



Your Fit2Travel Travel Insurance Policy Wording

Secure, Protect, and Ultimate

IMPORTANT INFORMATION

For **emergency medical assistance** abroad, or to cut short your trip, contact our 24-hour emergency medical advice line on +44 (0) 1733 224 357.

For **non-emergency claims** and to obtain a claims form, you can email the claims department on claims@whitehorse.ie, or call the claims department on +44 (0) 1733 224 823.

For **sales and general queries**, call Fit2Travel on +44 (0) 330 880 1791.

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Travel Insurance – General information

About Your Policy Wording

We want **you** to get the most from **your** policy and to do this, **you** should read **your** policy wording, Insurance Product Information Document (IPID) and **policy schedule**. **You** must make sure that **you** (and anyone insured under this policy) understand the exclusions and conditions which apply to **your** policy because if **you** do not meet these conditions, it may affect any claim **you** make. If **you** have any queries about **your** cover, **you** can call **us** on the number listed in the 'Important phone numbers and contact information' section below. Please make sure **you** have **your** policy number when **you** call **us**.

Remember, no policy covers everything. **We** do not cover certain things such as, but not limited to:

- **Pre-existing medical conditions** as described in the Important Conditions Relating to Health section, unless **you** have contacted **us**, and **we** have accepted **medical conditions** in writing.
- Losses that **we** do not state are specifically covered under 'What is covered'.
- Any circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this policy.
- The intention of this policy is to cover **your** entire **trip**. The policy will need to cover the date that **your** **trip** begins until the date **you** return to the **United Kingdom**, inclusive for both single trip and annual multi-trip policies.
- Any **trip** that has already begun when **you** purchased this insurance.

The things which are not covered by **your** policy are stated:

- In the 'General exclusions applying to all sections of the policy'.
- Under 'What is not covered' in each section of cover.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Arranged by

This policy is arranged by BrokerSure acting in its capacity as agent of the insurers. BrokerSure are authorised and regulated by the Financial Conduct Authority number 501719.

About Your Insurers - White Horse Insurance UK Limited

This policy is underwritten by White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac, a designated activity company incorporated in the Republic of Ireland. Registration No. 306045. Registered Office: Rineanna House, Shannon Free Zone, Shannon, County Clare, V14 CA36, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. White Horse Insurance UK Limited is a Branch registered in England and Wales. Registration No. FC039609. UK Branch Head Office: St Clare House 30-33 Minorities, London, EC3N 1PE. White Horse Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, Firm Reference Number 203320. This information can be checked on the Financial Services Register website www.fca.org.uk.

Demands and Needs

This travel insurance policy meets the needs of those who wish to insure themselves for emergency medical and other similar expenses whilst on a **trip**. **We** have not provided **you** with any advice or recommendation as to whether this policy is suitable for **your** specific needs.

Renewing Annual Multi-Trip Policies

Where possible **your** **issuing agent** will renew **your** policy automatically to make sure **you** have continuous policy cover. **Your** **issuing agent** will write to **you** approximately 4 weeks before **your** policy is due to expire to provide **you** with details of the new premium and any changes to the policy terms and conditions. If **you** are still eligible and happy with the renewal information, **you** do not need to contact **your** **issuing agent** further. **Your** renewal premium will be taken by the same payment source used during **your** initial purchase one week before the renewal date. **Your** **issuing agent** will remind **you** to tell **us** about any changes to **your** personal circumstances, including any new or changes to **pre-existing medical conditions**. If **you** do not want **your** **issuing agent** to automatically renew **your** policy, **you** can turn it off at any point during **your** **period of insurance**. **You** can do this by contacting **your** **issuing agent** as stated in **your** policyholder cover letter.

Once payment has been taken, **you** can still cancel the policy and obtain a full refund, provided **you** contact **your** **issuing agent** within 14 days from the date **you** receive **your** policy documentation and **you** have not made or are intending to make a claim under the renewed policy. Refunds for the unused portion of premium outside the 14-day cooling off period are only available for exceptional circumstances. Policies can be renewed during a **trip**, however, **we** advise **you** avoid this where possible so that **you** have continuous cover in place.

Important Note: If **your** payment source cannot be charged for any reason (for example, if **your** payment debit or credit card fails), and **you** have not otherwise made the appropriate renewal premium payment on time, **your** policy will be cancelled and all cover under **your** insurance policy will end at midnight on the end date as shown on **your** expiring **policy schedule**. If an incident occurs and **your** payment has not been completed, **you** will not be covered by this policy.

If automatic renewal isn't feasible, **your** **issuing agent** will inform **you** accordingly.

labelling Your Policy

Statutory Cancellation Rights

If, after reading this policy, this insurance does not meet **your** requirements, **you** may cancel this policy within 14 days (“cancellation period”) of purchasing this **policy** by writing to or calling **your issuing agent** as detailed within **your** policyholder cover letter during the cancellation period. Any premium already paid will be refunded to **you** providing **you** have not travelled, and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Any cancellations after this 14-day period will not be refunded.

Cancellation Outside the Statutory Period

You may cancel this policy at any time after the cancellation period by writing to **your issuing agent** as detailed within **your** policyholder cover letter. If **you** cancel after the cancellation period, no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days’ notice by registered post to **your** last known address. No refund of premium will be made.

Non-Payment of Premiums

We reserve the right to cancel this policy immediately if **you** do not pay the premium.

Cancellation by Us

We may, at any time, cancel any insurance policy by giving 14 days’ notice in writing where there is a valid reason for doing so. A cancellation notice will be sent to **you** by email and also by post to **your** last known address. Valid reasons may include but are not limited to:

- Where **we** reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover. Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium. If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with us, as well as other insurers, in the future.

Your Travel Insurance Policy

Understanding This Policy

This is **your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which **we** settle all claims. It is only valid if **we** have given **you** a personalised **policy schedule** which should be read in conjunction with this policy wording.

In return for having accepted **your** premium **we** will, in the event of **bodily injury**, death, **serious illness**, disease, loss, **theft**, damage, legal liability or other specified events happening within the **period of insurance**, provide insurance in line with the sections of **your** policy that apply.

Reasonable Care

When taking out, renewing, or making changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide further information and/or documentation to ensure that the information **you** provided when taking out, renewing or making changes to **your** policy was accurate and complete. If **you** need to make any changes to the details contained in **your policy schedule**, **you** should contact **us** as soon as possible. **We** will then advise if those changes can be made and whether any additional premium is required.

Residency

This policy is only available to **you** if **you** permanently live in the **United Kingdom** and have been for the six months prior to the date of buying this insurance, and **you** are registered with a **medical practitioner** in the **United Kingdom**.

The Law Applicable to this Contract

Your policy is a legal contract between **you** and **us**. The laws of the **United Kingdom** allow both parties to choose the law which will apply to this contract. However, **your** policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

Special Notice - This is not a private medical insurance policy

This is not a private medical insurance policy and only provides cover if **you** have an **accident** or a sudden **serious illness** that needs emergency treatment while **you** are abroad. If **you** plan to receive elective treatment (treatment that is not necessary, but which **you** have chosen to have) when **you** travel, or choose to have any treatment abroad which is not an emergency, this will not be covered under the policy. If **you** need any medical treatment which results in a claim under this insurance, **we** will expect **you** to allow **us** or **our** representatives unrestricted and reasonable access to all of **your** medical records and information.

Pregnancy

This policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This policy will, however, cover **you** should complications arise with **your** pregnancy which fall within the definition of **complications of pregnancy and childbirth** which occurs during **your period of insurance**.

Policy Excess

Under most sections of the policy, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of each claim, per section and payable for each **insured person**. If **you** have purchased the excess waiver and this is shown on **your policy schedule**, **your** excess is reduced to zero. Excess waiver does not apply to Sports and Activity Packs 1, 2, 3 and 4.

Optional Upgrades

The following upgrades are available to be purchased for an additional premium:

1. Cruise Cover
2. Winter Sports Cover
3. Excess Waiver Cover

Important Notes for Optional Upgrades:

We will not pay for claims arising directly or indirectly from the following.

1. **You** taking part in a winter sports activity, unless **your policy schedule** shows that **you** have bought winter sports cover.
2. **You** travelling on a **cruise trip(s)**, unless **your policy schedule** shows that **you** have bought **cruise** cover.

Features and Benefits Table

This table shows the limits of cover under each section of the policy. All limits are per **insured person**, except under Section G, which is per policy.

Section	Section of Cover	Description	Secure	Protect	Ultimate
A	Cancellation or Curtailment	Cancelling or Curtailing your trip	Up to £1,000	Up to £2,000	Up to £3,000
		Excursions Limit	Up to £50	Up to £100	Up to £150
		Excess	£100	£75	Nil
		Loss of Deposit Excess	£75	£50	Nil
B	Emergency Medical and Other Expenses	Emergency medical and other expenses	Up to £5,000,000	Up to £10,000,000	Up to £10,000,000
		Additional Accommodation and Travelling Costs	Up to £5,000,000	Up to £10,000,000	Up to £10,000,000
		Funeral costs outside the UK/ Returning your body to the UK	Up to £5,000	Up to £5,000	Up to £5,000
		Emergency Dental Treatment Limit	Up to £250	Up to £250	Up to £400
		Excess	£100	£75	Nil
		Excess where costs reduced by a Reciprocal Health Agreement	Nil	Nil	Nil
C	Hospital Benefit	Hospital Benefit (payment per complete 24-hour period in hospital)	£20 per 24 hrs up to £500	£30 per 24 hrs up to £1,000	£50 per 24 hrs up to £1,500
		Excess	Nil	Nil	Nil
D	Baggage and Baggage Delay	Baggage Limit	Up to £750	Up to £1,500	Up to £2,500
		Single Article Limit	Up to £200	Up to £300	Up to £500
		Pair or Set Limit	Up to £200	Up to £300	Up to £500
		Valuables Limit	Up to £250	Up to £500	Up to £750
		Excess	£100	£75	Nil
		Delayed Baggage	Up to £250	Up to £250	Up to £250
		Excess	£100	£75	Nil
E	Personal Money, Passport and Documents	Personal money, passport and documents Limit	Up to £300	Up to £500	Up to £1,000
		Cash Limit	Up to £150	Up to £250	Up to £500
		Cash Limit under 16's	Up to £50	Up to £75	Up to £100
		Passport and Documents Limit	Up to £200	Up to £200	Up to £400
		Excess	£100	£75	Nil
F	Personal Accident	Personal accident	Up to £5,000	Up to £7,500	Up to £15,000
		Death Benefit (aged 16 to 69)	£5,000	£7,500	£15,000
		Death Benefit (aged over 70)	£5,000	£5,000	£5,000
		Death Benefit (aged under 15)	£3,500	£3,500	£3,500
		Loss of limbs/sight (aged 16 to 69)	£5,000	£7,500	£15,000
		Loss of limbs/sight (aged over 70)	£5,000	£5,000	£5,000
		Loss of limbs/sight (aged under 15)	£3,500	£3,500	£3,500
		Permanent total disablement (aged 16 to 69)	£5,000	£7,500	£15,000
		Permanent total disablement (aged over 70)	No cover	No cover	No cover
Permanent total disablement (aged under 15)	£3,500	£3,500	£3,500		
G	Personal Liability (per policy)	Limit per policy	Up to £2,000,000	Up to £2,000,000	Up to £2,000,000
		Excess	Nil	Nil	Nil
H	Delayed Departure and Trip Abandonment	Delayed departure (payment per complete 12 hours' delay)	£20 per 12 hrs up to £200	£25 per 12 hrs up to £200	£40 per 12 hrs up to £200
		Excess	Nil	Nil	Nil
		Trip Abandonment (after 12 hours delay)	Up to £1,000	Up to £2,000	Up to £3,000
		Excess	£100	£75	Nil

Section	Section of Cover	Description	Secure	Protect	Ultimate
I	Missed Departure	Limit	Up to £1,000	Up to £1,000	Up to £1,000
		Excess	£100	£75	Nil
J	Hijack	Limit	Up to £2,500	Up to £2,500	Up to £2,500
		Excess	Nil	Nil	Nil
K	Mugging	Limit	Up to £250	Up to £250	Up to £250
		Excess	Nil	Nil	Nil
L	Natural Catastrophe	Limit	Up to £750	Up to £750	Up to £750
		Excess	£100	£75	Nil
M	Extended Kennel and Cattery Cover	Limit	Up to £500	Up to £500	Up to £500
		Excess	£100	£75	Nil
N	Legal Expenses	Protection limit per insured person	Up to £20,000	Up to £30,000	Up to £50,000
		Protection limit per policy	£60,000	£60,000	£60,000
		Excess	£100	£75	Nil

Optional Extensions

This table shows the limits of cover under each section of the optional cover available to you. You should read it alongside your policy schedule, which will confirm if you have bought any optional cover. All limits are per insured person.

