadget** was in **your checked-in baggage**;
- **your gadget** falls outside **our eligibility criteria**;
- **you** did not report loss or theft to the local Police and obtain a written report within 24 hours of discovering the incident;
- **your claim** is for a mobile phone and **you** did not notify **your** service provider and ask them to blacklist **your** phone;
- **you** are unable to provide **evidence of ownership**;
- **you** did not take all available **precautions**;
- **you** left **your gadget unattended** in a public place;
- **your gadget** was stolen from a motor vehicle or **your trip** accommodation, and **you** cannot provide evidence of unauthorised and/or forcible entry;
- **you** ask **us** to reimburse unauthorised calls or data if **you** did not report the loss or theft of **your** mobile phone to the service provider within 24 hours of discovery and **you** have not provided an itemised bill from **your** service provider;
- **you** ask **us** to pay for loss, theft of or accidental damage to **accessories** other than SIM or PCIMA cards which were in the **gadget** at the time of the loss, theft or damage;
- **you** do not **co-operate** with **us**.

Important meanings in this section

checked-in baggage – suitcases, holdalls/ rucksacks that have been checked-in by **your transport provider** and placed in the luggage hold of **your transport provider's** service in which **you** were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process **your** claim.

eligibility criteria – a **gadget** must be in good working order and in **your** possession when **you** start your **trip** and purchased as new in the UK, or, if purchased as refurbished, was purchased direct from the manufacturer/ network provider in the UK.

evidence of ownership – a document to evidence that the item(s) **you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

excess – the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

period of insurance – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **gadgets**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

unattended – neither on **your** person or within **your** sight and reach.

we/our/us – Arch Insurance (UK) Limited.

you/your – means the Insured Person/Insured Persons named on the insurance schedule.

Data Protection - Personal Information

(Applying to all sections underwritten by Arch Insurance (UK) Limited)

The privacy and security of **your** information is important to **us**. This notice explains who **we** are, the types of information **we** hold, how **we** use it, who **we** share it with and how long **we** keep it. It also informs **you** of certain rights **you** have regarding **your** personal information under current data protection law. The terms used in this Fair Processing Notice relate to the Information Commissioner's Office guidance.

Who are we?

Arch Insurance (UK) Limited which is part of the Arch Insurance group ("Arch"). Arch is the Data Controller of the information **you** provide **us** and is registered with the Information Commissioner's Office for the products and services **we** provide to **you**.

You can contact **us** for general data protection queries by email to DPO@archinsurance.co.uk or in writing to Compliance Team, 5th Floor, 60 Great Tower Street, London EC3R 5AZ. Please advise **us** of as much detail as possible to comply with **your** request.

What information do we collect?

We will collect personal information which may include **your** name, telephone number, email address, postal address, occupation, date of birth, additional details of risks related to **your** enquiry or product and payment details (including bank account number and sort code) which **we** need to offer and provide the service or product or deal with a claim.

We may need to request and collect sensitive personal information such as details of convictions or medical history that are necessary for providing **you** with the product, service or for processing a claim.

We only collect and process sensitive personal data where it is critical for the delivery of a product or service and without which the product or service cannot be provided. **We** will therefore not seek explicit consent to process this information as the processing is legitimised by its criticality to the service provision. If **you** object to use of this information then **we** will be unable to offer **you** the product or service requested.

How do we use your personal information?

We will use **your** personal information to

- assess and provide the products or services that **you** have requested
- communicate with **you**
- develop new products and services
- undertake statistical analysis

We may also take the opportunity to

- contact **you** about products that are closely related to those **you** already hold with **us**
- provide additional assistance or tips about these products or services
- notify **you** of important functionality changes to **our** websites

We make outbound phone calls for a variety of reasons relating to many of **our** products or services (for example, to update **you** on the progress of a claim or to discuss renewal of **your** insurance contract). **We** are fully committed to the regulations set out by Ofcom and follow strict processes to ensure **we** comply with them.

To ensure confidentiality and security of the information **we** hold, **we** may need to request personal information and ask security questions to satisfy ourselves that **you** are who **you** say **you** are.

We may aggregate information and statistics on website usage or for developing new and existing products and services, and **we** may also provide this information to third parties. These statistics will not include information that can be used to identify any individual.

Securing your personal information

We follow strict security procedures in the storage and disclosure of **your** personal information in line with industry practices, including storage in electronic and paper formats.

We store all the information **you** provide to **us**, including information provided via forms **you** may complete on **our** websites, and information which **we** may collect from **your** browsing (such as clicks and page views on **our** websites).

