



CAMBRIDGESHIRE POLICE FEDERATION

TRAVEL INSURANCE POLICY

Effective from 1 December 2021 to 30 November 2022

Scheme Reference PWCAM21CIC



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**Arranged exclusively for members of the Cambridgeshire Police Federation and their families.
Valid for travel commencing no later than 30th November 2022.**

Beneficiaries are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person for each separate **trip**. The excesses apply for each person and each section of each claim.

DESCRIPTION OF COVER	LIMITS	EXCESS*
1. Cancellation or curtailment	£5,000	£50 (£20**)
2. Emergency medical expenses - including emergency repatriation - including relatives additional expenses - including emergency dental treatment	£10,000,000 £350	£50
3. Hospital stay benefit (amount per 24 hours)	£500 (£20)	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement - maximum payable in the event of death - maximum payable in the event of death if under 16	£20,000 £5,000 £2,000	Nil Nil
5. Travel delay £ after 12 hrs delay max - abandonment (after 24 hours)	£100 £5,000	Nil £50
6. Missed departure	£500	Nil
7. Hijack (amount per 24 hours)	£1,000 (£100)	Nil
8. Baggage and valuables - overall limit - maximum per item, pair or set - total limit for all valuables - emergency purchases	£1,500 £300 £400 £250	£50 Nil
9. Personal money - cash limit (£50 for under 18's)	£500 £300	£50
10. Loss of passport	£250	Nil
11. Public liability	£2,000,000	£100
12. Catastrophe cover	£500	Nil
13. Legal expenses -max per person/overall limit	£25,000/£50,000	£100
14. Ski equipment - overall limit - maximum per item or pair owned or borrowed - maximum per item or pair hired	£500 £300 £300	£50 £50 Nil
15. Ski pack	£250	£50
16. Piste closure (amount per 24 hours)	£300 (£20)	Nil
17. Journey disruption cover - extended cancellation or curtailment - extended travel delay after 12 hrs delay max - abandonment - extended missed departure - accomodation cover	£5,000 £100 £5,000 £500 £5,000	£50 Nil £50 £50 £50

ANNUAL MULTI-TRIP POLICY FEATURES

Maximum age at start/renewal of cover	69 years
Maximum period per trip	60 days
Business trip for the subscribing member only	Clerical and administrative work only
Home country trips (min of 1 night using pre-booked paid accomodation or internal flight)	Yes
Family members can travel separately	Yes
Wintersports - up to total maximum of	17 days (under 65's only)

*Maximum excess of £100 per policy incident **loss of deposit claims only

IMPORTANT CONDITIONS RELATING TO HEALTH

The policy will not cover **you** if any of the following apply to **you** or **your** travelling companions at the policy start date and each time **you** make arrangements for a **trip**:

1. **You/they** were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
2. **You/they** have been diagnosed as having a terminal illness.
3. **You/they** are on a waiting list for surgery, treatment or investigation at a hospital or are awaiting the results of hospital tests or investigations.

Unless declared and accepted by **us**.

If there is any change in a person's health between the date the policy is issued and the start date of a **trip you** must still comply with the important conditions relating to health. If **you** are unsure please notify Voyager Insurance on **01483 806 816** immediately.

24 HR MEDICAL EMERGENCY AND REPATRIATION SERVICE

The nominated emergency service referred to in this policy is operated by **Healix International**:

Phone: +44 (0)203 819 7170

E-mail: internationalhealthcare@healix.com

Our nominated emergency service will advise and assist **you** should **you** be injured in an **accident** or fall ill. **Our** nominated emergency service will also arrange transport to **your home country** when this is considered to be medically necessary. **You** must contact them if **you** are admitted to hospital or wish to return **home** by any means other than originally booked or require treatment that will cost more than £500 (or the equivalent in local currency).

In the case of a medical emergency please contact **our** nominated emergency service, **Healix International**, on

Phone: +44 (0)203 819 7170

E-mail: internationalhealthcare@healix.com.

They are open 24 hours a day, 7 days a week, 365 days a year.

Your travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred unless these have been specifically agreed and authorised by **our** nominated emergency service.

This policy is only designed to cover **you** for emergency treatment. Emergency treatment means unforeseen and unplanned treatment that is needed for the sudden onset of an acute condition, which for medical reasons and in the opinion of **our** nominated emergency service cannot be delayed until **you** return to the United Kingdom, Channel Islands or Isle of Man and could be undertaken in the United Kingdom, Channel Islands or Isle of Man if **you** were to return **home**. The decision of **our** nominated emergency service is final.

An acute condition means: A disease, illness or injury that is likely to respond quickly to treatment which aims to return **you** to the state of health **you** were in immediately before suffering the disease, illness or injury, or which leads to **your** full recovery.

Payment for medical treatment abroad

This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an in-patient for more than twenty four (24) hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact **our** nominated emergency service for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** in-patient or outpatient treatment.

In the event that **you** require in-patient hospital treatment and/or evacuation /repatriation, it is imperative that **our** nominated emergency service is contacted and authorisation obtained prior to such treatment and/or evacuation/repatriation taking place. Failure to contact **our** nominated emergency service and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid. **You** should not attempt to find **your** own solution and then expect full reimbursement from **us** without prior approval first having been obtained from **our** nominated emergency service.

If **you** have to return to the United Kingdom, Channel Islands or Isle of Man under section - 1 **curtailment** or section - 2 emergency medical expenses **our** nominated emergency service must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return to the United Kingdom, Channel Islands or Isle of Man.

SPECIAL NOTICE

Foreign, Commonwealth & Development Office (FCDO) Advice

This insurance policy will not cover **you** to travel to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where **your** destination is within **Europe** and where

the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk. It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at <https://www.gov.uk/foreign-travel-advice>.

Claims arising from alcohol

We do not expect **you** to avoid alcohol during **your trip**, but **we** will not cover any claim arising from excessive alcohol consumption by which **we** mean where **you** have drunk so much alcohol that a **medical practitioner** has stated that **your** alcohol consumption has caused or actively contributed to **your** injury or illness, the results of a blood test at the time of injury or illness shows that **your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine; a witness report of a third party that has advised that **you** have notably impaired **your** faculties and/or judgement. Please refer to general exclusions 11, 12 and 13 on page 21.

Claims for reimbursement of costs

This insurance policy will only respond to claims for **irrecoverable costs** once those principally responsible for reimbursing the cost have been exhausted. For example transport and accommodation costs – **You** should, in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.

IMPORTANT INFORMATION

We draw **your** attention to the exclusions detailed in the 'General Exclusions' section, in particular, exclusions 36 and 37, as this policy will NOT provide cover for any claims directly or indirectly related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.

Please note: general exclusion 36 applies to all sections of cover, whilst general exclusion 37 applies to all sections of cover with the exception of section - 1 cancellation or **curtailment** and section 2 - emergency medical expenses provided that **you** have received the recommended number of doses of an approved **Coronavirus** vaccine 14 days prior to **your trip** commencing. This vaccination requirement shall not apply where **you** were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **your** medical records. **You** should also refer to general exclusion 3.

Please be aware: There is no cover under this policy if (having no symptoms of or **you** not testing positive for **Coronavirus**) **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with testing positive for **Coronavirus**.

RECIPROCAL HEALTH AGREEMENTS

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland and **you** possess a European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC) then this must be used. **You** can apply for a GHIC online at www.nhs.uk/using-the-nhs/healthcareabroad/apply-for-a-free-uk-global-health-insurance-card-ghic/. This will give **you** the right to access state provided healthcare during a temporary stay in the European Union. Please note that a GHIC does not replace travel insurance. In the event of liability being accepted for a medical expenses claim which has been reduced by the use of a EHIC or GHIC **we** will not apply the deduction of excess under section 2 - emergency medical expenses.

Australia or New Zealand

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. Inpatient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.humanservices.gov.au/medicare or by emailing medicare@humanservices.gov.au.

If **you** require medical treatment in New Zealand, there are reciprocal agreements, but a person may not enrol with a Primary Health Organisation (PHO). They should get the same health subsidies as a New Zealand citizen visiting a general practitioner as a casual patient, if the **medical practitioner** has decided the condition needs prompt attention. For more information, please go to www.health.govt.nz or email info@health.govt.nz. Alternatively please call **our** nominated emergency service for guidance.

If **you** are admitted to hospital contact must be made with **our** nominated emergency service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE or a Primary Health Organisation (PHO).

PERIOD OF INSURANCE

If **you** have paid the appropriate annual multi-trip travel insurance premium and **you** are under 70 years old, the overall period of insurance shall start from 1st December 2021 and shall expire on 30th November 2022. This insurance then covers an unlimited number of holiday/leisure trips starting within that period, except that no cover exists at all for a **trip** if it is intended to be for longer than 60 days (unless agreed by **us** and confirmed in writing).

Wintersports are covered up to a total of 17 days in each period of insurance provided **you** are aged under 65.

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

For cancellation only (section 1), cover starts from 1st December 2021 or the date **you** book **your trip**, whichever is the later.

personal money (section 9) will be covered from the time of collection but not more than 72 hours before **you** travel.

If **you** are going on a one-way **trip** all cover will finish 48 hours after **your** arrival in the country of final destination. If **your** return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of delay.

TERRITORIAL LIMITS

You are covered to travel anywhere in the world outside **your home country**. **Trips** wholly within **your home country** are also insured but only if they include a minimum of one night away from **home** using pre-booked paid accommodation or involve an internal flight.