OPTIONAL EXTENSIONS					
Section	Section of Cover	Description	Secure	Protect	Ultimate
P1	Winter Sports - Ski Equipment	Limit	Up to £500	Up to £500	Up to £750
		Hired	Up to £150	Up to £150	Up to £250
		Single Article Limit	Up to £200	Up to £200	Up to £400
		Pair or set of articles	Up to £200	Up to £200	Up to £400
		Excess	£100	£75	Nil
P2	Winter Sports - Hire of Ski Equipment	Limit	Up to £150	Up to £150	Up to £250
		Amount Per Day	Up to £30	Up to £30	Up to £50
		Excess	Nil	Nil	Nil
P3	Winter Sports – Ski Pack	Limit	Up to £300	Up to £300	Up to £500
		Lift Pass Limit	Up to £200	Up to £200	Up to £300
		Excess	Nil	Nil	Nil
P4	Winter Sports - Piste Closure	Limit	Up to £300	Up to £300	Up to £500
		Amount Per Day	Up to £30	Up to £30	Up to £50
		Excess	Nil	Nil	Nil
P5	Winter Sports - Avalanche Closure	Limit	Up to £200	Up to £200	Up to £500
		Excess	£100	£75	Nil
O	Cruise Cover	Additional Emergency Medical & Other Expenses - Ship to Shore Repatriation	No cover	Up to £100,000	Up to £100,000
		Extended Baggage Limit	No cover	£1,500	£2,500
		Extended Delayed Baggage Limit	No cover	£250	£500
		Extended Single Article Limit	No cover	Up to £150	Up to £250
		Extended Valuables Limit	No cover	Up to £200	Up to £500
		Excess	No cover	£75	Nil
		Missed Shore Limit	No cover	£500	£1,000
		Payment per missed shore trip	No cover	£50	£100
		Confinement Limit	No cover	£500	£1,000
		Confinement Per Day (Complete 24-hour period)	No cover	£50	£100
		Excess	No cover	Nil	Nil
		Excursions Limit	No cover	£250	£500
		Excess	No cover	£75	Nil

Trip Duration and Maximum Age

These tables show the single trip and annual multi-trip maximum durations and age limits that apply under each level of cover available to **you** on the date **you** buy this insurance. **You** should read them alongside **your policy schedule**.

Single Trip

Maximum number of days per Trip			Secure	Protect	Ultimate
Trip Duration and Maximum Age Limits (available to you on the date you buy this insurance)	Single Trip	Maximum age (years)	80	80	80
		Trip duration aged up to 65	Up to 94 days	Up to 94 days	Up to 94 days
		Trip duration aged 66 to 80	Up to 31 days	Up to 31 days	Up to 31 days
		UK trip duration	Up to 31 days	Up to 31 days	Up to 31 days
	Winter sports optional cover	Maximum number of days per policy	Up to 17 days	Up to 21 days	Up to 21 days
	Winter sports optional cover	Maximum age (years)	65	65	65
	Leisure activities		Pack 1 included as standard. Pack 2, 3 or 4 only as stated on your policy schedule .	Pack 1 included as standard. Pack 2, 3 or 4 only as stated on your policy schedule .	Pack 1 included as standard. Pack 2, 3 or 4 only as stated on your policy schedule .

Annual Multi-Trip

Maximum number of days per Trip			Secure	Protect	Ultimate
Trip Duration and Maximum Age Limits (available to you on the date you buy this insurance)	Annual Multi-Trip	Maximum age (years)	65	65	65
		Trip duration aged up to 65	Up to 32 days	Up to 45 days	Up to 45 days
		Trip duration aged 66+	No cover	No cover	No cover
	Winter sports optional cover	Maximum number of days per year	Up to 17 days	Up to 21 days	Up to 21 days
	Winter sports optional cover	Maximum age (years)	65	65	65
	Leisure activities		Pack 1 included as standard. Pack 2, 3 or 4 only as stated on your policy schedule .	Pack 1 included as standard. Pack 2, 3 or 4 only as stated on your policy schedule .	Pack 1 included as standard. Pack 2, 3 or 4 only as stated on your policy schedule .

How to Claim

You must keep to the conditions in the Claims Conditions section to be protected by **your** policy. If **you** do not keep to the conditions **we** may cancel **your** policy, refuse to deal with **your** claim or reduce the amount of any claim payment.

All Claims (other than a medical emergency)

If **you** want to make a claim under this policy, **you** must phone **us** on +44 1733 224 823 or email **us** at claims@white-horse.ie.

You need to tell **us** about **your** claim as soon as possible after any **bodily injury, serious illness**, incident, event or **redundancy**, or discovering any loss, theft or damage which may give rise to a claim under this policy.

Medical emergency and medical service claims

1. If **you** suffer a **serious illness** or **bodily injury** on **your trip**, **you** must contact **our** Emergency Assistance Service if this leads to **hospital** treatment as an inpatient or before any arrangements are made to transport **you home**. The phone number of **our** Emergency Assistance Service is +44 (0) 1733 224357.

The service is available 24 hours a day, 365 days a year for advice and helps making arrangements to admit **you** to **hospital** or to transport **you home**, and for authorising medical expenses. If **you** cannot contact **our** Emergency Assistance Service at the time **we** specify because **you** need immediate emergency treatment, **you** must contact them as soon as **you** can.

Medical assistance abroad

Our Emergency Assistance Service has the medical expertise, contacts and facilities to help **you** if **you** are injured in an **accident** or become ill. They will also arrange to transport **you home** if this is considered to be medically necessary.

The phone number of **our** Emergency Assistance Service is +44 (0) 1733 224 357.

Payment for medical treatment abroad

If **you** are admitted to a **hospital** or clinic while abroad, **our** Emergency Assistance Service will arrange for medical expenses covered by this policy to be paid direct to the **hospital** or clinic. To take advantage of this benefit, someone must contact **our** Emergency Assistance Service for **you** as soon as possible.

The phone number of **our** Emergency Assistance Service is +44 (0) 1733 224 357.

Simple outpatient treatment

For simple outpatient treatment, **you** should pay the **hospital** or clinic **yourself** and claim back medical expenses from **us**. Be cautious if **you** are asked to sign for excessive treatment or charges. If in doubt, call **our** Emergency Assistance Service for guidance.

If **you** want to make a claim for simple outpatient treatment under this policy, **you** must phone **us** on +44 (0) 1733 224 823 or email **us** at claims@white-horse.ie.

Phone calls are recorded and may be monitored.

Claims Conditions

You must keep to the following conditions to be protected by **your** policy. If **you** do not keep to the conditions, **we** may cancel **your** policy, refuse to deal with **your** claim, or reduce the amount of any claim payment.

You must contact **us** by phone if **you** want to make a claim using the number given below:

1. Claims

If **you** want to make a claim under this policy, **you** must phone **us** on ++44 (0) 1733 224 823 or email **us** at claims@white-horse.ie.

You need to tell **us** about **your** claim as soon as possible after any **bodily injury, serious illness**, incident, event or **redundancy**, or discovering any loss, theft or damage which may give rise to a claim under this policy.

You must also tell **us** if **you** are aware of any writ, summons or possible prosecution against **you**. **You** must send **us** every communication relating to a claim without delay. **You** or anyone acting on **your** behalf must not negotiate, admit or reject any claim without **our** permission in writing.

You or **your** legal representatives must provide **us** with, at **your** own expense, all information, evidence, details of household insurance and medical certificates **we** ask for. **We** can ask **you** to have an independent medical examination, which **we** will pay for. **We** may also ask for, and will pay for, a post-mortem examination.

You must keep any property which is damaged and, if **we** ask, send it to **us** at **your** own expense. Once **we** have settled **your** claim, all items will become **our** property and if the property is later recovered, it will become **our** property.

We may refuse to refund **you** any expenses for which **you** cannot provide receipts, bills or proof of ownership such as an original receipt, bank, or credit card statement.

All claim payments will be made in GBP.

2. Transferring of rights - Subrogation

We are entitled to take over any rights in defending or settling any claim and to take proceedings in **your** name for **our** benefit against any other person or organisation.

3. Fraud

You must not act in a fraudulent manner. If **you** or anyone acting for **you**:

- a) makes a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way;
- b) makes a statement in support of a claim knowing the statement to be false in any way;
- c) submits a document in support of a claim knowing the document to be forged or false in any way; or
- d) makes a claim relating to any loss or damage caused by **your** wilful act or with **your** agreement;

we will do the following:

- a) **we** will not pay the claim.
- b) **we** will not pay any other claim which has been or will be made under the policy.
- c) **we** may declare the policy void (not valid).
- d) **we** will be entitled to recover from **you** the amount of any claim already paid under the policy.
- e) **we** will not return any premiums.
- f) **we** may tell the police.

We, our agents and fraud-prevention agencies get and share information with each other to prevent and detect fraudulent claims, to help protect **our** customers and **ourselves**.

Important Conditions Relating to Health

This insurance is designed to cover **you** for unforeseen events, **accidents** and **serious illnesses** which happen during **your period of insurance**. **You** must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply, **we** may, at **our** option, cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

You must declare all **pre-existing medical conditions** for **yourself** (and for each **insured person**). **You** must not be travelling against the advice of a **medical practitioner**, travelling specifically to receive medical treatment during the **trip**, or in the knowledge that **you** are likely to need medical treatment. **Pre-existing medical conditions** will only be covered if declared and accepted by **us** in writing.

You and anyone insured under this policy will not be covered for any claims arising directly or indirectly from the following.

- a) At the time of taking out this policy:
- i. Any **medical condition** **you** are aware of, but for which **you** have not had a diagnosis.
 - ii. Any **medical condition** which has been diagnosed as a terminal condition.
 - iii. Any **pre-existing medical condition** (as explained below), unless **you** have contacted **your issuing agent** as detailed within **your** policyholder cover letter and **we** have agreed to provide cover for **your pre-existing medical condition**

Pre-existing medical condition means

1. Any:
 - a) Heart or circulatory condition;
 - b) Type of diabetes;
 - c) Stroke or high blood pressure;
 - d) Type of cancer, whether in remission or not;
 - e) Lung or breathing condition; or
 - f) Organ transplant or dialysisfor which **you** have EVER received treatment
2. Any serious or recurring **medical condition** for which **you** have been prescribed medication or received treatment or attended a **medical practitioners** surgery in the last 2 years.
3. Any **medical condition** for which **you** have been referred to a specialist or a consultant at a **hospital** or clinic for tests, diagnosis or treatment(s) or attended either as an inpatient and/or outpatient in the last 2 years.
4. Any form of anxiety, depression or psychiatric condition including eating disorders for which **you** have EVER had treatment.
5. Any **medical condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, in patient treatment or investigation at a **hospital**, clinic or nursing home.

For point 5, **we** do not provide cover under Section A – Cancellation or Curtailment. However, **we** may provide cover for **your medical condition** while **you** are away if **you** have declared it and **we** have agreed this.

- b) At any time:
- i) Any **medical condition** for which **you** are travelling against the advice of a **medical practitioner** or would be travelling against the advice of a **medical practitioner** had **you** sought his/her advice.
 - ii) Any **medical condition** for which **you** are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of **your home area**.
 - iii) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
 - iv) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

You should only contact **your issuing agent** as detailed within **your** policyholder cover letter for **pre-existing medical conditions** defined above. **You** do not need to contact **your issuing agent** for any other reason.

Change In Your Health Before Your Travel

If there is a change in **your** health (or any **insured person** on this policy) before **you** 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**. If **you** do not comply, **we** may, at **our** option, cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

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.

Important note: If **you** extend this insurance and **we** agree to include **your pre-existing medical conditions**, **we** will issue a Medical Declaration to **you** that confirms the terms under which **we** have provided cover. **You** must keep the Medical Declaration with **your** policy documents and produce it if **you** make a claim or if there is an incident that may give rise to a claim.

We have the right not to extend this insurance to cover any **pre-existing medical condition** (or conditions). **You** should also refer to the general exclusions section.

Cover Relating to the Health of Others

This insurance does not cover claims arising from any **medical condition** of any person on whom travel depends unless the person's **medical practitioner** can state that, at the date of **you** buying this insurance policy or booking **your trip** (whichever is later) he/she would have seen no substantial likelihood of the patient's condition deteriorating to such a degree to cause a necessary cancellation or **curtailment** claim. If a **medical practitioner** will not confirm this, any claim arising from a **medical condition** will be excluded.

All claims arising from a terminal prognosis, any set of symptoms where a diagnosis has not been made and any **medical condition** for which a non-traveller is on a waiting list for or has knowledge of the need for surgery, treatment or investigation at a **hospital**, clinic or nursing home at the time of **you** buying this insurance policy or booking **your trip** (whichever is later) are excluded.

Emergency and medical service

If **you** suffer a **serious illness** or **bodily injury** on **your trip**, **you** must contact **our** Emergency Assistance Service if this leads to **hospital** treatment as an inpatient or before any arrangements are made to transport **you home**. The service is available 24 hours a day, 365 days a year for advice and help making arrangements to admit **you** to **hospital** or to transport **you home**, and for authorising medical expenses. If **you** cannot contact **our** Emergency Assistance Service at the time **we** specify because **you** need immediate emergency treatment, **you** must contact them as soon as **you** can.

Medical assistance abroad

Our Emergency Assistance Service has the medical expertise, contacts and facilities to help **you** if **you** are injured in an **accident** or become ill. They will also arrange to transport **you home** if this is considered to be medically necessary.

Payment for medical treatment abroad

If **you** are admitted to a **hospital** or clinic while abroad, **our** Emergency Assistance Service will arrange for medical expenses covered by this policy to be paid directly to the **hospital** or clinic. To take advantage of this benefit, someone must contact **our** Emergency Assistance Service for **you** as soon as possible.

Simple Outpatient Treatment

For simple outpatient treatment, **you** should pay the **hospital** or clinic **yourself** and claim back medical expenses from **us**. Be cautious if **you** are asked to sign for excessive treatment or charges. If in doubt, call **our** Emergency Assistance Service for guidance.

The phone number of **our** Emergency Assistance Service is +44 (0) 1733 224 357. Phone calls are recorded and may be monitored.

Reciprocal health agreements

If **you** are travelling to a country that has a reciprocal health agreement with the **United Kingdom**, it is a condition of this policy that **you** use this reciprocal health agreement if **you** suffer a **serious illness** or **bodily injury**.

