



Qdos Travel Insurance



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The following table is only a summary of the main cover limits. You should read the rest of the policy for full terms and conditions.

SUMMARY OF COVER		
Section		Annual-Multi Trip
	Trip duration	31 or 60 days as shown on your schedule
	Age Limit 74	74
	Dependant Children Age limit	Under 23
Section 1	Cancellation	£5,000
Section 2	Curtailement	£5,000
Section 3	Emergency Medical Expenses	£10 Million
	Emergency Dental Treatment	£350
	Funeral Expenses Abroad	£1,000
	UK Expenses	£1,000
Section 4	Additional Hospital Benefit	£25/24hrs £300max
	Mugging	£100/24hrs £1,000max
Section 5	Personal Accident	£20,000
	Death Benefit	£20,000
Section 6	Baggage & Personal Belongings	Included
	Overall Limit	£1,500
	Single Item Limit	£250
	Total Valuables Limit	£500
	Delayed baggage (after 24hrs)	£150 max
Section 7	Cash & Documents	Included
	Overall Limit	£500
	Cash Limit	£300
Section 8	Loss of Passport/Driving Licence	£250
Section 9	Travel Delay	£20/12hrs £100max
	Trip Abandonment (after 24hrs)	£5,000
	Pet Cover	£20/24hrs £100max
Section 10	Missed Departure	£1,000
Section 11	Personal Liability	£2 Million
Section 12	Legal Expenses	£15,000
Section 13	Hijack	£1,000
		£100/24hrs
Section 14	Business Travel/Work Abroad	Included
	Replacement Personnel	£1,000
	Samples and Documents	£500
	Conference fees	£1,500
Section 15	Winter Sports Cover	Optional
	Winter Sports Equipment	£500
	Winter Sports Hire	£300
	Winter Sports Pack	£300
	Piste Closure	£300
Section 16	Sports and Activities Level 1	Included
	Sports and Activities Level 2	Optional
Section 17	Financial Failure Protection	£5,000
Section 18	European Collision Damage Waiver	Optional
	Accidental Damage Excess Reimbursement	£1,500
	Rental car Key cover	£500
Section 19	Travel Disruption Protection	
	Extended Cancellation or Curtailement Charges	up to £5,000
	Extended Delayed Departure Cover (12 hours or more) (or up to £5,000 unused costs)	up to £50
	Extended Missed Departure	up to £1,000
	Accommodation Cover	up to £5,000
	Policy Excess per incident	£60

Millstream Travel Insurance Policy

IMPORTANT CONTACT DETAILS

	Telephone	Email
Contact Centre	01162 690 999	freelancer@qdoscontractor.com
Claims and Emergency Medical Service	+44 (0)330 660 0785	assistance@mstream.co.uk
Medical Screening Service	+44 (0)330 660 0563	healthcheck@mstream.co.uk

OTHER USEFUL CONTACTS

	Telephone	Email
Foreign & Commonwealth Office	+44 (0)20 7008 1500	www.gov.uk/fco
European Health Insurance Card (EHIC)	+44 (0)300 330 1350	www.ehic.org.uk
Department of Health – Advice for Travellers	+44 (0)20 7210 4850	www.dh.gov.uk/travellers
Medicare Australia	+61-132-011	www.medicareaustralia.gov.au

IMPORTANT INFORMATION

Thank **you** for taking out Qdos Travel Insurance with **us**. This policy wording, **your** schedule and any endorsements form a contract between **you** (the insured named on the schedule) and **us**, (Millstream Underwriting Limited) on behalf of Arch Insurance (Europe) Limited and explains the definitions, conditions, exclusions and limits of cover **we** provide. Section 17 of this insurance is underwritten by certain underwriters at Lloyd's and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, UK. This contract is only valid when **you** have a valid schedule and have paid the appropriate premium. It is very important that **you** carefully read the terms, conditions and exclusions of this insurance to ensure that **you** are properly covered for **your** planned trip. Please check the details on **your** schedule and notify **us** by email at freelancer@qdoscontractor.com or telephone 01162 690 999 if they are incorrect.

WHO IS COVERED

Your schedule shows the persons who are insured under the policy and any special terms and conditions that may apply.

Cover is only available to persons resident in the **United Kingdom** and is only valid for round trips starting and returning to the **United Kingdom**. **You** must have a permanent residential address in the **United Kingdom** and unrestricted right of entry to the **United Kingdom**. **You** cannot purchase or renew **your** policy once **you** have reached 75 years.