HOW TO MAKE A CLAIM

For all claims other than medical emergencies please notify the claims handlers either by contacting the telephone number below or via their website. Please quote: Cambridgeshire Police Federation and the Scheme Reference **PWCAM21CIC**

Claims Settlement Agencies Ltd

Tel: **01702 553443**

Email: info@csal.co.uk

To download a claim form please visit www.csal.co.uk

308 London Road, Hadleigh, Benfleet, Essex, SS7 2DD

The fastest and easiest way to make a claim is online at www.submitclaim.co.uk/cmb

The process should take approximately 10-15 minutes to complete (depending on the type of claim), but before continuing **you** should ensure **you** have **your** Police Federation details, insurance details, **trip** dates, supporting documentation and details of the incident.

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim. Late notification of a claim may affect **our** acceptance of a claim or result in the amount **we** pay being reduced.

We will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim. If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we** may reject the claim. For further details about claims, please refer to 'General conditions' on page 20.

To help **us** prevent fraudulent claims, **we** store **your** personal details on computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679.

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

INSURERS

This insurance is underwritten by Chaucer Insurance Company DAC. Chaucer Insurance Company DAC are authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered office: 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, Ireland.

This insurance is arranged by Voyager Insurance Services Limited. Registered Office: Bankside 300 Peachman Way, Broadland Business Park, Norwich, Norfolk, United Kingdom, NR7 0LB. Company No: 03251842. Authorised and regulated by the Financial Conduct Authority (FCA). Firm Reference number: 305814. On behalf of Philip Williams Financial Management Limited. Registered Office: 35 Walton Road, Stockton Heath, Warrington, England, WA4 6NW. Company No: 03338645. Authorised and regulated by the FCA. Firm Reference number: 11181168.

You can check these details on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on **0800 111 6768**.

OUR REGULATOR

Voyager Insurance Services Ltd and Philip Williams & Co are authorised and regulated by the Financial Conduct Authority. These details can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/register or by contacting them on **0800 111 6768** (freephone) or **0300 500 8082** from the UK, or **+44 207 066 1000** from abroad.

IMPORTANT INFORMATION

Under European Union (EU) travel regulations, **you** are entitled to claim compensation from **your** carrier if any of the following happen:

1. Denied boarding and cancelled flights

If **you** check in on time but **you** are denied boarding because there are not enough seats available or if **your** flight is cancelled, the airline operating the flight must offer **you** financial compensation.

2. Long delays

If **you** are delayed for two hours or more, the airline must offer **you** meals and refreshments, hotel accommodation and communication facilities. If **you** are delayed for more than five hours, the airline must also offer to refund **your** ticket.

3. Luggage

If **your** checked-in luggage is damaged or lost by an EU airline, **you** must claim compensation from the airline within 7 days. If **your** checked-in luggage is delayed, **you** must claim compensation from the airline within 21 days of its return.

4. Death or injury

If **you** are injured in an **accident** on a flight by an EU airline, **you** may claim damages from the airline. If **you** die as a result of these injuries **your family** may claim damages from the airline.

Full details are available at http://europa.eu/youreurope/citizens/travel/passenger-rights/index_en.htm

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this contract. If you are entitled to compensation under the scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU. Tel: 0800 678 1100 or 020 7741 4100 and on their website at www.fscs.org.uk.

CHOICE OF LAW AND JURISDICTION

This policy will be governed by English Law and you, the beneficiaries and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless agreed to the contrary by you and us before the commencement date. The Terms and Conditions of this policy will only be available in English and all communication relating to this policy will be in English.

INTEREST

No sum payable under this policy shall carry interest.

RIGHTS OF THIRD PARTIES

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto shall not apply to this policy. Only you and we can enforce any terms of this policy which may be varied or cancelled without consent of any third party.

DEFINITIONS

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

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

Baggage means personal belongings, including clothing worn, and personal luggage owned by you that you take with you or buy on your trip but excluding valuables and the items specifically excluded in section 8 - **baggage**.

Beneficiary means subscribing member, their cohabiting partner and any number of their dependant children aged under 23 years, all normally residing together in their **family home**. You must be resident in the United Kingdom, Channel Islands or Isle of Man and registered with a **medical practitioner** in your home country.

Bodily Injury means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

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

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

Business trip means a trip for business purposes involving **clerical and administrative work** and excluding **manual work**.

Clerical and administrative work means duties involving routine documentation and administrative tasks.

Coronavirus means Covid-19, including any related and/or similar conditions howsoever called, or any mutation of these.

Curtailment/curtail means the cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.

Domestic flight means a flight where the departure and arrival take place within the United Kingdom or the Channel Islands.

Epidemic means a widespread occurrence of an infectious disease in a community at a particular time.

Europe means Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Guernsey (including Alderney, Sark and Herm) Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Jersey, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Northern Ireland, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal, Romania, Russia (west of Ural mountains), San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Ukraine, United Kingdom (including England, Northern Ireland, Scotland, Wales and Isle of Man) and Vatican City.

Expert witness means a person who testifies in a court of law because they have specialist knowledge in a particular field or area of expertise, entitling that person to testify about their opinion on the meaning of facts.

Family means subscribing member, their cohabiting partner and any number of their dependent children aged under 23 years, all normally residing together in their **family home**. (Grandchildren under 18 travelling with Grandparents who are members will be covered under this policy).

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

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

Irrecoverable costs means any costs where you are not entitled to a refund by any other means, and/or costs that are not compensated elsewhere, and/or costs that are already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements.

Loss of limb(s) means

- In the case of a lower limb, loss by physical severance at or above the ankle, or
- Permanent and total loss of and/or total and irrecoverable loss of use of an entire leg or foot which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement, or
- In the case of an upper limb, loss by physical severance of the entire four fingers through or above the meta carpo phalangeal joints or permanent and total loss of and/or total and irrecoverable loss of use of an entire arm or hand which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Loss of sight means

- Permanent and total loss of sight in both eyes where your name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
- Permanent and total loss of sight, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (seeing at least three feet what you should see at sixty feet), which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Manual work means work that is not **clerical or administrative work**.

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

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

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

Pandemic means an **epidemic** that has spread across a large region.

Permanent total disablement means

Irrecoverable disablement arising from **accidental bodily injury**, which permanently and totally incapacitates you for a continuous period of twelve (12) months from carrying out at least two (2) of

SECTION 1 CANCELLATION OR CURTAILMENT

Cover under this section starts from the date shown in **your** documentation or the date travel is booked, whichever is the later.

You are covered up to the amount shown in the benefits table for **your** proportionate share of the unused travel and accommodation costs (including unused pre booked excursions up to a value of £150) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else if:

1. cancellation of the **trip** is necessary and unavoidable or
2. the **trip** is curtailed before completion as a result of any of the following events:
 - a.
 1. **your** death,
 2. **you** suffering **bodily injury**,
 3. **your** illness,
 4. **your** contracting disease,
 5. **you** testing positive for **Coronavirus** within 14 days of **your trip** departure date, (for cancellation of **your trip**),
 6. **you** being admitted to hospital due to testing positive for **Coronavirus** since **you** purchased **your** policy or booked **your trip**, whichever is the later (for cancellation of **your trip**),
 7. **you** testing positive for **Coronavirus** during **your trip** (for curtailment of **your trip**),
 8. **you** suffering complications of pregnancy.
 - b. The death, **bodily injury**, illness disease, or complications of pregnancy of: **your relative** or that of a **travelling companion**, a **business colleague** or a person with whom **you** intend to stay. **Please note:** there is no cover if this is related to a **pandemic** and/or **epidemic**, included but not limited to **Coronavirus**, as this excluded - see General Exclusions 36 and 37 on page 21.
 - c. receipt of a summons for jury service, being subpoenaed as a court witness, called to court as a witness (but not as an **expert witness**) or being placed in compulsory quarantine.
 - d. unexpected requirement for emergency and unavoidable duty as a member of the police, fire, nursing, ambulance or coastguard services resulting in cancellation of previously agreed leave. **Please note:** there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded - see General Exclusions 36 and 37 on page 21.
 - e. redundancy, provided that **you** are entitled to payment under the current redundancy payments legislation and that at the time of booking **your trip** **you** had no reason to believe that **you** would be made redundant. **You** must have had 2 years continuous employment with that employer.
 - f. **your** presence being required to make **your** property safe and secure following fire, flood or burglary that causes serious damage at **your home** within 48 hours prior to **your** departure, or whilst **you** are away.
 - g. **your** car becoming unusable as a result of theft, fire or **accident** within 7 days prior to **your** departure. This only applies if **you** are planning to go on a self-drive **trip** in the car.

You are not covered for

- a. the amount of the excess shown in the benefits table.
- b. anything not included in **You are covered** above.
- c. any directly or indirectly related claims if any of the following apply to **you** or a **travelling companion**, at the policy start date and each time **you** make arrangements for a **trip**
 1. **you/they** were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
 2. **you/they** have been diagnosed as having a terminal illness
 3. **you/they** are on a waiting list for surgery, treatment or investigation at a hospital or are awaiting the results of hospital tests or investigations

the following activities of daily living:

- a) Transfer and Mobility – the ability to move from one room to an adjoining room or from one side of a room to another or to get in and out of a bed or chair,
- b) Dressing – putting on and taking off all necessary items of clothing,
- c) Toileting – getting to and from the toilet, transferring on and off the toilet and associated personal hygiene,
- d) Eating – all tasks of getting food into the body once it has been prepared, and at the expiry of that period being beyond hope of improvement sufficient to carry out at least three of the previously described activities of daily living ever again.