Europe

If **you** are a **United Kingdom** resident, **you** are entitled to state-provided medical healthcare when temporarily visiting countries in the European Union (EU) only. **You** will have access to treatment at the same cost as residents of the country **you** are visiting. In some countries, state healthcare is not completely free to residents and there may be a cost for **your** treatment. **You** can apply for a GHIC (Global Health Insurance Card) online at www.ghic.org.uk. Under Section B – Emergency Medical and Other Expenses **we** will not deduct an excess in the event of a claim where the cost of treatment has been reduced by the use of a reciprocal health agreement. **You** can also ring **our** Emergency Assistance Service on +44 (0) 1733 224 357 for guidance.

Australia

If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive in the country, but **you** must do so after the first time **you** receive treatment. Inpatient and outpatient treatment at a public **hospital** is then free.

You can find details of how to enrol, and the free treatment available, in the Health Advice for Travellers booklet available from **your** local post office. **You** can also ring **our** Emergency Assistance Service on +44 (1) 733 224357 for guidance.

If **you** are admitted to **hospital** **you**, or someone on **your** behalf, must contact **our** Emergency Assistance Service as soon as possible so that they can authorise any treatment that is not available under MEDICARE.

Please contact **our** Emergency Assistance Service on +44 (1) 733 224357 if **you** have any questions.

General Conditions Applicable to the Whole Policy

You must keep to the following conditions to be protected by **your** policy. If **you** do not keep to the conditions **we** may cancel **your** policy, refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Dual insurance

If, at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability then **you** must disclose this to **us** at the time of submitting a claim. In these circumstances, **we** will not be liable to pay or contribute more than **our** proportional share (not applicable to Section F – Personal Accident).

2. Reasonable precautions

You must take all reasonable precautions to avoid **bodily injury, serious illness, loss, theft** or damage. **You** must also take all practical steps to protect **your** property from loss or damage and to recover property that has been lost or stolen.

3. Cancellation

Statutory Cancellation Rights

You may cancel this policy within 14 days of purchasing this policy (new business) and for annual policies, the renewal date (the cancellation period) by writing to the address shown in **your policy schedule** during the cancellation period. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred.

Please contact **your issuing agent** as detailed within **your** policyholder cover letter to cancel **your** policy.

Cancellation Outside the Statutory Period

You may cancel this policy at any time after the cancellation period by writing to the address as detailed within **your** policyholder cover letter. If **you** cancel outside of the terms of the Statutory Cancellation Rights, referenced above, **you** will not receive a premium refund.

Non-payment of premiums

We can cancel the policy immediately by sending **you** written notice if **you** do not pay the premium.

4. Duty of care

You must answer all questions honestly and to the best of **your** knowledge. **You** must not misrepresent any fact that could influence **us** in accepting **your** insurance. This includes **your** destination, the length of **your trip** and the ages and state of health of all the people named on this policy. If **you** are in any doubt, should tell **your issuing agent** as detailed within **your** policyholder cover letter.

5. Buying this cover

You can buy this cover before **you** depart for **your trip**. There is no cover for any claims that arise from circumstances that **you** were aware of (or could reasonably be expected to be aware of) at the time **you** bought this insurance policy. If **you** have any questions, please call **your issuing agent** as detailed within **your** policyholder cover letter.

General Exclusions Applicable to All Sections of the Policy

We will not pay for claims arising directly or indirectly from the following:

1. Any **pre-existing medical condition** which **you** have not declared or which **we** have not accepted, or **you** failing to keep to the terms of the 'Important Conditions Relating to Health' section.
2. **You** travelling to a country or specific area or event to which the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organization has issued travel restrictions. If the Travel Advice Unit of the FCDO has issued travel restrictions specifically related to **COVID** and **you** commence **your trip** whilst **COVID** travel restrictions are in effect, **you** are insured to travel, however there is no cover whatsoever under any section of this policy for claims directly or indirectly related to **COVID** during **your trip**.
3. Any circumstances **you** knew about before the date **you** bought this insurance, or at the time **you** booked any **trip**, which could reasonably be expected to give rise to a claim.
4. The excess shown in the Features and Benefits table for each and every claim, per incident, per section for each **insured person**, unless **you** have purchased the excess waiver option, and this is shown on **your policy schedule**.
5. **You** taking part in a winter sports activity, unless **your policy schedule** shows that **you** have bought winter sports cover.
6. **You** travelling on a **cruise trip(s)**, unless **your policy schedule** shows that **you** have bought **cruise** cover.
7. **You** taking part in any professional sports or professional entertaining.
8. **You** taking part in any other sport or activity, **manual work**, or racing unless:
 - a. it is shown as covered without charge under the Sports and Activities Pack 1 table; or
 - b. it is shown as covered on **your policy schedule**.
9. **You** using a motorised vehicle unless **you** have a full and valid **United Kingdom** driving licence that allows **you** to use the vehicle in the **United Kingdom**.
10. Deliberate, self-inflicted injury or **serious illness**, suicide or attempted suicide, solvent abuse, alcohol abuse or **your** alcohol dependency and use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction or alcohol dependency).
11. **You** drinking too much alcohol which is evidenced by one of the following:
 - a. a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your bodily injury** or **serious illness**.
 - b. a witness report from a third party or a police incident report.
 - c. **Your** own admission.
 - d. **You** having drunk so much alcohol that **your** judgement is affected, and **you** need to make a claim as a result.
12. **Pandemic** or **epidemic**.
13. **Your** self-exposure to needless peril (except in an attempt to save human life).
14. **You**:
 - a. jumping or diving from a pier, wall, bridge or rock, including tombstoning or shore diving;
 - b. climbing on top of or jumping from a vehicle;
 - c. climbing or jumping from a building or balcony;
 - d. climbing or moving from any external part of any building to another part (not including if **you** are using stairs) and falling, regardless of the height;unless **you** do this because **your** life is in danger, or **you** are attempting to save a human life.
15. **Your** own unlawful action or any criminal proceedings against **you**.
16. Any other loss, damage or extra expense following on from the event **you** are claiming for, unless **we** provide cover for this under this insurance. Examples of loss, damage or extra expense would be the cost of replacing locks after losing keys, costs arising from preparing a claim, or loss of earnings following **bodily injury** or **serious illness**.
17. Any unused or additional costs incurred by **you** which are recoverable from other sources, not limited to:
 - a. The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - b. The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL).
 - c. **Your** credit or debit card provider or PayPal.
18. Any claim that occurs outside of **your period of insurance**.
19. **You** placing **yourself** in unnecessary danger (for example, not wearing suitable head protection or protective clothing when taking part in a specific sport or activity, or not wearing a seatbelt while in a moving vehicle).
20. **COVID** where **you** have not received a positive **COVID** diagnosis certified by a **medical practitioner**.
21. Any home or self-administered **COVID** rapid antigen test(s).
22. An outbreak of **COVID** resulting in a national or local lockdown or any restrictions of movement affecting the area where **your home** is located, the country, specific area or event to which **you** were travelling to or through, on the date **you** purchase this insurance or at the time of booking **your trip**.
23. **You** being unable to travel because **you** were forced to cancel **your trip**, abandon **your trip** or **your** return journey is delayed because **you** chose, were legally required to or were recommended to quarantine or isolate as a result of exposure to an infectious disease including **COVID**.
24. **You** choosing to cancel or abandon **your trip** as a result of the Foreign, Commonwealth & Development Office (FCDO) or a local government authority advising against travel because of any infectious disease, including **COVID**.

25. Operational duties of a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance services or employees of a government department (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under Section A – Cancellation or Curtailment).
26. Any virtual currency including, but not limited to, crypto currency, including fluctuations in value.
27. Any consequences of **cyber-terrorism** including, but not limited to, the delay or cancellation of flights due to the failure of critical systems.
28. Any claim for travel costs incurred to reach **your home** if **you** had not purchased a return ticket.
29. **Your** loss of enjoyment.
30. War, risk of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, **civil commotion** or unrest assuming the proportions of or amounting to an uprising, military or usurped power, but this exclusion shall not apply to losses under Section B – Emergency Medical and Other Expenses, Section C - Hospital Benefit and Section F - Personal Accident cover unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
31. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
32. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
33. The failure or fear of failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

General Definitions

Certain words used in this policy have been defined below. These have the same meanings wherever they are used in the policy. They appear in **bold** print.

Accident(s) / Accidental / Accidentally - Means an event that is sudden and unexpected, which is caused by external and visible means at a time that can be identified.

Adverse Weather - Means fog, hail, rain, snow, sleet, wind, lightning storm or thunderstorm.

Baggage - Means luggage, clothing, personal effects, sports equipment and **valuables** which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during a **trip**, but excluding **personal money** and documents of any kind. Please note that **baggage** claims are paid on the purchase price, less a deduction for wear, tear, and depreciation. This cover, therefore, is not on a "new for old" basis and means that a deduction per item will be made during the assessment of **your** claim. Please also note that this policy only provides cover for **valuables** and **single article(s)** at low financial limits. **We** strongly recommend that **you** ensure **you** are adequately covered for these items through an alternative insurance policy.

Bodily Injury - Means an identifiable physical injury **you** suffer, which is caused by sudden, unexpected, external and visible means. **We** will consider an injury as a result of **your** unavoidable exposure to the elements a **bodily injury**.

Close Relative - Means mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, stepparent, stepchild, stepsister, stepbrother, foster child, legal guardian, partner, or fiancé/fiancée.

Complications of Pregnancy and Childbirth - Means a diagnosis of toxemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, per vaginal bleeding, stillbirths, miscarriage or threatened miscarriage, medically necessary emergency caesarean section, medically necessary termination and premature births. This definition only applies if the complication happens more than eight weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date.

Connecting Flight - Means a flight that is scheduled to depart from **your** international arrival airport, within 12 hours of **your** arrival at the same international arrival airport.

COVID - Means **COVID-19**, coronavirus disease, severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these.

Cruise - Means a **trip** involving a sea voyage of more than two days in total duration, where transportation and accommodation is mainly on an ocean-going passenger ship.

Curtailement / Curtail / Curtailed - Means:

- a) abandoning or cutting short **your trip** by returning to the **United Kingdom**, in which case **we** will work out claims from the day **you** returned to the **United Kingdom** and base them on the number of complete days of **your trip** **you** have not used; or
- b) **you** attending **hospital** outside the **United Kingdom** as an inpatient for a period of at least 48 hours. **We** will work out claims from the day **you** were admitted to **hospital** and base them on the number of complete days **you** were in **hospital**.

Claims under this section are calculated from the day **you** return to **your home** or when **you** are admitted to **hospital** as an inpatient. **We** will pay for **your** extra travel costs only and not for the loss of travel arrangements **you** have booked.

Cyber-Terrorism - Means the use of disruptive activities, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of infrastructure.

Domestic Flight(s) - Means a flight that begins and ends within the **United Kingdom**.

Epidemic, Pandemic - Means any event(s) declared as an **epidemic** or a **pandemic** by the World Health Organization or its equivalent or by a relevant national government body.

Home, Home Area - Means where **you** normally live in the **United Kingdom**.

Hospital - Means a licensed medical institution which meets the following criteria:

- it has facilities for medical diagnosis and/or for treating injured and sick people; and
- it is run by **medical practitioner(s)**; and
- it provides care supervised by state registered nurses or the local equivalent; and
- it is not a medical institution only specialised in training and education, a nursing or convalescent facility, a hospice or place for the terminally ill, a residential care facility or a place for drug and/or alcohol rehabilitation.

Incidental Basis - Means that the sport or activity **you** are taking part in on **your trip** is on a strictly amateur basis and is not the specific reason for **you** going on **your trip**.

International Departure Point - Means the final departure point in the **United Kingdom** on **your** outward journey or **your** final departure point overseas to return **you** back to the **United Kingdom** on **your** return journey.

International Inbound Trip - Means **your public transport** flight, sailing or train journey that departed (or was scheduled to depart) from another country to travel to **your** country of residence.

International Outbound Trip - Means **your public transport** flight, sailing or train journey that departed (or was scheduled to depart) from **your** country of residence to travel to another country.

Irrecoverable - Means that **we** will only cover costs that **you** have not already recovered and which **you** are not entitled to recover from another third party.

Issuing Agent - Means the agent from whom **you** purchased this policy.

Loss of Limb - Means the loss of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of Sight - Means the total and permanent **loss of sight** which **we** will consider as having happened:

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

Manual Work - Means any work above ground level, work using cutting tools, power tools and machinery, work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant equipment; undertaking work of a plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind, with the exception of bar and restaurant work, wait staff, chalet, maid, au pair and child care, and occasional light **manual work** at ground level including retail work and fruit picking.

Medical Condition(s) - Means any disease, **serious illness**, or **bodily injury**.

Medical Practitioner - Means a registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Mugging - Means a violent attack on **you** that takes place with a view to theft and is made by person(s) not previously known to **you**.

Natural Catastrophe - Means avalanche, earthquake, flood, hurricane, landslide, tornado, tropical cyclone, tsunami, volcanic eruption, wildfire or named (by an appropriate and relevant meteorological authority) storm.

Pair or Set - Means two or more items of **baggage** which are complimentary or used or worn together.

Period of Insurance - Means:

For annual multi-trip cover: The **period of insurance** is the **period** for which **we** have accepted the premium as stated on **your policy schedule**. During this period, **you** will be covered for any **trip** of not more than the maximum **trip** duration listed in the Trip Duration and Maximum Age tables. This means **we** will not cover **you** for any claim relating to a booked **trip** that is longer than the trip durations listed, regardless of the date of the incident **you** are claiming for.

Under these policies, cover under Section A – Cancellation or Curtailment will begin from the date stated on **your policy schedule** or the time **you** book any **trip** (whichever is later), and will end when the **trip** begins or on the expiry date as shown on **your policy schedule**.