WHAT IS COVERED

You are covered for:

1. Business trips with maximum planned duration as shown on **your** schedule.
2. holidays and leisure trips subject to the cover as shown on **your** schedule.
3. trips with a maximum planned duration of 31 or 60 days as shown on **your** schedule.

*NOTE: trips with a scheduled duration of more than the specified trip duration will NOT be covered under this policy and **you** should arrange separate insurance for the whole duration of these trips.*

4. trips within the Geographic Region as shown on your schedule. You must observe travel advice provided by the Foreign & Commonwealth Office (FCO). No cover is provided under any section of this policy in respect of travel to a destination which the FCO has advised all or all but essential travel. Travel advice can be obtained from the Foreign & Commonwealth Office; Telephone +44(0)20 7008 1500
www.gov.uk/fco
5. trips within the **United Kingdom** if it is pre-booked in paid accommodation and for 2 nights or more. (This does not include medical expenses cover).
6. **Winter Sports** activities up to 17 days duration in total during the insurance year if **you** have paid the appropriate premium and it is shown on **your** insurance schedule (limited to 69 years and under).

7. participating in sports and activities under Level 1 as detailed in Section 16.
8. participating in sports and activities under Level 2 as detailed in Section 16 if shown on the Summary of Cover or on **your** schedule. **You** are not covered for **hazardous activities**, other than as specified in Section 16, unless **we** agree to include and **you** have paid the appropriate premium required.
9. reasonable activities **you** partake in on an unplanned and incidental basis provided that **you** are:
 - supervised by a qualified instructor / licensed operator, or
 - hold the appropriate qualification or licence, or
 - have subscribed to an accredited organisation for the activity
 - and that **you** act in a reasonable way and use all recommended equipment and protective clothing that is necessary.

LIMITS OF COVER AND EXCESSES

The limits of cover under each section are shown on the Summary of Cover and apply to each insured person. This policy has an excess as shown on the Summary of Cover which will be deducted in the event of a claim under certain sections. The excess is applicable per person, per policy section, per insured incident. A maximum of two excesses will be applied per incident per section.

WHEN COVER STARTS AND ENDS

Cancellation cover starts from the time of booking a trip providing it is within the period of cover as shown on **your** schedule and ends when **you** leave **your home** to commence the trip.

All other sections of cover start from when **you** leave **your home** to commence the trip. Cover applies for the duration of the booked trip (or earlier return to the **United Kingdom**) including the period of travel directly to the departure point and back **home** directly afterwards, not exceeding 24 hours in each case.

If **you** return is unavoidably delayed for an insured reason, cover will be extended free of charge for up to 30 days maximum.

CANCELLATION RIGHTS

If **you** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy for a refund of **your** premium. If during this 14 day period **you** have travelled, made a claim, or intend to make a claim then **we** are entitled to recover all costs for those services that **you** have used. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

WORKING ABROAD

You are covered for work abroad during **your** trip. **You** are not covered under the Personal Liability section when **you** are working.

RENEWAL OF YOUR INSURANCE

We will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must make sure that **your** cover continues to meet **your** travel needs. In particular this applies to any sports and hazardous activities that **you** are planning to participate in. Please note that any change to **your** pre existing medical conditions may invalidate **your** cover. Please refer to the Health Declaration section on page 4 for details.

DISCLOSURE OF FACTS

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** offer **you**.

You must, to the best of **your** knowledge, have given accurate answers to the questions **we** have asked when buying this policy. If **you** have not answered the questions truthfully it could result in **your** policy being invalid and that could leave **you** with no right to make a claim.

If **you** think that any of **your** answers might be incorrect, or if **you** need any help, please contact us as soon as possible and **we** will be able to confirm if **we** are still able to offer **you** cover under this policy.

PREGNANCY

As is consistent with the treatment of all pre-existing medical conditions under the policy, the policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This includes, but is not limited to, delivery by caesarean section or any other medically or surgically assisted delivery which does not cause medical complications. The policy does, however, cover **you** should complications arise **your** pregnancy due to accidental bodily injury or unexpected illness which occurs while on **your** trip.

MEDICAL DECLARATION

We do not cover any pre-existing medical conditions which affect **you**, the people travelling or other people upon whose health your trip depends unless **you** or they have an accepted pre-existing condition as shown below. **You** are advised to read the definition of pre-existing medical conditions.