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

Public transport means buses, coaches, ships and or ferries, domestic flights or trains that run to a published scheduled timetable.

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

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

Travelling companion means a person with whom **you** are travelling with and on the same booking, or with whom **you** have arranged to meet at **your trip** destination with the intention of spending a proportion of **your trip** with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.

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

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

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

Utilisation of nuclear, chemical or biological weapons of mass destruction means the use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

Valuables means watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, musical instruments, unset precious stones. electronic equipment and its media, but cover is excluded for mobile telephones, computers and/or accessories (including games and games consoles [but not including handheld games consoles], PDA's, personal organisers, laptops and electronic navigation equipment) and televisions.

***Please note** that exclusions may apply for **valuables** that are lost, damaged or stolen whilst as checked-in **baggage**. It is therefore important that **you** store **your valuables** in **your** carry-on or hand luggage and they are under **your** supervision at all times.

We, us and our means Chaucer Insurance Company DAC.

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

You and your means the **beneficiary**.

- d. any claims arising directly or indirectly from **Coronavirus**:
1. for cancellation of **your trip**, if **you** do not have an official positive test result confirming **your** diagnosis within 14 days of **your trip** departure date or **you** do not have evidence of **your** admittance to hospital due to testing positive for **Coronavirus** since **you** purchased **your** policy or booked **your trip**, whichever is the later;
 2. for **curtailing your trip**, if **you** do not have an official positive test result confirming **your** diagnosis, unless agreed by **our** nominated emergency service;
 3. if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**;
 4. if a medical professional advises **you** not to travel as **you** have underlying health conditions that place **you** 'at a higher risk' from **Coronavirus**;
 5. where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where **your** destination is within **Europe** and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **Coronavirus** risk.
 6. as a result of local government restrictions or directives prohibiting or restricting entry (for example, self-isolation, quarantine or lockdown measures) to **your** intended destination or on **your** return **home**;
 7. any costs of **Coronavirus** testing unless **you** are admitted to hospital as an in-patient as a result of an **accident** or illness that is covered under section 2 – emergency medical expenses.
- e. any costs incurred in respect of visas obtained in connection with **your trip**.
- f. disinclination to travel.
- g. claims arising from **your** anxiety, stress, depression or any other mental or nervous disorder unless **you** provide a medical certificate from a registered mental health professional stating that this necessarily prevented **you** from travelling.
- h. failure to obtain the necessary passport, visa, vaccinations and inoculations or permit for **your trip**.
- i. the cost of **your** unused original tickets where **our** nominated emergency service or **we** have arranged and paid for **you** to come **home** following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**. **Please note** that **curtailment** claims will be calculated from the day **you** return to **your home country** or **you** are hospitalised as an in-patient so that **you** lose the benefit of accommodation **you** have paid for, or being confined to **your** accommodation. **Your** claim will be based solely on the number of complete nights' accommodation lost. In respect of travel expenses, **we** will pay for any additional costs but not for the loss of **your** pre-booked arrangements.
- j. no cover for the resumption of **your trip** once it has been curtailed. There is no further cover once **you** have returned to **your home country**.

Conditions

It is a requirement of this insurance that if **you**;

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

- c. provide (at **your** own expense) a positive official test result confirming **your** diagnosis of **Coronavirus** within 14 days of **your trip** departure date or evidence that **you** were admitted to hospital due to testing positive for **Coronavirus** since **you** purchased **your** policy or booked **your trip**, whichever is the later. Failure to do so will affect the assessment of **your** claim.

Please also refer to the general exclusions and conditions.

SECTION 2 EMERGENCY MEDICAL EXPENSES

- You are covered** up to the amount shown in the benefits table for the reasonable and necessary costs incurred as a result of **your** unforeseen **bodily injury**, illness (including with symptoms of or testing positive for **Coronavirus**), death or complications arising as a direct result of pregnancy during **your trip** in respect of:-
- a. emergency medical, surgical and hospital treatment and transportation. At the sole discretion of **our** nominated emergency service, who reserve the right to make the final decision as to whether or not it is medically necessary, this also includes the cost of repatriation to **your home country**, by whatever means deemed medically necessary. The cost of emergency dental treatment to natural teeth is covered up to the amount shown in the benefits table provided that it is for the immediate relief of pain only.
 - b. additional travel and accommodation expenses (on a bed and breakfast basis) to enable **you** to return **home** if **you** are unable to travel as originally planned.
 - c. additional travel and accommodation expenses (on a bed and breakfast basis) for;
 - i. a **travelling companion** to stay with **you** and accompany **you home**, or
 - ii. a **relative** or friend to travel from **your home country** to stay with **you** and accompany **you home**.
 - d. returning **your** remains to **your home** or for a funeral in the country where **you** die, up to the equivalent cost of returning **your** remains to **your home country**.
 - e. with the prior agreement of **our** nominated emergency service, **your** necessary additional travel expenses to return **home** following the death, injury or illness of a **travelling companion** or of **your relative** or **business colleague** in **your home country**. **Please note:** there is no cover under e. if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus** as this is excluded - see General Exclusions 36 and 37 on page 21.

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim unless a recovery can be made under the terms of the EHIC or any other reciprocal agreement.
- b. any directly or indirectly related claims if any of the following apply to **you** or a **travelling companion**, at the policy start date and each time **you** make arrangements for a **trip**.
 1. **you/they** were travelling against the advice of a **medical practitioner** or in order to get medical treatment abroad.
 2. **you/they** have been diagnosed as having a terminal illness.
 3. **you/they** are on a waiting list for surgery, treatment or investigation at a hospital or are awaiting the results of hospital tests or investigations

Unless they are declared and accepted by **us**.

- c. any treatment or surgery;
 - i. which is not immediately necessary and can wait until **you** return **home**.
 - ii. which in the opinion of **our** nominated emergency service is considered to be cosmetic, experimental or elective.
 - iii. carried out in **your home country** or more than 12 months after the expiry of this insurance.
- d. any costs of **Coronavirus** testing unless **you** are admitted to hospital as an in-patient as a result of an **accident** or illness that is covered under section 2 - emergency medical expenses.
- e. any expenses incurred after the date which, in the opinion of **our** nominated emergency service, **you** should be moved to an alternative facility or repatriated to **your home country**, but despite which advice, **you** decide not to be moved or repatriated.

- f. any expenses related to treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **our** nominated emergency service.
- g. any expenses incurred in England, Scotland, Wales or Northern Ireland that are funded by, or are recoverable from, the health authority in **your home country**.
- h. any expenses for treatment not related to the injury or illness which necessitated **your** admittance to hospital.
- i. normal pregnancy, without any accompanying **bodily injury**, illness or complication. This section is designed to provide cover for unforeseen events, accidents and illnesses and normal childbirth would not constitute an unforeseen event.
- j. exploratory tests unless they are normally conducted as a direct result of the condition which required referral to hospital.
- k. claims related to **manual work**.
- l. the additional costs of accommodation in a single or private room, unless it is medically necessary or there is no alternative.
- m. the costs of medication or treatment that **you** knew at the time of **your** departure would need to be continued during **your trip**.
- n. the cost of work involving the use of precious metals in any dental treatment.
- o. the provision of dentures, crowns or veneers.
- p. the cost of **your** unused original tickets where **our** nominated emergency service or **we** have arranged and paid for **you** to come home following **curtailment** of the **trip**. If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.

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

- a. in the event of any illness, injury, **accident** or hospitalisation involving anyone insured under this policy where the anticipated costs are likely to exceed £500 (or the equivalent in local currency) **you** must notify **our** nominated emergency service. If it is not possible to notify them in advance because the condition requires immediate treatment to save life or limb **our** nominated emergency service must be contacted as soon as possible. Failure to do so will affect the assessment of **your** claim.
- b. wherever possible **you** must use medical facilities that entitle **you** to the benefits of any reciprocal health agreement such as the EHIC or GHIC in **Europe** and MEDICARE in Australia or the reciprocal health agreement in New Zealand.

Important note on mobile phones

Mobile phones are convenient, but expensive. Even if **you** ask someone to call **you** back on **your** mobile phone, **you** may still have to pay the bill for the international element. **You** will also be charged for calls made on a mobile phone via a freephone number. For these reasons **we** ask that wherever possible **you** contact **us** from a landline. If it is absolutely essential that **you** do use a mobile phone, then **we** will consider reimbursing the charges to a maximum of £50, if **we** believe they have been necessarily incurred.

Please also refer to the general exclusions and conditions.

SECTION 3 HOSPITAL STAY BENEFIT

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

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

SECTION 4 PERSONAL ACCIDENT

You are covered for the amount shown in the benefits table if **you** have an **accident** whilst **you** are on **your trip** which is the sole and independent cause of **your** death, **permanent total disablement**, **loss of sight** or **loss of limb(s)** within 12 months of the **accident**. If **you** are aged under 16 at the date of the **accident**, the amount **you** are covered for in the event of **your** death is shown in the benefits table.

Payment under this section in respect of all the consequences of an **accident** shall be limited in total to the amount shown in the benefits table.

In the event of **your** death within 12 months of the **accident**, the total payment will be limited to the amount shown for death.

You are not covered for

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

Special condition relating to section 4 - personal accident

The death benefit will be paid to the deceased person’s estate.