For single-trip cover: The **period of insurance** is for the period of the **trip** and ends once the **trip** is completed. It is not, in any case, longer than the period shown on **your policy schedule**. Under these policies, cover under Section A – Cancellation or Curtailment, will begin from the time that **you** pay the premium.

For all other sections of the policy, the insurance begins when **you** leave **your home** in the **United Kingdom** to begin the **trip**. The insurance ends when **you** return to the **United Kingdom** once **you** have completed **your trip**.

We will automatically extend the **period of insurance** for the period of the delay if **your** return to the **United Kingdom** is unavoidably delayed due to an event insured by this policy.

Any **trip** that had already begun when **you** purchased this insurance will not be covered, except where **you** renew an existing annual multi-trip policy which was due for renewal during **your trip**.

Permanent Total Disability - Means a physical or mental impairment that has a substantial and long-term adverse effect on **you** ability to carry out any form of employment and all of the following normal day-to-day activities:

- Dressing and undressing;
- Getting up and down a flight of stairs;
- Getting in and out of a bed or chair;
- General household duties, including cleaning, ironing or shopping.

We will consider that **you** are unable to do any of the above activities when both of the following apply:

- **You** are unable to carry out the activity even with the use of equipment;
- **You** always need the help of another person to do the activity.

Personal Money - Means bank notes, currency notes and coins in current use, traveller's cheques and other cheques, postal or money orders, prepaid cards, coupons or vouchers, travel tickets, event and entertainment tickets, phone cards and credit, debit or charge cards all held for private purposes.

Policy Schedule - Means the document issued to **you** that confirms **your** unique insurance policy number, the date **you** purchased this insurance policy, the dates of **your trip** and the names of all **insured person(s)** under this insurance policy.

Pre-Existing Medical Condition - Means

1. Any:

- a) Heart or circulatory condition;
- b) Type of diabetes;
- c) Stroke or high blood pressure;
- d) Type of cancer, whether in remission or not;
- e) Lung or breathing condition; or
- f) Organ transplant or dialysis

for which **you** have ever received treatment.

2. Any serious or recurring **medical condition** for which **you** have been prescribed medication or received treatment or attended a **medical practitioners** surgery in the last 2 years.
3. Any **medical condition** for which **you** have been referred to a specialist or a consultant at a **hospital** or clinic for tests, diagnosis or treatment(s) or attended either as an inpatient and/or outpatient in the last 2 years.
4. Any form of anxiety, depression or psychiatric condition including eating disorders for which **you** have EVER had treatment.
5. Any **medical condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, in patient treatment or investigation at a **hospital**, clinic or nursing home.

For point 5, **we** do not provide cover under Section A – Cancellation or Curtailment. However, **we** may provide cover for **your medical condition** while **you** are away if **you** have declared it and **we** have agreed this.

Public Transport - Means any publicly licensed aircraft, sea vessel, train, or coach on which **you** are booked to travel.

Redundancy, Redundant - Means **you** becoming unemployed under the Protection of Employment Act. **You** must have been given a notice of **redundancy** and be receiving payment under the current **redundancy** payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer for at least two years.
- Any employment which is not on a permanent basis.
- Any employment which is on a short-term fixed contract.
- Any instance where **you** had reason to believe that **you** would be made **redundant** at the time of booking **your trip** or on the date of buying this insurance policy.

Serious Illness(es) - Means any disease, infection or **bodily injury you** suffer unexpectedly before **your trip**, or which happens unexpectedly for the first time during **your trip**.

Single Article(s) - Means any one article, collection, **pair or set**.

Ski Equipment - Means skis (including bindings), ski boots, ski poles and snowboards owned by **you** forming part of **your baggage**.

Strike or Industrial Action - Means any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

Terrorism / Civil Commotion - Means 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 governments, committed for political, religious, ideological, or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling Companion - Means any named person on **your** insurance **policy schedule** and/or booking invoice.

Trip - Means any holiday, pleasure **trip** or journey made by **you** within the area of travel shown in the **policy schedule** which begins and ends in the **United Kingdom** during the **period of insurance**.

This policy will also cover a one-way **trip**, beginning in the **United Kingdom**, but only for the first three days (including the date of departure). **We** will not pay for any expenses **you** have which are related to incidents which happen after this period.

If **you** have chosen annual multi-trip cover, **your** policy does not cover a booked **trip** which is longer than the **trip** duration listed in the Trip Duration and Maximum Age tables. This means **we** will not cover **you** for any claim relating to a booked **trip** that is longer than the trip durations listed, regardless of the date of the incident **you** are claiming for. **Trips** that are only within the **United Kingdom** are only covered where **you** have booked at least two nights' accommodation in a hotel, motel, bed and breakfast, cottage or similar accommodation rented for a fee. Each **trip** under annual multi-trip cover is considered to be insured separately and the terms, definitions, exclusions and conditions in this policy will apply to each **trip**.

Important Note: Under this policy each **insured person** is covered to travel on their own, provided that any children under the age of 16 are accompanied by a responsible adult.

Unattended - Means when **you** cannot see or are not close enough to **your baggage, personal money**, property or vehicle to stop it being damaged or stolen, it is classed as being **unattended**.

United Kingdom - Means England, Scotland, Wales and Northern Ireland.

You/Your(s)/Yourself/Insured person(s) - Means each person travelling on a **trip** whose name appears on **your policy schedule**.

Valuables - Means jewellery, gold, silver, precious metals, precious or semi-precious stone articles, watches (not including smart watches), telescopes, items made of leather (including designer footwear, handbags or purses), binoculars, sunglasses, reading glasses, prescription glasses, furs, cameras, camcorders, photographic, audio, video, computer or television equipment (including CDs, DVDs, speakers, games consoles (including hand-held devices), computer games and associated equipment).

We / Us / Our / Ourselves - Means White Horse Insurance UK Limited, a branch of White Horse Insurance Ireland dac, or their agents or sub-agents.

Sports and Activities Section

The following tables show the sports and activities that this policy will cover on an **incidental basis** (which means that the sport or activity **you** are taking part in on **your trip** is on a strictly amateur basis and is not the specific reason for **you** going on **your trip**). If **you** are taking part in any other sports or activities not mentioned in the Sports and Activities Pack 1 table, **you** will not be covered by this policy unless **you** have paid **us** the extra activities premium. If **you** pay for a higher Sports and Activities Pack of cover, **you** are covered for all activities listed in that pack (and the lower packs) below.

If **you** wish to undertake a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please contact **your issuing agent** as detailed within **your** policyholder cover letter.

Important note for all activity packs

If **you** take part in any of the activities listed, **you** must wear the appropriate safety equipment for that activity (for example, protective clothing, suitable head protection) at all times. There is a general exclusion under **your** policy with **us** for claims arising directly or indirectly from putting **yourself** in unnecessary danger. **We** will not pay **your** claim if **you** do not meet this policy condition. If **you** use a motorised vehicle during **your trip**, please make sure **you** hold a full and valid **United Kingdom** driving licence that allows **you** to use that vehicle.

If **you** participate in any sports or activities not mentioned in these tables, **you** will not be covered by this policy.

Sports and Activities Pack 1		
Pack 1 Covers all of the following activities	Personal accident sum insured is reduced by	Personal liability cover
Aerobics	Standard	Standard
Amateur Athletic - Field Events	Standard	Standard
Amateur Athletic - Track Events	Standard	Standard
Angling/ Fishing (Freshwater)	Standard	Standard
Animal Sanctuary (Excludes big game)	Standard	Excluded
Archery	Standard	Standard
Badminton	Standard	Standard
Bamboo Rafting	Standard	Standard
Banana Boating / Donuts / Inflatables behind a power boat	Standard	Standard
Bar Work	Standard	Excluded
Baseball	Standard	Standard
Basketball	Standard	Standard
Billiards	Standard	Standard
Bird Watching	Standard	Standard
Body Boarding	Standard	Standard
Blade Skating	Standard	Standard
Board Sailing	Standard	Standard
Body Boarding	Standard	Standard
Boules	Standard	Standard
Bowling	Standard	Standard
Bowls	Standard	Standard
Bridge Swinging	Standard	Standard
Bungee Jumping (Up to a maximum of three jumps per trip)	Standard	Standard
Camel/Elephant Riding Trekking (UK organised)	Standard	Excluded
Camping	Standard	Standard
Canoeing (Including white water canoeing, Grades 1 - 3 only, rivers only)	Standard	Standard
Caravanning	Standard	Standard
Catamaran Sailing (Territorial waters only)	Standard	Excluded
Clay Pigeon Shooting	Standard	Excluded
Cricket	Standard	Standard
Croquet	Standard	Excluded
Curling	Standard	Standard
Cycling Touring / Leisure Biking (Not racing or downhill racing, under 1,000 metres altitude)	Standard	Standard

Sports and Activities Pack 1

Pack 1 Covers all of the following activities	Personal accident sum insured is reduced by	Personal liability cover
Dancing	Standard	Standard
Darts	Standard	Standard
Disc Golf	Standard	Standard
Diving (Indoor up to 5 metres)	Standard	Excluded
Dragon Boat Racing	Standard	Standard
Elephant Riding / Trekking (UK organised)	Standard	Excluded
Fencing	Standard	Excluded
Fives	Standard	Standard
Flag Football	Standard	Standard
Flying as passenger (Light aircraft not licensed for fare paying passengers)	Standard	Standard
Football/Soccer (Practice and training)	Standard	Standard
Frisbee (Recreational)	Standard	Standard
Golf	Standard	Standard
Gorilla Trekking (Under 1,000 metres altitude)	Standard	Standard
Highland games	Standard	Standard
Horse Riding (No polo, hunting, jumping, or racing)	Standard	Standard
Hot Air Ballooning (Organised pleasure rides only)	Standard	Standard
Indoor Skating (Not ice-skating)	Standard	Standard
Jet Boating (Passenger only and no racing or competition)	Standard	Excluded
Jet Skiing (No racing)	Standard	Excluded
Kiting	Standard	Standard
Korfball	Standard	Standard
Laser Tag	Standard	Standard
Low Ropes	Standard	Standard
Model sports	Standard	Standard
Marathons	Standard	Standard
Mountain biking (Not BMX (on- or off-road) and not downhill racing, up to 1,000 metres)	Standard	Excluded
Netball	Standard	Standard
Orienteering	Standard	Standard
Pétanque	Standard	Standard
Peteca	Standard	Standard
Pigeon Racing	Standard	Standard
Pony Trekking	Standard	Standard
Pool/Snooker	Standard	Excluded
Quoit	Standard	Standard
Rackets	Standard	Standard
Racquetball	Standard	Standard
Rambling (Under 1,000 metres altitude)	Standard	Standard
Rafting (White Water Grades 1-3)	Standard	Standard
Re-Enactment	Standard	Excluded
Ringos	Standard	Standard
River Punting	Standard	Standard
Rounders	Standard	Standard
Rowing (Inshore and recreational)	Standard	Standard
Safari (UK organised)	Standard	Standard
Sail Boarding / Wind Surfing	Standard	Standard
Sailing (Inshore, recreational or as part of an organised activity in territorial waters)	Standard	Excluded
Scuba Diving (Not solo, to a maximum depth of 30m). See special note at the end of these tables	Standard	Standard

Sports and Activities Pack 1		
Pack 1 Covers all of the following activities	Personal accident sum insured is reduced by	Personal liability cover
Segway (Supervised, non-competitive)	Standard	Standard
Snorkelling	Standard	Standard
Soft Ball	Standard	Standard
Squash	Standard	Standard
Stoolball	Standard	Standard
Swimming (Inside marked areas and/or with lifeguard present)	Standard	Standard
Swimming with dolphins (Inside marked areas and/or with lifeguard present)	Standard	Standard
Sydney harbour bridge (Organised and walking across clipped onto a safety line)	Standard	Standard
Table Tennis	Standard	Standard
Tennis	Standard	Standard
Tenpin Bowling	Standard	Standard
Theme Parks	Standard	Standard
Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (In a group, under 1,000 metres altitude, No cover where ropes, picks or other specialist climbing equipment is required.)	Standard	Standard
Tubing	Standard	Standard
Tug of War	Standard	Standard
Unicycle riding	Standard	Excluded
Volleyball	Standard	Standard
Water Parks	Standard	Standard
Whale Watching (Professionally organised)	Standard	Standard
Yachting (Inshore – crewing)	Standard	Standard
Yoga	Standard	Standard

Special note on scuba-diving

Scuba-diving is covered to the confirmed depths per grade in the tables above. **You** must be diving under the direction of an accredited dive marshal, instructor or guide. If **you** are suitably qualified, and are not diving alone, cover is provided within the guidelines of the relevant diving or training agency or organisation, as below.