Any new information **you** provide **us** may be used to update an existing record **we** hold for **you**.

When do we share your information?

To help **us** prevent financial crime, **your** details may be submitted to fraud prevention agencies and other organisations where **your** records may be searched, including the Claims and Underwriting Exchange (CUE) and the Motor Insurers Anti-Fraud and Theft Register (MIAFTR).

In addition to companies within the Arch Insurance Group, third parties (for example insurers or loss adjusters) deliver some of **our** products or provide all or part of the service requested by **you**. In these instances, while the information **you** provide will be disclosed to these companies, it will only be used for the provision and administration of the service provided (for example verification of any quote given to **you** or claims processing, underwriting and pricing purposes or to maintain management information for analysis).

This may also include conducting a search with a credit reference bureau or contacting other firms involved in financial management regarding payment.

The data **we** collect about **you** may be transferred to, and stored at, a destination outside of the European Economic Area ("EEA"). It may also be processed by staff operating outside of the EEA who work for **us** or for one of **our** suppliers. Such staff may be engaged in, amongst other things, the provision of information **you** have requested.

If **we** provide information to a third party **we** will require it and any of its agents and/or suppliers to take all steps reasonably necessary to ensure that **your** data is treated securely and in accordance with this fair processing notice.

We may of course be obliged by law to pass on **your** information to the police or other law enforcement body, statutory or regulatory authority including but not limited to the Employer's Liability Tracing Office (ELTO) and the Motor Insurance Bureau (MIB).

We may also share **your** information with anyone **you** have authorised to deal with **us** on **your** behalf.

How long do we keep your information for?

We will not keep **your** personal information longer than is necessary for the purpose for which it was provided unless **we** are required by law or have other legitimate reasons to keep it for longer (for example if necessary for any legal proceedings).

We will normally keep information for no more than 6 years after termination or cancellation of a product, contract or service **we** provide. In certain cases, **we** will keep **your** information for longer, particularly where a product includes liability insurances or types of insurance for which a claim could potentially be made by **you** or a third party at a future date, even after **your** contract with **us** has ended.

Your rights

Under data protection law **you** have the right to change or withdraw **your** consent and to request details of any personal data that **we** hold about **you**.

Where **we** have no legitimate reason to continue to hold **your** information, **you** have the right to be forgotten.

We may use automated decision making in processing **your** personal information for some services and products. **You** can request a manual review of the accuracy of an automated decision that **you** are unhappy with.

Further details of **your** rights can be obtained by visiting **our** long form notice at www.archcapgroup.com/Privacy-and-Data-Protection-Policy

Wear & Tear Scale (Depreciation)

Age of Property	Gadgets
0-5 months	0%
6-11 months	5%
1-2 years	10%
2-4 years	30%
4-6 years	40%
6 years +	60%

Meet your insurers

All Extension Sections are underwritten by Arch Insurance (UK) Limited. Arch Insurance (UK) Limited, 5th Floor, 60 Great Tower Street, London EC3R 5AZ – (FCA Register No 229887) authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Several Liability – The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Financial Services Compensation Scheme (FSCS)

Arch Insurance (UK) Limited and the other insurers of this Policy are covered by the Financial Services Compensation Scheme (FSCS).

If We are unable to meet Our obligations, You may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk

Make yourself heard

At Fit2Travel Travel Insurance **we** take great pride in treating **our** customers fairly and **we** have tried to ensure that **our** policies are easy to understand; but sometimes **we** and **our** insurers might get it wrong, in which case **we** want **you** to tell **us**.

If **your** complaint relates to the sales literature, the way in which **your** policy was sold to **you**, the Medical Screening Service or regarding information about **your** policy, please contact:

Brokersure Ltd

Digital House, Threshelfords Business Park, Inworth Road, Feering, Colchester, Essex, CO5 9SE

Telephone: **0330 880 3605**

Online: enquiries@brokersure.com

If **your** complaint relates to a claims, or assistance you received whilst travelling, please contact:

Complaints Manager

Arch Insurance (UK) Limited

5th Floor, 60 Great Tower Street, London, EC3R 5AZ

Email: complaints@archinsurance.co.uk

If **We** have not resolved **Your** complaint within eight weeks or **You** are not satisfied with **Our** response, **You** may be able to refer it to the Financial Ombudsman Service (FOS). **You** must do this within six months of receiving **Our** final response letter. Contact details for the Financial Ombudsman Service (FOS) are:

The Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Telephone (Landline): **0800 023 4567** (Mobile): **0300 123 9123**

Email: complaint.info@financial-ombudsman.org.uk Web: www.financial-ombudsman.org.uk