Please also refer to the general exclusions and conditions.

SECTION 5 TRAVEL DELAY AND ABANDONMENT

Travel delay

You are covered up to the amounts shown in the benefits table if the arrival of the **public transport** on which **you** are booked to travel is delayed by at least 12 hours.

Abandonment

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

You are not covered

- a. for a claim caused by a strike if it had started or been announced before **you** arranged this insurance or booked **your trip**, whichever is the later.
- b. if **you** fail to check-in on time.
- c. if transport services are withdrawn as the result of a recommendation or instruction from the Civil Aviation Authority, Port Authority or similar body.
- d. for the amount of the excess shown in the benefits table in respect of each claim for abandonment.
- e. to claim under this section if **you** have claimed under section 6 - missed departure, from the same cause.

Please also refer to the general exclusions and conditions.

SECTION 6 MISSED DEPARTURE

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

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

You are not covered

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

Conditions

It is a requirement of this insurance that **you** must:-

- a. have planned to arrive at **your** departure point in advance of **your** earliest scheduled check-in time and provide a written report from the carrier, police or relevant transport authority confirming the delay and stating its cause.

b. obtain a report from repairers if **your** claim is because of **breakdown** or **accident** to **your** car.

Please also refer to the general exclusions and conditions.

SECTION 7 HIJACK

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

You are not covered for claims arising from **you, your family** or **your** business connections having been or being engaged in illegal activities that could reasonably be expected to increase the risk of hijack.

Please also refer to the general exclusions and conditions.

SECTION 8 BAGGAGE

You are covered up to the amounts shown in the benefits table, after making reasonable allowance for wear, tear and depreciation for the loss or theft of, or damage to **your baggage** and **your valuables**, subject to the total limit for all **valuables** and the maximum amount per item, pair or set as shown in the benefits table.

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

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

You are not covered for

- a. the amount of the excess shown in the benefits table in respect of each claim, except for emergency purchases.
- b. more than the amount shown in the benefits table for any one item, pair or set in respect of **baggage** and **valuables**.
- c. any additional value an item may have because it forms part of a pair or set.
- d. **baggage** stolen from an **unattended** motor vehicle between the hours of 8 p.m. and 8 a.m. or, if the theft occurs at any other time of day, unless the vehicle is being used for travel between different points of overnight accommodation.
- e. loss or theft of or damage to **valuables** whilst they are **unattended** unless locked in a hotel safe (or equivalent facility) or locked in **your** private accommodation.
- f. breakage of fragile articles unless caused by fire or by an **accident** to the aeroplane, ship or vehicle in which they are being carried.
- g. loss or theft of or damage;
 - i. to household goods, bicycles, waterborne craft and their fittings of any kind.
 - ii. to motor vehicles, trailers or caravans or any fixtures, fittings or accessories therein or thereon.
 - iii. to watersports and **ski equipment**.
 - iv. to contact lenses, dentures and hearing aids.
 - v. to **baggage** in transit unless reported to the carrier as soon as possible and a written Property Irregularity Report is obtained.
 - vi. mobile telephones, computers and/or accessories (including games and games consoles [but not including handheld games consoles], PDA's, personal organisers, laptops and electronic navigation equipment) and televisions.

PLEASE NOTE THAT THESE ITEMS CAN OFTEN BE INSURED ON A HOUSEHOLD POLICY ALL RISK SECTION WHERE THE FULL VALUE MAY BE COVERED WORLDWIDE 365 DAYS A YEAR.

- vi. to **baggage** sent by post, freight or any other form of unaccompanied transit.
- vii. to sports clothes and equipment whilst in use.
- viii. caused by moth or vermin or by gradual wear and tear in normal use.
- ix. caused by any process of cleaning, repairing or restoring.
- x. caused by leakage of powder or fluid from containers carried in **your baggage**.

h. mechanical or electrical breakdown.

i. loss, theft or damage to business equipment, business goods, samples, tools of trade and any other items used in connection with **your business, trade, profession or occupation.**

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

SECTION 9 PERSONAL MONEY

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

You are covered up to the amount shown in the benefits table for loss or theft of **personal money**, subject to the cash limit as shown in the benefits table.

You are not covered for

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

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

SECTION 10 LOSS OF PASSPORT

You are covered up to the amount shown in the benefits table following loss or theft of **your** passport for any additional necessary travel and accommodation costs, including the cost of any emergency passports, visas or permits incurred to enable **you** to continue **your trip** or return to **your home country**.

You are not covered for

- a. loss or theft from an **unattended** motor vehicle at any time or from **baggage** whilst in transit unless **you** are carrying it
- b. the cost of a permanent replacement for the passport itself.

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

Special exclusions applicable to sections 8, 9 and 10

You are not covered for

- a. loss or theft of anything left **unattended** in a public place, including on a beach.
- b. loss or theft of **valuables, personal money, passport** and any item unless reported to the police within 24 hours of discovering the loss, or as soon as possible after that, and a written report obtained in the country where the incident occurred.
- c. loss of bonds or securities of any kind.
- d. delay, detention, seizure or confiscation by customs or other officials.

Special conditions applicable to sections 8, 9 and 10

It is a requirement of this insurance that **you** must:

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

Please also refer to the general exclusions and conditions.

SECTION 11 PUBLIC LIABILITY

You are covered up to the amount shown in the benefits table (inclusive of legal costs and expenses), incurred with **our** written consent, if **you** are held legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause if **you** are held legally liable for causing;

- a. **accidental bodily injury**, including death, illness and disease to a person, and/or
- b. **accidental** loss of or damage to material property (property that is both material and tangible).

You are not covered for

- a. the amount of the excess shown in the benefits schedule in respect of each claim.
- b. any liability for;
 - i. **bodily injury**, illness or disease of any person who is **your relative**, a **travelling companion**, or under a contract of employment, service or apprenticeship with **you** when the **bodily injury**, illness or disease arises out of and in the course of their employment to **you**.
 - ii. loss or damage to property belonging to or held in trust by or in the custody or control of **you** other than temporary accommodation occupied by **you** in the course of the journey.
 - iii. **bodily injury** or damage caused directly or indirectly in connection with the ownership, possession or use by **you** (or on **your** behalf) of any of aircraft, hovercraft, watercraft (other than non-mechanically powered watercraft less than 30 feet in length used on inland waters), mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads), firearms (other than sporting guns).
 - iv. **bodily injury** caused directly or indirectly in connection with the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity.
 - v. fraudulent, dishonest or criminal acts of **you** or any person authorised by **you**.
 - vi. any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
 - vii. any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
 - viii. punitive or exemplary damages.

Conditions

- a. **you** or **your** legal representatives will give **us** written notice immediately if **you** have received notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this section.
- b. no admission, offer, promise, payment or indemnity shall be made by or on behalf of **you** without **our** prior written consent.
- c. every claim notice, letter, writ or process or other document served on **you** shall be forwarded to **us** immediately upon receipt.
- d. **we** shall be entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim for indemnity or damages against all other parties or persons.
- e. **we** may at any time pay **you** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **we** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

Please also refer to the general exclusions and conditions.

SECTION 12 CATASTROPHE COVER

You are covered up to the amount shown in the benefits table in respect of necessary additional travel and accommodation expenses incurred in the event that **you** are forced to move from pre-booked accommodation within a 20 mile radius to continue **your trip** or, if the **trip** cannot be continued, to return **home** as a result of;

- a. fire, lightning or explosion rendering the pre-booked accommodation uninhabitable.
- b. local medical **epidemic** or directive from the responsible government or local authority directly affecting the area where the pre-booked accommodation is.
- c. hurricane, storm or other natural disaster that threatens **your** safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable.
- d. civil unrest, rebellion or war directly affecting the area where **you** are.

Please note: There is no cover under this section if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded - see General Exclusions 36 and 37 on page 21.

You are not covered for

- a. **your** own decision not to stay in **your** pre-booked accommodation when official directives from local or national authorities state that it is safe and acceptable to do so, unless the Foreign, Commonwealth & Development Office deem otherwise.
- b. any costs, expenses or compensation payable by or recoverable from a tour operator, airline, hotel or other service provider.
- c. any extra costs incurred for accommodation or transport of a higher standard or fare category than that which **you** originally booked.
- d. any expenses that would normally have been incurred during **your trip** such as food and drink.
- e. any claim where **you** were travelling against the advice of the Foreign, Commonwealth & Development Office or other local or national authorities.
- f. any claim where the circumstances giving rise to the claim were a matter of public knowledge prior to **your** departure for that area.

Conditions

It is a condition of this insurance that before any claim may be considered under this section;

- a. **you** must provide a statement from the appropriate local authority and/or accommodation provider confirming the reason, nature and duration of the catastrophe leading to a claim under this section.
- b. **you** must notify **our** nominated emergency service and obtain their prior authority before **you** make any arrangements to return **home** early.

Please also refer to the general exclusions and conditions.

SECTION 13 LEGAL EXPENSES

What is covered

You are covered up to the amount shown in the schedule of benefits table for legal costs to pursue a civil action for compensation if someone else causes **your bodily Injury**, illness or death during **your trip**.

Where there are two or more **beneficiaries** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed double the max per person amount shown in the schedule of benefits.

What is not covered

We shall not be liable for:

- 1. the amount of the excess shown in the benefits schedule in respect of each claim.
- 2. Any claim where in **our** opinion or the opinion of the suitably qualified person appointed by **us** there is insufficient prospect of success in obtaining reasonable compensation.

3. Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, **us**, **our** nominated emergency service or their agents, someone **you** were traveling with, a person related to **you**, or another **beneficiary**.
4. Legal costs and expenses incurred prior to **our** written acceptance of the case.
5. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
7. Legal costs and expenses incurred in any claim, which is capable of being pursued under a Conditional Fee Agreement.
8. Legal costs and expenses incurred if an action is brought in more than one country.
9. Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **beneficiary**.
10. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
11. Costs of any appeal.
12. Claims by **you** other than in **your** private capacity.

Special conditions relating to claims

1. Unless **you** have made a nomination in accordance with Special Condition 2 below, **we** or **our** suitably qualified person will decide the point at which **your** legal case cannot usefully be pursued further.
2. If **you** do not want **our** suitably qualified person to assess whether or not **your** claim can be pursued, **you** are free to nominate a suitably qualified person to conduct this assessment by sending **us** the name and address of such suitably qualified person. **You** must confirm either:
 - a. that the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or
 - b. that **you** are willing to pay the difference between the cost of using **you** suitably qualified person and the cost of using **our** choice of suitably qualified person.
3. On acceptance of a claim, if appropriate, **we** will appoint a suitably qualified person to act on **your** behalf, unless **you** have nominated **your** own suitably qualified person in accordance with Special Condition 4 below
4.
 - a. If there is a conflict of interest; or
 - b. If it is necessary to start court proceedings and proceedings are being issued within the United Kingdom;
 - c. or **you** are unhappy with **our** suitably qualified person**you** are free to nominate a suitably qualified person by sending **us** the name and address of such suitably qualified person. **You** must confirm either:
 - a. that the person you nominate will not charge more than the suitably qualified person we would have appointed; or
 - b. that you are willing to pay the difference between the cost of using your suitably qualified person and the cost of using our choice of suitably qualified person.
5. If **we** do not agree to **your** choice of suitably qualified person under Special Condition 2 or 4. above, **you** may choose another suitably qualified person.
6. If there is still a disagreement with regard to the suitably qualified person, **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice.
7. Where **you** have not notified **us** of a nominated suitably qualified person in accordance with Special Condition 2 and/or Special Condition 4, **we** will be free to choose a suitably qualified person.
8. Where **we** appoint a suitably qualified person to represent **you** such appointment will be in accordance with **our** standard terms of appointment.

9. **We** will have direct access to the suitably qualified person who will, upon request, provide **us** with any information or opinion on **your** claim.
10. **You** must co-operate fully with **us** and the suitably qualified person and must keep **us** up to date with the progress of the claim.
11. At **our** request, **you** must give the suitably qualified person any instructions that **we** require.
12. **You** must notify **us** immediately if anyone offers to settle a claim or makes a payment into court.
13. If **you** do not accept the recommendation of the suitably qualified person to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further costs and expenses.
14. No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.
15. If **you**:

- a. settle a claim or withdraw a claim without **our** prior agreement;
- b. do not give suitable instructions to the suitably qualified person;
- c. dismiss a suitably qualified person without our prior consent, **our** consent not to be withheld without good reason;

the cover **we** provide will end immediately and **we** will be entitled to re-claim any costs and expenses **we** have incurred from **you**.

16. **You** must take every available step to recover costs and expenses that **we** have to pay and must pay **us** any costs and expenses that are recovered.
17. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity paid under this policy including **our** legal costs and other related expenses. **You** MUST give such assistance as **we** shall reasonably require and any amount recovered shall belong to **us**.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- * Relevant documentation and evidence to support **your** claim, including photographic evidence.
- * Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Please also refer to the general exclusions and conditions

SECTION 14 SKI EQUIPMENT

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

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

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

You are not covered for

- a. the amount of the excess shown in the benefits table for each claim other than claims for hire costs.
- b. **ski equipment** stolen from an **unattended** motor vehicle between the hours of 9 p.m. and 8 a.m. or, if stolen at any other time, unless they were forcibly removed whilst locked either inside the vehicle or to a purpose designed ski rack.
- c. damage to **ski equipment** whilst in use for race training or racing.
- d. **your** damaged **ski equipment** unless returned to the United Kingdom for **our** inspection.

- e. loss or theft of **ski equipment** not reported to the police within 24 hours of discovering the loss or as soon as possible after that and a written report or reference obtained in the country where the incident occurred.
- f. loss or theft of, or damage to, **ski equipment** whilst in transit unless reported to the carrier and a Property Irregularity Report obtained.
- g. loss or theft of, or damage to, **ski equipment** over 5 years old.
- h. loss or damage caused by wear and tear, depreciation (loss in value) atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical **breakdown**.
- i. loss or damage to due delay, confiscation or detention by customs or other authority.

Special conditions applicable to section 14

- a. the maximum **we** will pay for any one article, pair or set of articles is the proportion of original purchase price shown below or the 'maximum per item' limit shown in the benefits table, whichever is the less.
- b. in the event of a claim **you** must;
 - i. provide receipts or other documentation to prove ownership and value, especially in respect of **valuables**, and
 - ii. retain any damaged items for **our** inspection
- c. take care of **your** property at all times and take all practical steps to recover any item lost or stolen. Failure to exercise all reasonable care may result in **your** claim being reduced or declined.

Age of equipment	Proportion of original purchase price
Up to 1 year	85%
Up to 2 years	65%
Up to 3 years	45%
Up to 4 years	30%
Up to 5 years	20%
Over 5 years	NIL

Please also refer to the general exclusions and conditions.

SECTION 15 SKI PACK

- You are covered** up to the amounts shown in the benefits table for the proportionate value of any ski pass, ski hire or ski school fee that **you** are unable to use following;
- a. **accidental** injury or sickness that prevents **you** from skiing, as certified by a **medical practitioner**, or
 - b. loss or theft of **your** ski pass.

You are not covered for

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

Please note: There is no cover this section if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded - see General Exclusions 36 and 37 on page 21.

Please also refer to the general exclusions and conditions.

SECTION 16 PISTE CLOSURE

Valid for the period **you** are skiing north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.

You are covered for the daily amount shown in the benefits table for each 24 hour period that it is not possible to ski because all pistes are closed due to a complete lack of snow, adverse conditions or avalanche danger in **your** pre-booked **trip** resort, up to the total amount shown either;

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

You are not covered for

- a. if **you** arranged this insurance or booked **your trip** within 14 days of departure and at that time there was a lack of snow in **your** planned resort such that it was likely to be not possible to ski.
- b. any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.

Conditions

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

Please also refer to the general exclusions and conditions.

SECTION 17 JOURNEY DISRUPTION COVER

Please note: There is no cover under this section if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded - see General Exclusions 36 and 37 on page 21.

Extended cancellation or curtailment

Section 1 – cancellation or **curtailment** is extended to include the following cover.

You are covered up to the amount shown in the benefits table for any irrecoverable unused travel and accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which **you** have paid or are contracted to pay, together with any necessary additional travel expenses incurred if:

- a. **you** were not able to travel and use **your** booked accommodation, or
- b. the **trip** was curtailed before completion; as a result of the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive:
 1. prohibiting all travel or all but essential travel to, or
 2. recommending evacuation from;

the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left **your home country** to commence the **trip**.

Extended travel delay & abandonment

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

You are covered up to the amount shown in the benefits table for one of the following amounts:

- 1. if the **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting **public transport** in **your home country** or to **your** overseas destination or on the return journey to **your home we** will pay **you** the amount show in the description of cover (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue the **trip**.

2. You are covered up to the amount shown in the benefits table for either;

a. any irrecoverable unused accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:

- i. the **public transport** on which **you** were booked to travel from **your home country** being cancelled or delayed for more than 12 hours, or
- ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours; and **you** have to abandon **your trip** because the alternative transport to **your** overseas destination offered by the **public transport** operator was not suitable, or

b. suitable additional travel and accommodation expenses (on a bed & breakfast basis) necessarily incurred in reaching **your** overseas destination and/or in returning to **your home country** as a result of:

- i. the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off, or
- ii. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours;

and **you** have to make other travel arrangements for **your trip** because the alternative transport offered by the **public transport** operator was not suitable. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

You can only claim under subsections 1. or 2. for the same event, not both.

If the same costs, charges or expenses are also covered under section 5 – travel delay **you** can only claim for these under one section for the same event.

Extended missed departure

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

You are covered up to the amount shown in the benefits table for necessary additional travel and accommodation expenses (on a bed & breakfast basis) necessarily incurred in reaching **your** overseas destination or returning to **your home country** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, following completion of the initial international journey, including connections within **your home country** on the return journey to **your home** as a result of:

1. the failure of other **public transport**, or
2. strike, industrial action or adverse weather conditions, or
3. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

If the same expenses are also covered under section 6 – missed departure **you** can only claim for these under one section for the same event.

Accommodation costs

You are covered up to the amount shown in the benefits table for either:

1. any irrecoverable unused accommodation costs (including unused pre-booked excursions up to a value of £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning affecting **your** accommodation or resort within seven days prior to **your** departure, or

2. necessary additional travel and accommodation costs incurred;

- a.** up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the trip because **you** cannot use **your** booked accommodation, or
- b.** with the prior authorisation of **our** nominated emergency service to repatriate **you** to **your home** if it becomes necessary to **curtail the trip**;

as a result of fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

You can only claim under one of subsections 1. or 2. of what is covered for the same event, not both.