- PADI Open Water - 18 metres
- PADI Advanced Open Water - 30 metres
- BSAC Ocean Diver - 20 metres

Sports and Activities Pack 2		
Pack 2 Covers all activities listed under Pack 1 and Pack 2	Personal accident sum insured is reduced by	Personal liability cover
Abseiling (Indoor/outdoor climbing wall up to 25 metres)	50%	Excluded
Adventure Racing (up to 6 hours)	50%	Excluded
Airsoft	50%	Excluded
Angling/Fishing (Sea)	50%	Excluded
Camel/Elephant Riding/Trekking (not organised in the United Kingdom)	50%	Excluded
Climbing (Indoor/outdoor climbing wall up to 25 metres)	50%	Excluded
Cross Country Running	50%	Excluded
Diving (Indoor up to 10 metres)	50%	Excluded
Dry Slope Skiing	50%	Excluded
Dry Slope Snowboarding	50%	Excluded
Falconry	50%	Excluded
Fell Running (Under 2,000 metres altitude)	50%	Excluded
Fly boarding	50%	Excluded
Football/Soccer - Organised Amateur Match	50%	Excluded
Frisbee (Ultimate Frisbee)	50%	Excluded
Gaelic Football	50%	Excluded
Gorilla Trekking (Booked pre-trip and requires appropriate trekking altitude pack)	50%	Excluded
Gymnastics	50%	Excluded
Handball (Organised amateur match)	50%	Excluded

Sports and Activities Pack 2		
Pack 2 Covers all activities listed under Pack 1 and Pack 2	Personal accident sum insured is reduced by	Personal liability cover
Ice Skating	50%	Excluded
Iron Man	50%	Excluded
Judo (Organised training)	50%	Excluded
Karate (Organised training)	50%	Excluded
Kendo (Organised training)	50%	Excluded
Lacrosse	50%	Excluded
Martial Arts (Organised training, no competition or bouts)	50%	Excluded
Mountain Biking (Between 1,001 and 2,000 metres altitude)	50%	Excluded
Paint Balling	50%	Excluded
Parasailing	50%	Excluded
Parascending (Over water)	50%	Excluded
Rap Running/Jumping (Indoor/outdoor climbing wall up to 25 meters)	50%	Excluded
Rugby (Training)	50%	Excluded
Safari (Not organised in the United Kingdom)	50%	Excluded
Safari Trekking (Not organised in the United Kingdom)	50%	Excluded
Sand Yachting	50%	Excluded
Sea Canoeing/Kayaking (Inshore)	50%	Excluded
Shark Diving/Swimming (Cage)	50%	Excluded
Shinty	50%	Excluded
Street Hockey	50%	Excluded
Surf lifesaving (Organised competition)	50%	Excluded
Surfing	50%	Excluded
Tough Mudder	50%	Excluded
Trampolining	50%	Excluded
Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (In a group, between 1,001 and 2,000 metres altitude, No cover where ropes, picks or other specialist climbing equipment is required.)	50%	Excluded
Triathlon	50%	Excluded
War Games/Paint Balling	50%	Excluded
Water Polo	50%	Excluded
Water Skiing (No jumping)	50%	Excluded
Weightlifting	50%	Excluded
Windsurfing/Boardsailing/Sailboarding	50%	Excluded
Wrestling (Organised training)	50%	Excluded

Sports and Activities Pack 3		
Pack 3 Covers all activities listed under Pack 1, Pack 2 and Pack 3	Personal accident sum insured is reduced by	Personal liability cover
American Football (Organised & with safety equipment)	50%	Excluded
Biathlon	50%	Excluded
Breathing Observation Bubble (BOB)	50%	Excluded
Canoeing/Kayaking (White Water Grade 4)	50%	Excluded
Canyoning	50%	Excluded
Glacier Walking	50%	Excluded
Go Karting	50%	Excluded
Gorge walking	50%	Excluded
Hydro Zorbing	50%	Excluded
Modern Pentathlon	50%	Excluded
Mountain Boarding	50%	Excluded
Octopush	50%	Excluded
Off Road Motorcycling (Up to 125cc)	50%	Excluded
Quad Biking (Up to 50cc, wearing a crash helmet, no racing)	50%	Excluded
Rafting (White Water Grade 4)	50%	Excluded
River Tubing	50%	Excluded
Rugby (Amateur game)	50%	Excluded
Sand Boarding	50%	Excluded
Sand Dune Surfing/Skiing	50%	Excluded
Summer Tobogganing	50%	Excluded
Tree Top Canopy Walking	50%	Excluded
Zorb Football	50%	Excluded

Sports and Activities Pack 4		
Pack 4 Covers all activities listed under Pack 1, 2, 3 and 4	Personal accident sum insured is reduced by	Personal liability cover
Boxing training (No contact)	50%	Excluded
Canyoning	50%	Excluded
Caving	50%	Excluded
Devil Karting	50%	Excluded
Dirt Boarding	50%	Excluded
Fell Running (Between 2,001 and 3,000 metres altitude)	50%	Excluded
Gorge walking (No ropes)	50%	Excluded
Hang-gliding	50%	Excluded
High diving (On an incidental basis and does not include cliff diving)	50%	Excluded
Horse jumping (No polo or hunting)	50%	Excluded
Jousting	50%	Excluded
Kiteboarding/Surfing	50%	Excluded
Micro lighting	50%	Excluded
Mountain biking (Downhill racing (not BMX (on- or off-road), under 3,000 metres altitude)	50%	Excluded
Paragliding	50%	Excluded
Parasailing	50%	Excluded
Parascending (Over land)	50%	Excluded
Rock climbing (Under 2,000 metres)	50%	Excluded
Rock scrambling (Under 4,000 metres)	50%	Excluded
Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (In a group, between 2,001 and 3,000 metres altitude, No cover where ropes, picks or other specialist climbing equipment is required.)	50%	Excluded
Wake Boarding	50%	Excluded

Winter Sports Activities

There is no cover for Emergency Medical and Other Expenses, Personal Accident and/or Personal Liability arising directly or indirectly from **your** participation in winter sports unless **you** have paid the additional premium, and this is shown on **your policy schedule**.

If **you** pay **us** the extra premium to take part in any of the winter sports activities listed below **you** must, under **your** policy, wear a helmet and all appropriate safety equipment or protective clothing at all times. There is a general exclusion under **your** policy with **us** for claims arising directly or indirectly from putting **yourself** in unnecessary danger. This means that **we** will not pay **your** claim if **you** do not meet this policy condition.

Winter sports excludes ski instructor courses or winter sports training courses.

Please note that if **you** participate in any winter sports activity that is not listed below, **you** will not be covered under this insurance policy, and **we** will not pay **your** claim.

WINTER SPORTS ACTIVITIES		
Winter Sports Covers all of the following activities	Personal Accident remains as	Personal liability cover
Air Boarding	Standard	Standard
Big Foot Skiing	Standard	Standard
Blade Skating	Standard	Standard
Bum Boarding	Standard	Standard
Cross Country / Nordic Skiing	Standard	Standard
Dog Sledging	Standard	Standard
Dry Skiing	Standard	Standard
Glacier Walking	Standard	Standard
Huskey Dog Sledging (Organised and non-competitive)	Standard	Standard
Ice Hockey	Standard	Excluded
Ice Karting	Standard	Standard
Ice Skating	Standard	Standard
Ice Windsurfing	Standard	Excluded
Kick Sledging	Standard	Standard
Langlauf	Standard	Standard
Passenger Sledging	Standard	Standard
Ski – blading	Standard	Standard
Skiing – alpine	Standard	Standard
Skiing off piste with a guide	Standard	Standard
Skiing on piste	Standard	Standard
Sledging	Standard	Standard
Sleigh Riding (Reindeer, horses, or dogs) as a passenger	Standard	Standard
Snow Boarding	Standard	Standard
Snow Bobbing	Standard	Excluded
Snow Mobiling / Ski-doo's	Standard	Excluded
Snow Scooting	Standard	Excluded
Snowshoe Walking	Standard	Standard
Snow Tubing	Standard	Standard
Telemarking	Standard	Standard
Tobogganing	Standard	Standard
Winter Walking (Using crampons and ice picks only)	Standard	Standard

Section A - Cancellation or Curtailment

This insurance policy provides cover for cancellation and curtailment for specific reasons only. Please note that even if **you** claim for a reason that is unforeseen or out of **your** control, there is no cover under this insurance policy unless the reason is listed under the “What is Covered” section below.

What is covered

If **your trip** is cancelled or **curtailed** due to one of the reasons below, **we** will pay **you** up to the amounts shown in the Features and Benefits table for the policy **you** have purchased for any **irrecoverable** unused travel and accommodation costs that **you** cannot recover. **We** will also cover other charges (for example, car parking charges or excursions) which **you** have paid or are contracted to pay.

Reasons for cancellation or **curtailment**:

1. The death, **bodily injury**, or **serious illness** of:
 - a) **You**;
 - b) **Your travelling companion**;
 - c) Any person with whom **you** have arranged to reside temporarily during **your trip**; or
 - d) **Your close relative**.
2. **You** or **your travelling companion**
 - a) receiving a positive **COVID** diagnosis within 14 days of the start of **your trip** as certified by a **medical practitioner**; or
 - b) being admitted to **hospital** with a positive **COVID** diagnosis within 28 days of the start of **your trip** as certified by a **medical practitioner**.
3. **You**, or **your travelling companion**, are in quarantine, doing jury service, or attending as a witness at a court of law.
4. **You**, or **your travelling companion**, are made **redundant**.
5. **You** or **your travelling companion** are a member of the armed forces, police, fire, nursing or ambulance services or employees of a government department and **your**/their authorised leave is cancelled for operational reasons, as long as **you** could not reasonably have been expected to cancel or **curtail your trip** at the time **you** bought this insurance.
6. The police have asked **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons, or theft.

You can only claim under one of Section A – Cancellation or Curtailment or subsection 4 of Section O – Cruise Cover for the same event.

Special conditions relating to claims

1. **You** must tell **your** travel agent, tour operator, transport or accommodation provider as soon as **you** know it is necessary to cancel or **curtail your trip**. If **you** do not, **we** are only responsible for the cancellation charges or **curtailment** charges that would have applied at that date.
2. If **you** cancel **your trip** due to any **bodily injury** or **serious illness**, **you** must contact a **medical practitioner** immediately for treatment or advice (or both). **You** must also provide a medical certificate from a **medical practitioner** stating that **your bodily injury** or **serious illness** prevents **you** from travelling on **your booked trip**.
3. If **you** cut short **your trip** due to any **bodily injury** or **serious illness**, **you** must get a medical certificate from a **medical practitioner** immediately to confirm **you** need to return **home** before **your** booked return date.
4. This policy does not cover any claims arising from a **pre-existing medical condition** of any person on whom **your trip** depends unless their **medical practitioner** can confirm that at the date of **you** buying this insurance policy or booking **your trip** (whichever is later) he/she would have seen no substantial likelihood of the patient’s **medical condition** deteriorating to such a degree to cause a necessary cancellation to claim or a claim for cutting short **your trip**. If the **medical practitioner** will not confirm this, any claim arising from a **pre-existing medical condition** will not be covered.

All claims arising from a terminal prognosis, any set of symptoms where a diagnosis has not been made and any **medical condition** for which a non-traveller is on a waiting list for or has knowledge of the need for surgery, treatment or investigation at a **hospital** (as an inpatient or outpatient), clinic (a doctor’s surgery, a medical specialist’s or physiotherapist’s clinic, or a nursing home) at the time of booking a **trip** (whichever is later) are automatically not covered.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident, per section, for each **insured person**, unless **you** have purchased the excess waiver option, and this is shown on **your policy schedule**.
2. The cost of airport departure duty, taxes, and fees.
3. Any claims arising directly or indirectly from:
 - a) **redundancy** caused by or resulting from misconduct leading to dismissal, resignation or voluntary **redundancy**, or if **you** were warned or told about **redundancy** before **you** bought this insurance, or the time **you** booked **your trip**;

- b) circumstances **you** knew about before **you** bought this insurance, or at the time **you** booked **your trip**, which could reasonably have been expected to result in **you** cancelling **your trip** or **curtailing your trip**; or
 - c) any **pre-existing medical condition** which **you** have not declared, and **we** have not accepted or **you** failing to keep to the terms of the Important Conditions Relating to Health section.
4. Travel tickets paid for using any airline mileage reward scheme, for example Avios.
 5. **You** not wanting to travel, for any reason.
 6. Losing or not having the correct documents (passport, visa, inoculation certificates, travel tickets and so on) that **you** need to travel.
 7. Any claim for pregnancy which falls outside of the definition of **complications of pregnancy and childbirth**.
 8. Any claim for travel costs incurred to reach **your home** if **you** had not purchased a return ticket.
 9. Any claim relating to a cancellation, a delay or a missed departure involving **public transport**.
 10. Any **COVID** claims arising within 28 days of the date **you** bought this policy or the time of booking any **trip**, whichever is the later, except where the insurance is bought within 48 hours of booking the **trip**.
 11. Any claim for cancelling or **curtailment of your trip** due to:
 - a) restrictions implemented by any government or administration; or
 - b) actions taken by a transport or accommodation provider
 if those restrictions or actions relate to a **pandemic** and/or **epidemic**, including **COVID**.
 12. Anything mentioned in the general exclusions section.

Section B – Emergency Medical and Other Expenses

What is covered

We will pay **you** up to the amount shown in the Features and Benefits table for the following expenses which are necessary as a result of **you** suffering unforeseen **bodily injury**, **serious illness** or compulsory quarantine.

1. Emergency medical, surgical, **hospital**, ambulance and nursing fees and charges incurred outside the **United Kingdom**.
2. Emergency dental treatment for the immediate relief of pain (to **your** natural teeth) **you** have to pay outside the **United Kingdom**, up to the amount shown in the Features and Benefits table.
3. If **you** die outside the **United Kingdom**, the cost of funeral expenses and the reasonable cost of transporting **your** ashes to **your home**, or the extra costs of returning **your** body to **your home**.
4. If **you** die within the **United Kingdom**, the reasonable extra cost of transporting **your** body to the funeral directors near **your home**.
5. Reasonable extra transport (economy class) and accommodation expenses (room only) **you** have to pay, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, as long as **our** Emergency Assistance Service have authorised it, reasonable extra transport or accommodation expenses for either a **close relative** or a **travelling companion** to stay with **you** or travel to **you** from the **United Kingdom** to escort **you**, and extra travel expenses to return **you** to **your home** if **you** are unable to use the return ticket.
 If **you** are delayed returning to the **United Kingdom** because of an event insured under this section of **your** policy, **we** will automatically extend **your** policy with **us** (at no extra premium) until **you** return **home**.
 If a **close relative** or **travelling companion** stays with **you** after **your** booked return date to the **United Kingdom**, because of an event insured under this section of **your** policy, **we** will automatically extend their policy with **us** (at no extra premium) until **you** return **home**, as long as they had previously bought a policy with **us** that covered this specific **trip**.
 If a **close relative** or a **travelling companion** travels to **you** from the **United Kingdom** to escort **you home**, they will need to make sure that they have taken out adequate travel insurance for their own needs.
6. The extra costs **you** have to pay for air transport or other suitable transport, including qualified attendants, to return **you** to the **United Kingdom** if it is medically necessary, as long as **our** Emergency Assistance Service have authorised this beforehand. **We** will only pay to transport **you home** in the same class of travel as **you** used on the outward journey, unless **our** Emergency Assistance Service agree otherwise.

You can only claim under 1 above or Section O – Cruise Cover, for the same event.

Special conditions relating to claims

1. **You** must tell **our** Emergency Assistance Service, as soon as possible, about any **bodily injury** or **serious illness** for which **you** need to be admitted to **hospital** as an inpatient, or before any arrangements are made to transport **you home**. There is no cover under this policy for expenses run up by **you** without getting **our** approval beforehand.
2. If **you** suffer a **bodily injury** or **serious illness**, **we** have the right to move **you** from one **hospital** to another and arrange for **you** to be returned to the **United Kingdom** at any time during **your trip**. **We** will do this if, in the opinion of the doctor treating **you** overseas or **our** Emergency Assistance Service, **you** can be moved safely and travel safely to the **United Kingdom** to continue treatment.
3. For medical expenses run up in the United States of America (USA), **we** will only pay for reasonable and necessary emergency treatment, surgical, **hospital** and transport costs in line with the negotiated rate with the provider, if one exists. If no negotiated rate with a provider exists, **we** will pay a maximum of 150% of the USA Medicare rate.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim per incident per section for each **insured person** unless:
 - a) **You** have purchased the excess waiver option, and this is shown on **your policy schedule**; or
 - b) **You** have selected Section O - Cruise Cover and this is shown on **your policy schedule**, when the excess will not be applicable to medical expenses incurred whilst on board the **cruise ship**; or
 - c) **You** have successfully reduced **your** medical expenses bill by more than **your** excess amount by using **your** Global Health Insurance Card (EHIC), reciprocal health agreement or private health insurance policy.
2. Any claims arising directly or indirectly from the following:
 - a) The cost of phone calls, other than the cost of **your** first call to **our** Emergency Assistance Service telling them about **your** **bodily injury** or **serious illness** and for which **you** are able to provide a receipt or other reasonable evidence to show the cost of the call and the phone number dialled. **We** will also cover the cost of phone calls **you** receive from **our** Emergency Assistance Service and for which **you** are able to provide a receipt or other reasonable evidence to show **your** costs.
 - b) The cost of taxi fares, other than the cost of **your** first taxi fare that takes **you** to a **hospital** or an appropriate medical establishment to receive medical attention.
 - c) The cost of treatment or surgery, including exploratory tests, which is not directly related to the **bodily injury** or **serious illness** which **you** were admitted to **hospital** for.
 - d) Any expenses which are not usual or reasonable to treat **your** **bodily injury** or **serious illness**.
 - e) Any treatment or surgery which, in the opinion of the doctor treating **you** overseas or **our** Emergency Assistance Service, can be reasonably delayed until **you** return to the **United Kingdom**.
 - f) **Your** expenses for getting or replacing medication which, at the time of **your** departure, **you** knew **you** would need or would need to be continued outside the **United Kingdom**.
 - g) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre, unless **our** Emergency Assistance Service agree to this.
 - h) Any expenses **you** have on **your** return to the **United Kingdom**.
 - i) Any expenses **you** have outside the **United Kingdom** that can be recovered from the health authority in the **United Kingdom** or through a reciprocal health agreement.
 - j) Expenses run up as a result of a **medical condition** if **you** have not had the recommended inoculations or taken the recommended medication (or both).
 - k) **Your** decision not to be returned to the **United Kingdom** on the date **our** Emergency Assistance Service believe it is safe to do so.
 - l) Any claim for pregnancy which falls outside of the definition of **complications of pregnancy and childbirth**.
 - m) Any **pre-existing medical condition** which **you** have not declared and which **we** have not accepted, or **you** failing to keep to the terms of the 'Important Conditions Relating to Health' section.
 - n) Any claims arising directly or indirectly from the following:
 - a. **You** taking part in a winter sports activity, unless **your policy schedule** shows that **you** have bought winter sports cover.
 - b. **You** travelling on a **cruise trip(s)**, unless **your policy schedule** shows that **you** have bought **cruise** cover.
 - o) Anything mentioned in the general exclusions section.

Section C – Hospital Benefit

What is covered

We will pay **you** up to the amount shown in the Features and Benefits table for every complete 24 hours that **you** stay in **hospital** outside the **United Kingdom**, as an inpatient as a result of **your** **bodily injury** or **serious illness**. **We** will pay the amount shown in the Features and Benefits table as well as any amount due under Section B – Emergency Medical and Other Expenses.

You can claim only under Section C – Hospital Benefit or subsection 3 of Section O – Cruise Cover for the same event.

Special condition relating to claims

1. **You** must tell **our** Emergency Assistance Service as soon as possible about any **bodily injury** or **serious illness** which means **you** need to be admitted to **hospital** as an inpatient.

What is not covered

Any claims arising directly or indirectly from the following:

1. Any further period in **hospital** relating to treatment or surgery, including exploratory tests, which is not directly related to the **bodily injury** or **serious illness** which **you** were admitted to **hospital** for.
2. Time spent in **hospital** relating to any form of treatment or surgery which, in the opinion of the doctor treating **you** overseas or **our** Emergency Assistance Service, can be reasonably delayed until **you** return to the **United Kingdom**.
3. Any further period in **hospital** relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.

4. Time spent in **hospital** as a result of a **medical condition** if **you** have not had the recommended inoculations or taken the recommended medication (or both).
5. Any further period in **hospital** following **your** decision not to be returned to the **United Kingdom** after the date **our** Emergency Assistance Service believe it is safe to do so.
6. Any time spent in a **hospital** in the **United Kingdom**.
7. Any **pre-existing medical condition** which **you** have not declared and which **we** did not accept, or **you** failing to keep to the terms of the 'Important Conditions Relating to Health' section.
8. Anything mentioned in the general exclusions section.

Section D – Baggage and Baggage Delay

What is covered

1. **We** will pay **you** up to the amounts shown in the Features and Benefits table for the **accidental** loss of, theft of or damage to **baggage** including **valuables**.
2. **We** will also pay **you** the up to the amounts shown in the Features and Benefits table for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost during the outward journey (including a **connecting flight**) and not returned to **you** within 12 hours, as long as **you** get and send **us** written confirmation from the carrier confirming the number of hours that the **baggage** was delayed. If the loss is permanent, **we** will deduct the amount paid from the final amount **we** will pay under this section. **You** are not covered with **us** if **you** successfully claim through the responsible carrier.

You may only claim under Section D – Baggage and Baggage Delay or Section O - Cruise Cover for the same event.

Special conditions relating to claims

1. **You** must report the loss, theft or attempted theft of all **baggage** to the local police within 24 hours of discovering it has been lost or stolen and get a written report from them.
2. If **your baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel, **you** must give them written details of the loss, theft or damage and get written confirmation from them that **you** reported the loss, theft or damage.
3. If **your baggage** is lost, stolen or damaged while in the care of an airline, **you** must do the following:
 - a) get a Property Irregularity Report from the airline (there may be a delay before the airline will provide this).
 - b) give formal written notice of the claim to the airline within the time limit included in their conditions of carriage (please keep a copy of **your** notice). If **you** do not do this, **you** will not be covered under this insurance policy.
 - c) keep all travel tickets, tags and original receipts for **your** emergency purchases as **you** will need these to make a claim under this policy.
4. **You** must supply original receipts for delayed, lost, stolen or damaged items as these will help **you** to support **your** claim.
5. All claims are settled on the purchase price less a deduction for wear, tear and depreciation as follows:

Wear, Tear, and Depreciation Table	
Baggage up to 1 year old	85% of purchase price
Baggage up to 2 years old	70% of purchase price
Baggage up to 3 years old	50% of purchase price
Baggage up to 4 years old	25% of purchase price
Baggage up to 5 years old	10% of purchase price
Baggage over 5 years old	No payment
Baggage - Where there are no receipts	No payment

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim, per incident, per section, for each **insured person** unless **you** have purchased the excess waiver option, and this is shown on **your policy schedule** (except claims under subsection 2. above).
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle or while in the care of a carrier) unless they were in a locked hotel safe or locked safety deposit box or left in **your** locked (doors and all windows) accommodation.
3. Loss, theft of or damage to **baggage** left **unattended**, unless left in **your** locked (doors and all windows) accommodation or while in the care of a carrier.
4. Loss or theft of or damage to **baggage** in an **unattended** motor vehicle between 9pm and 9am (local time) or **baggage** in an **unattended** motor vehicle between 9am and 9pm (local time), unless it is in the locked boot, which is separate from the passenger compartment or, for those vehicles without a separate boot, locked in the vehicle and covered from view.
5. Loss or damage due to **your baggage** being delayed, confiscated or detained by customs or any other authority.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles, **ski equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars, or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or **accident** to the aircraft, sea vessel, train, or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment whilst in use or damage to sports clothing whilst in use.
9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession, or occupation.
10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Anything mentioned in the general exclusions section.

Section E - Personal Money, Passport and Documents

What is covered

1. **We** will pay **you** up to the amounts shown in the Features and Benefits table for the theft of or damage to **personal money** and documents (including passports, visas, driving licences and green cards) that happens during **your trip**.
2. **We** will pay **you** up to the amounts shown in the Features and Benefits table for the **accidental** loss of **personal money** and documents (including passports, visas, driving licences and green cards) that happens during **your trip**.
3. **We** will pay **you** up to the amounts shown in the Features and Benefits table (under 'Passport limit') for reasonable extra travel and accommodation expenses (room only) run up by **you** abroad while having to get an emergency or temporary passport or visa (or both), and the cost of a temporary passport or visa (or both), to return to the **United Kingdom**.
4. **We** will pay **you** up to the amounts shown in the Features and Benefits table for the theft or **accidental** loss of cash.

Special conditions relating to claims

1. **You** must report any loss, theft or attempted theft of all **personal money**, passports or documents to the local police within 24 hours of discovering they have been lost or stolen and get a written report from them.
2. **You** must keep all travel tickets and tags as **you** will need them to make a claim under this policy.
3. **You** must keep all receipts as these will help **you** to support **your** claim.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim, per incident, per section, for each **insured person**, unless **you** have purchased the excess waiver option, and this is shown on **your policy schedule**.
2. Loss or theft of or damage to **personal money** or **your** passport or visa left **unattended** at any time (including in a vehicle or in the care of a carrier), unless it was in a locked hotel safe or locked safety deposit box or left in **your** locked (doors and all windows) accommodation.
3. Loss or theft of or damage to traveller's cheques if **you** have not kept to the issuer's conditions or if the issuer provides a replacement service.
4. Loss or damage due to **personal money**, passports or documents being delayed, confiscated or detained by customs or any other authority.
5. Loss or damage due to loss in value, variations in exchange rates or shortages due to an error or due to fraudulent or attempted fraudulent use of credit cards.
6. Anything mentioned in the general exclusions section.

Section F - Personal Accident

What is covered

We will pay **you** (or **your** estate if **you** die) one of the amounts shown in the Features and Benefits table, if **you** suffer a **bodily injury** which, on its own and independent of any other cause, results in **your death, loss of limb, loss of sight or permanent total disability**.

Special conditions relating to claims

1. If **you** make a claim, **our medical practitioner** may examine **you** as often as **we** consider necessary.
2. Under **permanent total disability**, **you** need to be receiving the appropriate disability benefit from **your** local government department.
3. Under **permanent total disability**, **our medical practitioner** needs to confirm that **your** condition is not likely to improve.
4. Under **permanent total disability**, **our medical practitioner** needs to confirm that in his or her professional medical opinion, **you** are medically unable to carry out any form of employment.

Provisions

We will not pay **you** benefit:

- a) under more than one of items 1, 2, or 3;
- b) under item 3 until one year after the date **you** suffer the **bodily injury**; or
- c) under item 3 if **you** are able or may be able to carry out any form of employment.

What is not covered

1. Any claims arising directly or indirectly from **your** participation in any sports and activities other than those listed as being covered within the sports and activities section of this policy wording. There is also no cover for any winter sports unless **you** have paid the additional premium and this is shown on **your policy schedule**.
2. **Your** failure to comply with the terms of the Important Conditions Relating to Health section.
3. Any claims arising directly or indirectly from **COVID**.
4. Anything mentioned in the general exclusions section.

Section G - Personal Liability

This insurance policy provides personal liability cover for specific reasons only. If **you** are using a mechanical or motorised vehicle, **you** should ensure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.

What is covered

We will pay up to the amounts shown in the Features and Benefits table, including legal costs and expenses, towards any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or cause relating to the below.

The amount shown in the Features and Benefits table is the most **we** will pay per policy.