If the same costs and charges are also covered under section 1 – cancellation or **curtailment you** can only claim for these under one section for the same event.

You are not covered for

1. the amount of the excess shown in the benefits table (except claims under subsection 1. a) of what is covered under the extended travel delay & abandonment cover shown above)

2. the cost of Airport Departure Duty/Tax (whether irrecoverable or not).

3. travel tickets paid for using any airline mileage reward scheme, for example Air Miles.

4. accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.

5. claims arising directly or indirectly from:

a. strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.

b. an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.

c. denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.

6. any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.

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

8. any accommodation costs, charges and expenses where the **public transport** operator has offered suitable alternative travel arrangements.

9. any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.

Special conditions relating to claims

1. if **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

2. **you** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.

3. **you** must tell **our** nominated emergency service as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.

4. **you** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport.

5. **you** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.

6. **you** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Please also refer to the general exclusions and conditions.

SPORTS AND ACTIVITIES

Covered

Your travel insurance covers **you** for many sports and activities as standard which are listed below. Any other work and activities may need an extra premium to be paid. If **you** are participating in an activity that is not listed, **you** must contact **us** to ensure **you** have full cover, cover will not be in place until **we** have confirmed acceptance and any additional premium paid.

NOTE: SOME SECTIONS OF COVER WILL BE EXCLUDED AND SPECIAL CONDITIONS AND EXCLUSIONS WILL APPLY WHILE TAKING PART IN CERTAIN ACTIVITIES, SEE THE INDIVIDUAL SPORT AND ACTIVITY BELOW FOR DETAILS.

Special Conditions Applicable to Sports & Activities

(a) **You** must be with a professional, qualified and licensed guide, instructor or operator. (b) **You** must have the appropriate certification or licence to do this sport or activity at **home**. If operating a motor vehicle the driver must have the appropriate valid UK licence for the machine (c) within 60 miles of a safe haven (a protected body of water used by marine craft for refuge from storms or heavy seas) (d) Conventional skiing/snowboarding only. It is not a condition of cover that **you** ski or board with a guide, however, **you** must follow the International Ski Federation code and the resort regulations and **we** recommend that **you** do not venture into back country areas without taking local advice and appropriate rescue equipment; (e) **You** must hold a British Sub Aqua Club certificate or Professional Association of Diving Instructors certificate or equivalent and follow the relevant Club or Association rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed diving school and follow their rules and instructions at all times.

Special Exclusions

(i) No cover for any competition, free-style skiing/snowboarding, ski/snowboard jumping, ski-flying, ski/snowboard acrobatics, ski/snowboard stunting, or ski racing or national squad training, the use of skeletons.

CONDITIONS

1. You must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary and undergo any required training.

Not Covered

Cover does not apply if **you** are:

- taking part in activities at a professional level.
- competing at international events as a national representative.
- participating in hazardous activities or extreme pursuits other than as listed,
- racing or participating in speed or time trials.
- base jumping, cliff diving, martial arts competitions, mountaineering, potholing, caving (other than sightseeing/tourist attraction) motor sports, stunt flying/aerobatics,
- taking part in expeditions to the Arctic or Antarctic,
- taking part in dangerous expeditions or the crewing of a vessel more than 60 miles from a safe haven;
- anything listed in the General Exclusions.

Sport, Activity	Special Conditions	Special Exclusions
Abseiling (see climbing)	Special condition (a) applies	
Acrobatics		
Aerial safari	Special condition (a) applies	No Personal Accident Cover
Aerobics		
American football (Gridiron)		No Personal Accident Cover
Angling (see fishing)		
Athletics		
Australian Rules Football (AFL)		No Personal Accident Cover
Backpacking (see hiking)		
Badminton		
Ballet		
Banana boat rides	Special condition (a) applies	
Baseball	Special condition (a) applies	
Basketball		
Bicycle polo		
Biking (see cycling, mountain biking or snow biking)		
Black water rafting (cave tubing) (grades 1-3)	Special condition (a) applies	
Black water rafting (cave tubing) (grades 4-5)	Special condition (a) applies	No Personal Accident Cover
Boating (inland and coastal waters) see also speed boating and sailing	Special condition (a) or (b) applies	No white water cover No Personal Liability Cover
Boating (outside coastal waters) see also speed boating and sailing	Special condition (c) applies	No Personal Accident Cover No Personal Liability Cover
Bouldering (see rock climbing)		
Bowling (lawn/ten-pin/nine-pin/candlepin/duckpin/five-pin/bowls/pétanque /boules)		
Boxing (gym or outdoor training) no competition or bouts		
Bungee/bungy jumping (max 2 jumps per trip)	Special condition (a) applies	
Bushcraft (see hiking)		
Bushwalking (see hiking)		
Camel riding (day tour)	Special condition (a) applies	No Personal Liability Cover
Camel trekking (overnight/main mode of transport)		No Personal Liability Cover
Canoeing (grades 1-3) (see kayaking)		
Canyon swing	Special condition (a) applies	
Canyoning	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover
Capoeira dacing (see dance)		
Caving (sightseeing/tourist attraction)	Recreational visit only	
Cheerleading		

Sports Activity	Special Condition	Special Exclusion
Clay pigeon shooting	Special condition (a) or (b) applies	No Personal Liability Cover
Climbing (see rock climbing)		
Cricket		
Croquet		
Cruising (cruise ship)	Special condition (a) applies	
Curling		
Cycle racing / time trial		
Cycling (on road; incidental to the trip)		
Cycling (on road; independent cycle touring)		No Intercontinental touring
Dance (ballet/ballroom/capoeira/salsa/interpretive dance)		
Darts		
Dirt boarding		No Personal Liability Cover
Diving (see high diving or scuba diving)		
Dodge ball		
Dogsledding (on recognised trails)	Special condition (a) applies	Racing, time trials and endurance events
Dragon boating (inland or coastal waters only)		
Dune buggy	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Elephant riding	Special condition (a) applies	No Personal Liability Cover
Elephant trekking (overnight/main mode of transport)	Special condition (a) applies	No Personal Liability Cover
Fell running/walking (see hiking)		
Fencing		
Fishing (ice)	Special condition (a) applies	
Fishing (inland or coastal waters)	Condition (a) and condition (c) applies	Sports/leisure fishing only no commercial
Fitness training		
Floorball		
Fly by wire	Special condition (a) applies	
Flying (as a fare paying passenger in a licenced scheduled or chartered aircraft or helicopter)	Special condition (a) applies	
Football (soccer) including five a side		
Frisbee		
Glacier walking (ice walking)	Special condition (a) applies	
Go karting	Special condition (a) applies	No Personal Liability Cover
Golf		
Gym training (aerobics/spinning/zumba/body pump/weight training/cross training/crossfit) (see also boxing and martial arts)		
Gymnastics (also see acrobatics)		
Handball		
High diving up to 10 metres (excluding cliff diving)		
Hiking up to 1,500 metres (scrambling/hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
Hiking up to 3,000 metres (scrambling/hillwalking)		No cover where ropes, picks or other specialist climbing equipment is required
Hockey		
Horse riding (leisure/social/non-competitive riding)		No Racing, jumping or competitions
Hot air ballooning (ballooning)	Special condition (a) applies	No Personal Liability Cover
Hydrofoiling (see water skiing)		
Iceskating (indoor or outdoor) on a commercially managed rink	Special condition (a) applies in-line skating	
Jet boating (inland/coastal waters only)	Special condition (a) or (b) applies	No Personal Liability Cover
Jet skiing (inland/coastal waters, white water grades 1-2 only)	Special condition (a) or (b) applies	No Personal Liability Cover
Kayaking/canoeing (inland/coastal waters, white water grades 1-3 only)		
Kite boarding (on land or water)		No Personal Liability Cover
Kite buggy		No Personal Liability Cover
Kite flying		
Kite surfing		No Personal Liability Cover
Kite wing (land/water)		No Personal Liability Cover
Korfball		
Lacrosse		
Land surfing		No Personal Liability Cover
Martial arts no competition or bouts	Condition (a) applies non-competitive only	No Personal Accident Cover No Personal Liability Cover
Martial arts training (non-contact)		
Moped riding/scooter biking	Special condition (b) applies, a helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Motor racing experience (passenger only)	Special condition (a) applies	No Personal Liability Cover
Motorbiking (on road over 125cc). Refer to Voyager on 01483 806 816	Special condition (b) and a helmet must be worn and you hold an appropriate UK licence which permits you to drive the capacity of the two-wheeled motor vehicle and you comply with the licencing laws of the country of your trip	No Personal Accident Cover No Personal Liability Cover