1. **Bodily injury**, death or **serious illness** to any person **you** do not employ or who is not a **close relative** or **travelling companion** or member of **your** household.
2. Loss of or damage to property that does not belong to and is not in the charge of or under the control of **you**, a **close relative**, a **travelling companion**, anyone **you** employ or any member of **your** household, other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons, and process to **us** as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** written permission.
4. **We** are entitled to take over and carry out in **your** name the defence of any claims for indemnity or damages. **We** will decide whether and how to carry out any negotiation or proceedings and settle any claim and **you** must give **us** all the necessary information and help **we** need.
5. If **you** die, **your** legal representatives will be protected by this cover, as long as they keep to the terms and conditions outlined in this policy.

What is not covered

1. Compensation or legal costs arising directly or indirectly from the following:
 - a) Liability **you** have under an agreement, unless **you** would have that liability even if the agreement didn't exist.
 - b) **Your** participation in any sports and activities other than those listed as being covered within the sports and activities section of this policy wording. There is also no cover for any winter sports unless **you** have paid the additional premium, and this is shown on **your policy schedule**.
 - c) **You** carrying out any business, trade, profession or occupation or supplying goods or services.
 - d) **You** owning or using mechanical / motorised vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts or canoes).
 - e) Any disease or virus (including **COVID**) being passed on.
 - f) **You** owning or occupying land or buildings (other than occupying any temporary holiday accommodation).
 - g) racing of any kind.
 - h) liability covered under any other insurance.
2. Anything mentioned in the general exclusions section.

Section H - Delayed Departure and Trip Abandonment

What is covered

If the departure of the flight on which **you** are booked to travel, according to **your** travel itinerary at the **international departure point**, is delayed by at least 12 hours due to:

- a) **strike or industrial action**;
- b) **adverse weather** conditions; or
- c) mechanical breakdown of or a technical fault in the flight **you** are booked to travel on;

we will pay **you**:

1. Up to the amount shown (under Delayed Departure) in the Features and Benefits table for the first completed 12 hours delay and for each full 12 hours delay thereafter (applies to scheduled **international outbound trip** or **international inbound trips** only).
or
2. Up to the amount shown (under Trip Abandonment) in the Features and Benefits table for any **irrecoverable** unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay if after a minimum 12 hours has elapsed, **you** choose to cancel **your trip** (applies to scheduled **international outbound trip** only).

You can claim only under points 1 or 2 above for the same event.

You can claim only under section H – Delayed Departure and Trip Abandonment or section I – Missed Departure for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary **you** have been given.
2. **You** must get written confirmation from the carriers (or their handling agents) of the number of hours **you** were delayed and the reason for the delay.
3. **You** must keep to the terms of contract of the travel agent, tour operator or transport provider.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim, per incident, per section, for each **insured person**, unless **you** have purchased the excess waiver option, and this is shown on **your policy schedule** (except claims under subsection 1. above).
2. Claims arising from delays which are not **your international departure point**.
3. A missed departure or a late arrival at **your** destination.
4. Claims arising directly or indirectly from:
 - a) **strike or industrial action** taking place or made public by the date **you** bought this insurance or the time **you** book any **trip**;
 - b) an aircraft being withdrawn from service (temporarily or permanently) on the recommendation of the Civil Aviation Authority or any similar body in any country; or
 - c) a **trip** within the **United Kingdom** unless **you** have booked at least two nights' accommodation in a hotel, motel, bed and breakfast, cottage or similar accommodation rented for a fee.
5. Claims arising directly or indirectly from:
 - a) Any delay of a **domestic flight**.
 - b) Any delay of a **connecting flight**.
6. Anything mentioned in the general exclusions section.

Section I – Missed Departure

What is covered

You are covered if **you** are unable to reach the **international departure point** where **your** booked travel itinerary departs on the initial outward or final return journey due to:

1. The failure of other **public transport**;
2. The vehicle **you** are travelling in breaking down or being involved in an **accident**;
3. An **accident** or breakdown which happens ahead of **you** on a motorway or dual carriageway, and which causes an unexpected delay to the vehicle **you** are travelling in; or
4. **Strike or industrial action** or **adverse weather** conditions.

We will pay **you** up to the amount shown in the Features and Benefits table for **your** reasonable extra costs of travel and accommodation (room only) that are necessary to:

- a) reach **your** booked destination; or
- b) return **you** to **your home**.

You can claim only under section I – Missed Departure or section H – Delayed Departure and Trip Abandonment for the same event.

Special conditions relating to claims

1. If **you** claim arises from any delay on a motorway or dual carriageway, **you** must get written confirmation from the police or emergency breakdown services of the location of the delay, the reason for the delay and how long **you** were delayed for.
2. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to take **you** to the departure point.
3. Cover under this section is only applicable if **you** have incurred additional travel and/or accommodation (room only) expenses in either:
 - a) reaching **your** booked destination; or
 - b) returning **you** to **your home**.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim, per incident, per section, for each **insured person**.
2. Claims arising directly or indirectly from:
 - a) **strike or industrial action** existing or declared publicly by the date this insurance is purchased by **you**.
 - b) an **accident** to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided.
 - c) breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a port authority or any similar body in any country.
 - e) a **trip** solely within **your home area** unless **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.
 - f) additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
3. Claims arising directly or indirectly from:
 - a) **Strike or industrial action** taking place or being made public by the date you **buy** this insurance;
 - b) The vehicle in which **you** are travelling being involved in an **accident** or breaking down and which a professional repairer's report is not provided for;
 - c) An aircraft or sea vessel being withdrawn from service (temporarily or permanently) on the recommendation of the Civil Aviation Authority, port authority, or any similar body in any country; or
 - d) A **trip** within the **United Kingdom** unless **you** have booked at least two nights' accommodation in a hotel, motel, bed and breakfast, cottage or similar accommodation rented for a fee.
4. Extra expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
5. Anything mentioned in the general exclusions section.

Section J – Hijack

What is covered

We will pay **you** up to the amount shown in the Features and Benefits table for each complete 24-hour period if **you** cannot reach **your trip** destination as a result of being hijacked.

Special condition relating to claims

You must get a letter from the airline or carrier confirming how long **you** were delayed due to the hijack.

What is not covered

1. Any claim, unless **you** have a letter from the airline or carrier confirming how long **you** were delayed due to the hijack.
2. Anything mentioned in the general exclusions section.

Section K – Mugging

What is covered

We will pay **you** up to the amount shown in the Features and Benefits table for each complete 24-hour period, if **you** are hospitalised during **your trip** as a result of a **bodily injury** sustained during a **mugging** (this is in addition to any emergency expenses payable under Section B – Emergency Medical and Other Expenses).

Special condition relating to claims

1. **You** must report a **mugging** to the police as soon as possible but within 24 hours of the incident.
2. If **you** are mugged, **you** must obtain confirmation of **your** injuries and the duration of any in-patient treatment that **you** received from the **hospital**.

What is not covered

1. Any compensation unless **you** have made a report to the police within 24 hours of the incident.
2. Any compensation unless **you** obtain confirmation of **your** injuries, and the period of inpatient treatment that **you** received, from the **hospital**.
3. Anything mentioned in the general exclusions section.

Section L – Natural Catastrophe

What is covered

We will pay **you** up to the amount shown in the Features and Benefits table for reasonable additional costs of accommodation (room only) and travel (economy class) **you** run up if as a result of a **natural catastrophe**:

1. **you** cannot use **your** booked accommodation and **you** need to move to other accommodation on arrival or at any other time during the **trip**; or
2. the Emergency Assistance Service is in agreement that it is necessary for **you** to **curtail your trip**.

Special conditions relating to claims

1. **You** must get written confirmation from the provider of **your** accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
2. **You** must give notice as soon as possible to the Emergency Assistance Service of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
3. **You** must check in according to the itinerary supplied to **you**.

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim, per incident, per section, for each **insured person**, unless **you** have purchased the excess waiver option, and this is shown on **your policy schedule**.
2. Tour Operator's package holidays.
3. Any claim if alternative arrangements have been made by the hotel or tour operator.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
6. Any accommodation or travel costs incurred by **you** which cannot be substantiated by a written report from the local or national authority who ordered **your** relocation, which confirms the exact cause for the relocation.
7. Any costs or expenses if **you** decide not to remain in **your** booked accommodation, although it is considered safe and acceptable to continue living there.
8. Any costs which **you** would have expected to pay during **your trip**.
9. **Trips** in the **United Kingdom**.
10. Anything mentioned in the general exclusions section.

Section M – Extended Kennel and Cattery Cover

What is covered

We will pay **you** up to the amount shown in the Features and Benefits table for each complete 24-hour, if **your** dog or cat (or both) is in a kennel or cattery during **your trip** and **your** return to the **United Kingdom** is delayed due to **your bodily injury** or **serious illness**.

Special conditions relating to claims

1. **We** will only pay claims under this section if **your** delay is due to **your bodily injury** or **serious illness** which is covered under Section B – Emergency Medical and Other Expenses.
2. **You** must get a written statement from the kennel or cattery confirming any extra charges that **you** have to pay.
3. Any amount **we** pay under this section only applies to domestic cats and dogs that **you** own.

What is not covered

1. Anything mentioned in the general exclusions section.

Section N - Legal Expenses

What is covered

We will pay **you** up to the amounts shown in the Features and Benefits table for the legal costs to take civil action for compensation if someone else causes **you** **bodily injury, serious illness** or death.

If two or more people are insured by this policy, the maximum amount that **we** will pay for all such claims will not be more than the policy maximum shown in the Features and Benefits table.

Special conditions relating to claims

1. **We** will appoint an agent **we** choose on **your** behalf who has the expertise to deal with **your** claim.
2. **You** must follow **our** agent's advice and provide any information and help they need within a reasonable timescale.
3. **You** must tell **us** about any offers the third party makes to settle **your** claim and **you** must not accept any offer without **our** permission.
4. **We** will decide the point at which **your** legal case cannot usefully be taken any further. After that, no further claims can be made against **us**.
5. **We** may include a claim for **our** legal costs and other related expenses.
6. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any payment made under this policy. **You** must give **us** any help **we** reasonably need, and any amount recovered will belong to **us**.

What is not covered

We shall not be liable for the following.

1. Any claim where in **our** opinion, **we** are unlikely to get reasonable compensation.
2. Legal costs and expenses run up in any claim against a travel agent, tour operator, carrier, airline, medical establishment, **us**, **our** Emergency Assistance Service or their agents, someone **you** were travelling with, a **close relative**, a person related to **you**, a **travelling companion** or another **insured person**.
3. Legal costs and expenses run up before **we** accepted the case in writing.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim that is under a contingency fee agreement (this is when a lawyer agrees to accept a fixed percentage of an award to cover their fees).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a conditional fee agreement.
7. Legal costs and expenses if an action is brought in more than one country.
8. Any claim where in **our** opinion, the estimated amount of compensation payment is less than £5,000 for each **insured person**.
9. Travel, accommodation and related costs for making a civil action for compensation.
10. Costs of any appeal.
11. Claims relating to incidents in the **United Kingdom**.
12. Any claim, unless it is a private claim, made by **you**.
13. Any claims arising directly or indirectly from **COVID**.
14. Anything mentioned in the general exclusions section.

OPTIONAL UPGRADES

Section O – Cruise Cover and Section P – Winter Sports

Cover in respect of both Section O - Cruise Cover and Section P - Winter Sports only applies if **you** have bought the optional upgrade cover and have paid **us** the extra premium and this is shown on **your policy schedule**.

Section O - Cruise Cover

Cover in respect of Section O - Cruise Cover only applies if **you** have bought the optional **cruise** cover and have paid **us** the extra premium and this is shown on **your policy schedule**.

There is no cover for Emergency Medical and Other Expenses, Hospital Benefit, Personal Accident or Personal Liability arising directly or indirectly from **you** travelling on a **cruise trip(s)**, unless **you** have paid **us** the extra premium and this is shown on **your policy schedule**.

What is covered

1. Under Section E (Personal Money, Passport and Documents), **we** will increase the most **we** will pay for **baggage**, any **single article, pair or set** of articles and the total for all **valuables** to the amounts shown in the Features and Benefits table.
2. **We** will pay **you** up to the amount shown in the Features and Benefits table for each scheduled shore **trip** which **you** have paid for beforehand and which **you** missed as a result of the ship on which **you** are travelling being unable to dock at the scheduled destination.
3. **We** will pay **you** up to the amount shown in the Features and Benefits table for the applicable time period that **you** are confined to **your** cabin due to **your** compulsory quarantine on the orders of the ship's doctor as a result of **your bodily injury or serious illness**.
We will pay this amount as well as any amount **we** pay under Section B – Emergency Medical and Other Expenses. This payment is meant to help **you** pay extra expenses such as phone calls made while **you** were confined.
4. **We** will pay **you** up to the amount shown in the Features and Benefits table for unused travel and accommodation costs for excursions booked in the **United Kingdom** which **you** have paid or are contracted to pay following a valid claim **you** have made under Section A – Cancellation or Curtailment and which **you** cannot recover.
5. **We** will pay **you** up to the amount shown in the Features and Benefits table for the emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside the **United Kingdom** as a result of **your bodily injury or serious illness** on a **cruise**.

You can only claim under 1. above or Section D – Baggage and Baggage Delay, for the same event.

You can only claim under 3 above or Section C – Hospital Benefit for the same event.

You can only claim under 4 above or Section A – Cancellation or Curtailment, for the same event.

You can only claim under 5 above or Section B – Emergency Medical and Other Expenses, for the same event.

Special conditions relating to claims

1. **You** must report the loss, theft or attempted theft of all **baggage** to the local police or port authority in the country where the incident happened (or, where appropriate, the ship's purser or the **cruise** operator's representative) within 24 hours of discovering it has been lost or stolen and get a written report from them.
2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel, **you** must give them written details of the loss, theft or damage and get written confirmation from them that **you** reported the loss, theft or damage. If **baggage** is lost, stolen or damaged while in the care of an airline, **you** must:
 - a) get a Property Irregularity Report from the airline;
 - b) give formal written notice of the claim to the airline within the time limit included in their conditions of carriage (please keep a copy of **your** notice); and
 - c) keep all travel tickets and tags as **you** will need them to make a claim under this policy.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to support **your** claim.
4. **You** must tell **our** Emergency Assistance Service as soon as possible about any **bodily injury or serious illness** which results in **your** compulsory quarantine or the ship's doctor confining **you** to **your** cabin.
5. **You** must get a letter from **your cruise** operator's representative, hotel, or accommodation provider where appropriate, confirming the reason and details of any shore **trip you** miss.
6. All claims are settled on the purchase price less a deduction for wear, tear and depreciation as follows:

Wear, Tear, and Depreciation Table	
Baggage up to 1 year old	85% of purchase price
Baggage up to 2 years old	70% of purchase price
Baggage up to 3 years old	50% of purchase price
Baggage up to 4 years old	25% of purchase price
Baggage up to 5 years old	10% of purchase price
Baggage over 5 years old	No payment
Baggage - Where there are no receipts	No payment

What is not covered

1. The excess shown in the Features and Benefits table for each and every claim, per incident, per section, for each **insured person**, unless **you** have purchased the excess waiver option, and this is shown on **your policy schedule** (except claims under 'What is not covered' points 2. and 3.).
2. Loss or theft of or damage to **valuables** left **unattended** at any time (including in a vehicle or in the care of a carrier) unless in a locked hotel or ship's safe, locked safety deposit box or left in **your** locked cabin or other accommodation.
3. Loss or theft of or damage to **baggage** left **unattended** at any time (including in a vehicle or in the care of a carrier) unless in a locked hotel or ship's safe, locked safety deposit box or left in **your** locked cabin or other accommodation.
4. Loss or theft of or damage to **baggage** in an **unattended** motor vehicle between 9pm and 9am (local time) or **baggage** in an **unattended** motor vehicle between 9am and 9pm (local time) unless it is in the locked boot, which is separate from the passenger compartment or, for those vehicles without a separate boot, locked in the vehicle and covered from view.
5. Loss or damage due to delay, confiscation or detention by customs or any other authority.
6. Claims under point 2 of 'What is covered'
 - a) If the ship or tour operator has offered compensation (including on-board credit).
 - b) Any circumstances **you** knew about before the date **you** booked any shore **trip**, which could reasonably be expected to give rise to a claim.
7. Any claims arising directly or indirectly from:
 - a) Any further period of confinement or compulsory quarantine relating to treatment or surgery, including exploratory tests, which is not directly related to the **bodily injury** or **serious illness** which **you** were confined for;
 - b) Confinement or compulsory quarantine relating to any form of treatment or surgery which, in the opinion of the ship's doctor or **our** Emergency Assistance Service, can be reasonably delayed until **you** return to the **United Kingdom** ;
 - c) Confinement or compulsory quarantine as a result of a **medical condition** if **you** have not had the recommended inoculations or taken the recommended medication (or both); or
 - d) Any further period of confinement or compulsory quarantine following **your** decision not to be returned to the **United Kingdom** after the date when, in the opinion of **our** Emergency Assistance Service, it is safe to do so.
 - e) any delay caused by quarantine on the **cruise** ship due to a contagious disease.
8. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods (such as food stuffs), bicycles, **ski equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
9. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars, or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an **accident** to the vessel, aircraft or vehicle in which they are being carried.
10. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
11. Loss, theft of or damage to business equipment, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession, or occupation.
12. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
13. **Your** failure to comply with the terms and conditions of the Important Conditions Relating to Health section.
14. Anything mentioned in the general exclusions section.

Section P - Winter Sports

Cover under section P only applies if **you** have bought the optional winter sports cover and have paid **us** the appropriate extra premium.

There is no cover for Emergency Medical and Other Expenses, Hospital Benefit, Personal Accident or Personal Liability arising directly or indirectly from you taking part in winter sports, unless **you** have paid **us** the extra premium and this is shown on **your policy schedule**.

Under annual multi trip policies, winter sports are covered for a period not exceeding the maximum duration listed in the Trip Duration and Maximum Age tables in each **period of insurance** if **you** have bought the optional winter sports cover and have paid **us** the appropriate extra premium.

Winter Sports: Section P1 – Ski Equipment

What is covered

We will pay **you** up to the amount shown in the Features and Benefits table for the **accidental** loss of, theft of or damage to **your own ski equipment**, or hired **ski equipment**.

The most **we** will pay for any **single article, pair or set** of articles is the amount shown in the Features and Benefits table.

Special conditions relating to claims

- You** must tell the local police within 24 hours of discovering the loss, theft or attempted theft of all **ski equipment** and get a written report from them.
- If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel, **you** must give them written details of the loss, theft or damage and get written confirmation from them that **you** reported the loss, theft or damage. If **ski equipment** is lost, stolen or damaged while in the care of an airline, **you** must:
 - get a Property Irregularity Report from the airline;
 - give formal written notice of the claim to the airline within the time limit included in their conditions of carriage (please keep a copy of **your** notice); and
 - keep all travel tickets and tags as **you** will need them to make a claim under this policy.
- You** must keep receipts for items lost, stolen or damaged as these will help **you** to support **your** claim.
- All claims are settled on the purchase price less a deduction for wear, tear and depreciation as follows:

Wear, Tear, and Depreciation Table	
Ski Equipment up to 1 year old	85% of purchase price
Ski Equipment up to 2 years old	70% of purchase price
Ski Equipment up to 3 years old	50% of purchase price
Ski Equipment up to 4 years old	25% of purchase price
Ski Equipment up to 5 years old	10% of purchase price
Ski Equipment over 5 years old	No payment
Ski Equipment - Where there are no receipts	No payment

What is not covered

- Loss or theft of or damage to **ski equipment** in an **unattended** motor vehicle between 9pm and 9am (local time) or **ski equipment** in an **unattended** motor vehicle between 9am and 9pm (local time), unless it is in the locked boot, which is separate from the passenger compartment or, for those vehicles without a separate boot, locked in the vehicle and covered from view.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything mentioned in the general exclusions section.

Winter Sports: Section P2 – Hire of Ski Equipment

What is covered

We will pay **you** the amount shown in the Features and Benefits table for the reasonable cost of hiring replacement **ski equipment** if **your own ski equipment** is **accidentally** lost, stolen, damaged or temporarily lost for more than 24 hours during the outward journey.

Special conditions relating to claims

- You** must tell the local police within 24 hours of discovering the loss, theft or attempted theft of **your own ski equipment** and get a report from them.
- If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel, **you** must give them written details of the loss, theft or damage and get written confirmation from them that **you** reported the loss, theft or damage. If **ski equipment** is lost, stolen or damaged while in the care of an airline, **you** must:
 - Get a Property Irregularity Report from the airline;
 - Give formal written notice of the claim to the airline within the time limit included in their conditions of carriage (please keep a copy of **your** notice); and
 - Keep all travel tickets and tags as **you** will need them to make a claim under this policy.
- You** must keep receipts for items lost, stolen or damaged as these will help **you** to support **your** claim.

What is not covered

1. Loss or theft of or damage to **ski equipment** in an **unattended** motor vehicle between 9pm and 9am or **ski equipment** in an **unattended** motor vehicle between 9am and 9pm (local time) unless it is in the locked boot, which is separate from the passenger compartment or, for those vehicles without a separate boot, locked in the vehicle and covered from view.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the general exclusions section.

Winter Sports: Section P3 – Ski Pack

What is covered

We will pay **you** up to the amount shown in the Features and Benefits table:

1. For the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury** or **serious illness**.
2. For the unused portion of **your** lift pass if lost.

Special condition relating to claims

1. **You** must provide written confirmation from a doctor or **medical practitioner** in **your** holiday resort that **your bodily injury** or **serious illness** prevented **you** from using **your** ski pack.

What is not covered

1. Anything mentioned in the general exclusions section.

Winter Sports: Section P4 – Piste Closure

What is covered

We will pay **you** up to the amount shown in the Features and Benefits table if an avalanche or lack of snow results in skiing facilities (not including cross-country skiing) being closed in **your** resort and it is not possible to ski. The cover only applies:

- a) to the resort which **you** have booked for a period of more than 12 hours and for as long as these conditions (avalanche or lack of snow) continue at the resort, but not for longer than the booked period of **your trip**; and
- b) to **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

If no alternative sites are available, **we** will pay **you** compensation of the amount shown in the Features and Benefits table.

Special condition relating to claims

1. **You** must get the tour operator (or their representative) in the resort to provide written confirmation of the number of days that the skiing facilities were closed in **your** resort and the reason for the closure.

What is not covered

1. Anything mentioned in the general exclusions section.

Winter Sports: Section P5 – Avalanche Closure

What is covered

We will pay **you** up to the amount shown in the Features and Benefits table for reasonable additional costs of accommodation (room only) and travel expenses **you** run up for each 24-hour period that **you** are delayed arriving at or departing from **your** resort as a result of avalanche, landslide or landslip.

The cover only applies to **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

Special conditions relating to claims

1. **You** must get the provider of **your** accommodation, tour operator (or their representative) in the resort, the local police or relevant authority to provide written confirmation of the reason why **you** could not use the accommodation **you** had booked and the length of time **you** could not use it for.
2. If **your** claim arises from any delay on a motorway or dual carriageway, **you** must get written confirmation from the police or emergency breakdown services of the location of the delay, the reason for the delay and how long **you** were delayed for.
3. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to take **you** to **your** resort or the departure point.
4. **You** must check in according to the itinerary supplied to **you**.
5. Cover under this section is only applicable if **you** have incurred additional travel and/or accommodation (room only) expenses in either:
 - a) reaching **your** booked resort destination; or
 - b) **your** resort departure at the end of **your** booked **trip**.

What is not covered

1. Tour Operator's package holidays.
2. Any claim if alternative arrangements have been made by the hotel or tour operator.
3. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
4. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
5. Any accommodation or travel costs incurred by **you** which cannot be substantiated by a written report from the local or national authority who ordered **your** relocation, which confirms the exact cause for the relocation.
6. Any costs or expenses if **you** decide not to remain in **your** booked accommodation, although it is considered safe and acceptable to continue living there.
7. Any costs which **you** would have expected to pay during **your trip**.
8. **Trips** in the **United Kingdom**.
9. Anything mentioned in the general exclusions section.

Making a Complaint

We intend to give **you** the best possible service, but if **you** have any questions or concerns about this insurance or how **your** claim has been handled, please follow the complaints procedure below:

If **you** have a complaint regarding the SALE of this insurance including the way in which **your** policy was sold to **you**, the Medical Screening Service or information about **your** policy please contact:

By writing to:	BrokerSure Ltd Digital House, Threshelfords Business Park, Inworth Road, Feering, Colchester, Essex, CO5 9SE
Email:	enquiries@brokersure.com
Telephone:	0330 880 3605

If **you** have a complaint regarding a CLAIM **you** have made, please contact White Horse Insurance UK Limited as follows:

By writing to:	The Customer Experience Manager White Horse Insurance UK Limited c/o White Horse Insurance Ireland dac Rineanna House Shannon Free Zone Shannon County Clare V14 CA36 Republic of Ireland
Email:	complaints@white-horse.ie

We will endeavour to deal with any complaint as quickly as possible. If **we** cannot agree on a solution, or if after 8 weeks, **we** have not answered **your** complaint, **you** may contact the Financial Ombudsman Service. Please note that if **you** wish to refer a complaint to the Financial Ombudsman Service, **you** must have completed the above procedure before the Financial Ombudsman Service will consider **your** complaint.

By writing to:	The Financial Ombudsman Exchange Tower, Harbour Exchange Square, London E14 9SR
Website:	www.financial-ombudsman.org.uk
Telephone:	0800 023 4567 / 0300 123 9123

Your legal rights are not affected, and the above complaints procedure is in addition to **your** statutory rights.

Compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends upon the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS by contacting them as follows:

- Telephone: 0800 678 1100 or 020 7741 4100
- Email: enquiries@fscs.org.uk
- Website: www.fscs.org.uk

Data Protection - White Horse Insurance UK Limited

White Horse Insurance UK Limited, a branch of White Horse Insurance Ireland dac, holds **your** personal information in accordance with all applicable data protection laws.

To administer **your** policy White Horse Insurance UK Limited, a branch of White Horse Insurance Ireland dac will collect and use information about **you** provided by **you**. This notice applies to anyone who is insured under this insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by **us** for the purposes of administering **your** policy including decision making on provision of insurance cover, underwriting, processing and claims handling.

We may also use **your** personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information **you** have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by **us** in fulfilling **your** insurance contract.

We may send **your** personal information in confidence to other companies who provide services to **us** for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When **we** do this, **we** will ensure that **we** transfer the data securely and accordingly to regulatory requirement. **You** have various rights in relation to personal information that is held by **us**, including the right to request access to **your** personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest. This notice explains certain aspects of how **we** use **your** information and what rights **you** have in relation to **your** personal information however, **you** can obtain more information about how **we** use **your** data by reviewing **our** full privacy policy. **Our** privacy policy is available to read on **our** website www.whitehorseinsurance.eu.

Your data will be treated in accordance with **our** privacy policy.

Data Protection – BrokerSure

If you require details of BrokerSure's privacy policy, this can be found online at: <https://travelinsurance.brokersure.com/privacy-policy/>