Sports Activity	Special Condition	Special Exclusion
Motorbiking (on road under 125 CC)	Special condition (b) and a helmet must be worn and you hold an appropriate UK licence which permits you to drive the capacity of the two-wheeled motor vehicle and you comply with the licencing laws of the country of your trip	No Personal Accident Cover No Personal Liability Cover
Motorbiking pillion passenger (on road only) (see motorbiking)	A helmet must be worn and the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country of your trip	
Mountain biking (on road) (see cycling)		
Mountain biking - downhill / gravity biking. Refer to Voyager on 01483 806 816		
Mountain biking general - No soloing or free climbing (off road / cross country)		
Netball		
Obstacle course / assault course /trim trail (see outdoor endurance)		
Orienteering		
Outdoor endurance courses up to three miles		
Outdoor endurance courses up to eight miles		
Outrigger canoeing (inland or coastal waters only)		
Outward Bound	Special condition (a) applies	
Paintballing/airsoft	Special condition (a) applies	No Personal Liability Cover
Parachuting (one jump only)	Special condition (a) or (b) applies	No Personal Accident Cover No Personal Liability Cover
Parasailing/parascending (over water only)	Condition (a) or (b) applies a helmet must be worn	No Personal Liability Cover
Quad biking		No Personal Accident Cover No Personal Liability Cover
Racquetball		
Rambling (see hiking if above 1,500 metres)		
Rifle range / sports shooting	Special condition (a) or (b) applies	No Personal Liability Cover
River boarding / hydro speeding (grades 1-3) (see also canoeing)	Special condition (a) applies	
Rock climbing (bouldering)		No Soloing No Personal Accident Cover
Rock climbing (indoor)	Special condition (a) applies	No soloing or free climbing No Personal Accident Cover
Rock climbing (outdoor/traditional/sport climbing/bolted/aid climbing)		No Soloing No Personal Accident Cover
Roller hockey		
Roller skating		No cover for stunting
Roller blading		No cover for stunting
Rounders		
Rowing/sculling (inland/coastal waters)	No white water	
Rugby (League/Union)		No Personal Accident Cover
Running (up to marathon distance)		
Running/jogging (half marathon distance or less)		
Safari tours	Special condition (a) applies	No cover for handling or work with dangerous animals
Sailboarding (see wind surfing)		
Sailing (inland/coastal waters)	Special condition (a) or (b) applies	No Personal Liability Cover
Sailing (outside coastal waters)	Special condition (a) or (b) applies and special condition (c) applies	No Personal Liability Cover
Sandboarding/sand skiing		
Scuba diving (up to 30 metres)	Special condition (e) applies	No Personal Accident Cover
Scuba diving (unqualified/learn to dive course/discover with qualified instructor)	special condition (a) applies	
Sculling (see rowing)		
Sea Kayaking/sea canoeing (see Kayaking)		
Segway tours	Condition (a) applies A helmet must be worn	No Personal Accident Cover No Personal Liability Cover
Shark cage diving (see scuba diving)		
Skateboarding (ramp/half pipe/skate park/street)		
Skiing (cross country/Nordic skiing on marked trails)	Special condition (d) applies	See special exclusion (i)
Skiing (snowblading)	Special condition (d) applies	See special exclusion (i)
Skiing/snowboarding	Special condition (d) applies	See special exclusion (i)
Skiing/snowboarding (dry slope)	Special condition (d) applies	See special exclusion (i)
Skydiving/tandem skydiving (one jump only)		No Personal Accident Cover No Personal Liability Cover
Sledding/tobogganing/snow sleds/snow sleighs (on snow)		No Personal Accident Cover No Personal Liability Cover
Sleigh rides (horse drawn)		
Snooker		
Snorkelling		
Snowbiking (on piste or off piste within resort boundaries)	Special exclusion (i) applies	No Personal Accident Cover
Snow rafting	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover

Sports Activity	Special Condition	Special Exclusion
Snowmobiling		Remote areas, racing, time trials and endurance events are excluded. No Personal Accident Cover No Personal Liability Cover
Soccer		
Softball		
Spearfishing		No Personal Liability Cover
Speed boating (<i>inland/coastal waters only</i>)	Special condition (a) or (b) applies	No white water cover No Personal Liability Cover
Squash/racquet ball		
Stand up paddle surfing/paddle boarding		
Stilt walking		
Stoolball		
Surf boat rowing		
Surfing		
Swimming (<i>pool; enclosed, inland or coastal waters only</i>)		
Swimming with dolphins/whales/whale sharks (<i>inland or coastal waters only</i>)	Special condition (a) applies	
Table tennis		
Tandem skydiving (<i>see skydiving</i>)		
Tchoukball		
Ten pin bowling (<i>see bowling</i>)		
Tennis		
Theme parks/fairgrounds	Special condition (a) applies	
Tough mudder (<i>see outdoor endurance</i>)		
Trailbike riding (<i>see motorbiking</i>)		
Trampling (<i>see hiking</i>)		
Trampolining		
Trapeze/Hire Wire	Special condition (a) applies	No Personal Accident Cover
Trekking (<i>see hiking</i>)		
Triathlon up to Middle Distance		
Triathlon up to Sprint Distance		
Tubing on rivers (<i>grades 1-2</i>) (<i>see also white water rafting</i>)	Special condition (a) applies	No Personal Accident Cover
Ultimate frisbee		
Via ferrata		
Volleyball		
Wake skating (<i>see water skiing</i>)		
Wakeboarding (<i>see water skiing</i>)		
Walking (<i>see hiking/trekking</i>)		
War games (<i>online gaming</i>)		
War games/military simulation (<i>see paint balling/airsoft or Rifle range/sports shooting</i>)		
Water polo		
Water skiing (<i>barefoot</i>)	Special condition (a) or (b) applies	
Water skiing/wakeboarding/wake skating	Special condition (a) or (b) applies	No jumping No Personal Liability Cover
Weight training (<i>see also gym training</i>)		Powerlifting
White water kayaking/canoeing (<i>see kayaking/canoeing</i>)		
White water rafting (<i>grades 1-3</i>)	Special condition (a) applies	
White water rafting (<i>grades 4-5</i>)	Special condition (a) applies	No Personal Accident Cover
Windsurfing (<i>inland or coastal waters only</i>)		No Personal Liability Cover
Yatching (<i>see sailing</i>)		
Yoga (<i>class/alone/home practice</i>)		
Zip line	Special condition (a) applies	
Zorbing	Special condition (a) applies	No Personal Accident Cover No Personal Liability Cover

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. You must read the 'important conditions relating to health' on page 3, ensuring **you** comply, and contact **us** if required. If **you** do not then any related claim may be reduced or rejected or **your** policy may become invalid.

2. You must tell **us** as soon as possible about any change in circumstances which affects **your** policy, including **you** or **your travelling companion/s** receiving confirmation of a new or changed medical condition or currently being under medical investigation, a change in sporting activity or leisure activities **you** intend to participate in during **your trip** or any additional person(s) to be insured under this policy. **We** have the right to reassess **your** coverage, policy terms and/or premium after **you** have advised **us** of such change. This may include **us** accepting a claim for the cancellation charges applicable at that time if no suitable alternative cover for **your** changed circumstances can be provided. If **you** do not advise **us** of any change then any related claim may be reduced or rejected or **your** policy may become invalid.

3. You must tell **us** if **your** plans for **your trip** include travel to areas affected or threatened by war or similar risks as set out in general exclusion 2. **You** will not be covered if **you** choose to travel to a specific area against the advice issued by the Foreign, Commonwealth & Development Office. Website: www.gov.uk/foreign-travel-advice. **We** reserve the right not to cover such trips or, if **we** will cover them, to apply special terms or conditions and/or charge an additional premium as **we** think appropriate. No cover for such trips shall attach unless **you** accept such terms, including any additional premium, before **you** depart.

4. You must advise the claims handlers of any possible claim within 31 days of **your** return **home** or as soon as possible after that. **You** must supply them with full details of all the circumstances and any other information and documents **we** may require. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.

5. You must keep any damaged articles that **you** wish to claim for and, if requested, send them to the claims handlers at **your** own expense. If **we** pay a claim for the full value of an article, it will become **our** property.

6. You must agree to have medical examination(s) if required. In the event of **your** death, **we** are entitled to have a post mortem examination. All such examinations will be at **our** expense.

7. You must assist **us** to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Work and Pensions) by providing all necessary details and by completing any forms.

8. You must take all reasonable steps to avoid or minimise any loss that might result in **you** making a claim under this insurance.

9. You must comply with all the terms, provisions, conditions and endorsements of this insurance. Failure to do so may result in a claim being declined.

10. Except for claims under sections 3 - hospital stay benefit, 4 - personal accident and 5 - travel delay, this insurance shall only be liable for its proportionate share of any loss or damage that is covered by any other insurance.

11. We may take action in **your** name but at **our** own expense to recover for **our** benefit the amount of any payment made under this insurance. **We** also reserve the right to take over and handle any claim and correspondence involving third parties.

12. We may at **our** option discharge any liability under this insurance by replacing or repairing any article or articles lost or damaged, or by issuing **you** with a credit voucher.

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

14. You must not act in a fraudulent manner.

If **you** or anyone acting for **you**

a) make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way, or

b) make a statement in support of a claim knowing the statement to be false in any way, or

c) submit a document in support of a claim knowing the document to be forged or false in any way, or

d) make a claim for any loss or damage caused by **your** wilful act or with **your** connivance. Then

i. **we** will not pay the claim.

ii. **we** will not pay any other claim which has been or will be made under the policy.

iii. **we** may make the policy void from the date of the fraudulent act.

iv. **we** will be entitled to recover from **you** the amount of any claim already paid under the policy.

v. **we** will not refund any premium.

vi. **we** may inform the police of the circumstances.

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

16. This insurance policy will only respond to claims for **irrecoverable costs** once those principally responsible for reimbursing the cost have been exhausted. For example transport and accommodation costs – **You** should, in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.

GENERAL EXCLUSIONS

You are not covered for claims arising out of:

1. any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance or prior to booking a **trip** which could reasonably be expected to lead to a claim.

2. loss or damage directly or indirectly occasioned by, happening through or in consequence of war, **terrorism**, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of or damage to property by or under the order of any government or public or local authority. However cover is provided in respect of claims under section 2 - emergency medical expenses and section 17 - journey disruption of the policy arising through **terrorism** other than losses arising from nuclear, chemical or biological exposures unless **you** planned to travel to areas that were publicly known to be affected or threatened by such risks (Please see general condition 3)

3. you traveling to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where **your** destination is within **Europe** and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the **coronavirus** risk.

It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at <https://www.gov.uk/foreign-travel-advice>.

4. loss, damage or expense directly or indirectly resulting from or attributable to radioactive contamination of any nature.

5. you being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.

6. loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds.

7. **you** travelling in an aircraft other than as a fare paying passenger in a fully licensed passenger carrying aircraft.
8. **your** suicide or attempted suicide or **your** deliberate exposure to unnecessary danger (except in an attempt to save human life).
9. sexually transmitted diseases.
10. **Your** use of drugs.
11. **Your** excessive consumption of alcohol by which **we** mean where **you** have drunk so much alcohol that a **medical practitioner** has stated that **your** alcohol consumption has caused or actively contributed to **your** injury or illness, the results of a blood test at the time of injury or illness shows that **your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine or a witness report of a third party that has advised that **you** have notably impaired **your** faculties and/or judgement.
12. **Your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
13. any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
14. **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip** departure and take the complete course of recommended medications.
15. **your** participation in sports & activities except as listed in the Sports and Activities section on pages 16 - 19, unless declared to and accepted by **us**. **We** reserve the right to apply special terms and conditions (which may include additional premiums) and coverage will be subject to **your** compliance with them.
16. **your** use of a two-wheeled motor vehicle unless:
- a) as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the **accident** occurs; or
- b) **you** are in the EU and as a rider **you** wear a crash helmet and **you** hold an appropriate UK licence which permits **you** to drive the capacity of the two-wheeled motor vehicle and **you** comply with the licencing laws of the country in which the **accident** occurs.
- There is no cover for off-roading.
17. **your** use of a quad bike.
18. where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
19. any loss or damage under **wintersports** sections 14, 15 & 16 except when this insurance is taken in conjunction with a **winter-sports trip**.
20. scuba diving if **you** are;
- not qualified for the dive undertaken unless **you** are accompanied by a properly qualified instructor, or
 - diving to a greater depth than 30 metres, or
 - diving alone, or
 - diving on or in wrecks or at night.
21. racing of any kind (other than on foot and recreational wintersports racing).
22. **your** participation or engagement in **manual work**, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, flying except as a fare paying passenger in a fully licensed passenger carrying aircraft.
23. **you** taking part in civil commotions or riots of any kind.
24. any other loss, damage or additional expense following on from the event for which **you** are claiming unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.
25. **you** breaking or failing to comply with any law whatsoever.
26. any financial incapacity, whether directly or indirectly related to the claim.
27. the bankruptcy or insolvency of a tour operator, travel agent, transport company or accommodation supplier.
28. a tour operator failing to supply advertised facilities.
29. any government regulation or act.
30. **you** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
31. **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
32. any search and rescue costs
33. any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section 8 - **baggage** is a specified 'all risks' item on **your** household contents insurance policy).
34. any loss, damage, liability, cost or expense caused deliberately or accidentally by:
- the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - any computer virus;
 - any computer related hoax relating to i and/or ii above.
35. any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.
36. Any claims directly or indirectly related to the fear or threat of a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
37. Any claims directly or indirectly related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**. However, this general exclusion shall not apply to section 1 - cancellation or **curtailment** and section 2 - emergency medical expenses provided that **you** have received the recommended number of doses of an approved **Coronavirus** vaccine 14 days prior to **your trip** commencing. This vaccination requirement shall not apply where **you** were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in **your** medical records. **You** should also refer to general exclusion 3.
38. **We** will not pay medical costs in excess of customary and reasonable levels of charging.
- In the event of a conflict between these general exclusions and any other term in your policy terms and conditions, these general exclusions take precedence.**

HOW TO MAKE A COMPLAINT

We aim to provide the highest standard of service to every customer. If our service does not meet your expectations, we want to hear about it so we can try to put things right. All complaints we receive are taken seriously. The following will help us understand your concerns and give you a fair response.

1. Does your complaint relate to a claim?

a) In the first instance, please contact:

The Complaints Officer,
Claims Settlement Agencies,
308-314 London Road,
Hadleigh, Benfleet,
Essex,
SS7 2DD.
Tel: 01702 553443,
Email: info@csal.co.uk

When you make contact please provide the following information:

- Your name, address and postcode, telephone number and e-mail address (if you have one).
- Your policy and/or claim number, and the type of policy you hold.
- The reason for your complaint.

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

If we are unable to resolve your complaint immediately, we will send you a written acknowledgement within two (2) days of receipt. We will then investigate your complaint and, in most cases, send you a full response in writing within two (2) weeks of receipt. In exceptional cases, where we are unable to complete our investigations within two (2) weeks, we will send you a full written response as soon as we can, and in any event within four (4) weeks of receipt of your complaint.

b) If you are dissatisfied with our response, then you can raise the matter with the Financial Services and Pensions Ombudsman (FSPO), an independent body that adjudicates on complaints, at the following address:

Financial Services and Pensions Ombudsman
Lincoln House, Lincoln Place
Dublin 2
D02 VH29
Telephone: +353 1 567 7000
Email: info@fspoi.ie
Website: www.fspoi.ie

2. Does your complaint relate to your policy?

a) In the first instance, please contact:

Philip Williams & Co. 35 Walton Road,
Stockton Heath,
Warrington,
WA4 6NW
Tel 01925 604421
Email enquiries@philipwilliams.co.uk

When you make contact please provide the following information:

- Your name, address and postcode, telephone number and e-mail address (if you have one).
- Your policy number and the type of policy you hold.
- The reason for your complaint.

Any written correspondence should be headed 'COMPLAINT' and you may include copies of supporting material.

If we are unable to resolve your complaint immediately, we will send you a written acknowledgement within two (2) days of receipt. We will then investigate your complaint and, in most cases, send you a full response in writing within two (2) weeks of receipt. In exceptional cases, where we are unable to complete our investigations within two (2) weeks, we will send you a full written response as soon as we can, and in any event within four (4) weeks of receipt of your complaint.

b) If you are dissatisfied with our response, then you can raise the matter with the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. You have six (6) months from the date of our final response to refer your complaint to the FOS.

If we cannot resolve your complaint, you may refer it to Financial Ombudsman Service (FOS) at the following address:

Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR
Telephone: 0800 023 4567 – From UK Landline or Telephone: 0300
123 9123 – From UK Mobile
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Complaints about non-insured events and your travel arrangements must be referred to your travel organiser.

Making a complaint does not affect your right to take legal action.

IMPORTANT FEATURES

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

1. Insurance document

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

2. Conditions and exclusions

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

3. Health

This insurance contains restrictions regarding conditions relating to the health of the people travelling. You are advised to read the document carefully.

4. Property claims

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

5. Limits

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

6. Excesses

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

7. Reasonable care

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

8. Sports & activities

You may not be insured if you are going to take part in certain sports or activities where there is a generally recognised risk of injury. Please check that this insurance covers you, by referring to the list of sports & activities on page 16–19.

9. Residency

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

10. Customer service

We always try to provide a high level of service. However if you think we have not lived up to your expectations, please refer to the complaints procedure.

11. Fraudulent claims

It is a criminal offence to make a fraudulent claim.

HOW WE USE PERSONAL INFORMATION

We will use the information from **your** policy for the purpose of providing **you** with insurance services and additional products and services. **We** fully accept **our** responsibility to promote the privacy of customers and the confidentiality and security of information entrusted to **us**.

The information provided by or on behalf of **you** when the policy was taken out, together with other information, will be used by **us**, **our** Group companies and **our** service providers and agents. It will be used for administration, customer service and claims.

It may also be used for the purpose of fraud prevention including passing details to other insurers and regulatory bodies. **You** have provided information in connection with the purchase and performance of this insurance policy and **you** have consented to the processing of the personal data, including sensitive personal data and **you** have consented to the transfer of this information abroad.

Unless **you** have informed **us** otherwise, **we** or **our** service providers and agents may contact **you** by mail, email or telephone to let **you** know about any goods, services or promotions that may be of interest to **you** and/or share **your** information with organisations that are **our** business partners. Under the UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679, **you** have certain rights regarding access to **your** information. **You** have the right to see a copy of the personal information held about **you**, if **you** believe that any of the information **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. Any information which is found to be incorrect will be corrected promptly.

We may monitor and/or record communication with **us** either directly or by reputable organisations selected by **us**, to ensure consistent servicing levels and account operation.

We will keep information about **you** only for as long as is appropriate.

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health). Where **we** need **your** consent, **we** will ask **you** for it separately.

You do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

Want more details?

For more information about how **we** use **your** personal information please see **our** full privacy notice(s), which is/are available online on **our** website www.chaucerplc.com/privacy-cookie-policy/ or in other formats on request.

If **you** require details of Voyager Insurance Services Limited's privacy policy, this can be found online at www.voyagertravelinsurance.co.uk/travel-insurance/

UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679.

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A series of horizontal dotted lines for writing notes.



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Philip Williams & Co Insurance Management is the trading
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Registration Number 827663