You can still take out this travel insurance with a pre-existing medical condition, but we won't cover any claim made as a result of this condition.

AUTOMATICALLY COVERED PRE-EXISTING MEDICAL CONDITIONS

The following conditions at point of claim, should they meet the definition of a **pre-existing medical condition**, do not apply to the **pre-existing medical conditions** and will not be excluded. Please be aware that any condition that is not included on this list will be excluded even if it is connected to the automatically covered pre-existing medical conditions.

Acne, ADHD, Allergic reaction (Anaphylaxis) provided that you have not needed hospital treatment in the last 2 years, Allergic Rhinitis, Arthritis (the affected person must be able to walk independently at home without using mobility aids), Asthma (controlled only by using a reliever and a preventer inhaler and with no history of hospital admissions or a past medical history of chest infection / pneumonia in the last 6 months), Blindness or Partial Sightedness, Carpel Tunnel Syndrome, Cataracts, Chicken Pox (if completely resolved), Coeliac Disease, Colour Blindness, Common Cold or Flu, Cuts and Abrasions (that are not self-inflicted and require no further treatment), Deafness/ Impaired Hearing, Diabetes (Type 2 controlled by diet only with no history of admissions or related medical conditions), Diarrhoea and Vomiting (if completely resolved) Downs Syndrome, Dyspepsia, Eczema, Enlarged Prostate (benign only), Essential Tremor, Glaucoma, Gout, Haemorrhoids, Hay Fever, HRT, Hyperlipidemia, Indigestion, Lichen Planus, Ligament or Tendon Injury (provided that you are not currently being treated), Macular Degeneration, Melanosis, Menopause, Migraine (providing there are no ongoing investigations), Nasal Polyps, Night Blindness, PMT, Psoriasis, Raynaud's Syndrome, Rhinitis, Rosacea, RSI, Sinusitis (providing there is no ongoing treatment), Skin or Wound Infections (that have completely resolved with no current treatment) Tinnitus, Underactive Thyroid (Hypothyroidism).

CHANGE IN HEALTH BEFORE YOU START YOUR TRIP

If before **you** start **your** trip, between the date the policy is issued and the start date of **your** trip, **you** or anyone upon whose health **your** trip depends receives medical advice or treatment for a serious illness or injury (which is not a **pre-existing medical condition**) **your** policy will cover **you** for cancellation of **your** trip (See Section 1).

If **you** purchased this policy after leaving **home** in the **United Kingdom** and **you** suffer a serious illness or injury (which is not a **pre-existing medical condition**) before the start date of **your** trip, then there is no cover under this policy for Cancellation (Section 1) of **your** trip.

This is not a private health insurance policy.

DEFINITIONS

Whenever the following words appear in bold in this policy they will always have these meanings:

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including us, who is chosen to act for **you** in **your** claim for compensation.

Close Business Associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Couple

The lead insured, spouse (or co-habiting partner) named on the schedule.

Curtail/Curtailment

Return early to **home** before the scheduled return date.

Europe

European Mainland, Republic of Ireland, The Azores, Madeira, The Channel Islands, The Canary Islands, The Isle of Man, Morocco, Tunisia, Israel, Mediterranean Islands, Turkey and territories formally known as USSR, west of the Ural Mountains.

European Mainland

Albania, Andorra, Austria, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Lapland, Liechtenstein, Luxembourg, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland.

Expert Witness

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

You and **your** spouse (or co-habiting partner) and **your** financially dependant children, aged under 23 years in full time education, at the inception date of **your** policy all normally resident with **you** and named on the schedule.

Hazardous Activities

Participating in any sport or activity which could pose an increased risk or danger to **you**, and may require **you** to take additional precautions to avoid injury or claim (a list of included sports activities covered by this insurance are shown in Section 16).

Hijack

The unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which **you** are travelling as a passenger.

Home

Your residential address in the United Kingdom.

Immediate Relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister resident in the **United Kingdom**.

Insured Vehicle

The vehicle owned by a licence company or agency which **you** have agreed to hire from them according to the terms of **your** rental agreement. The vehicle must:

- be no more than 10 years old
- have no more than 10 seats
- not be driven off the Public Highway
- not be a motor home, campervan, commercial vehicle, minibus with 10 seats or more, motorcycle or moped
- have a retail purchase price of less than £70,000

Insurer

For sections 1-16 and 18-19

Millstream Underwriting Limited on behalf of Arch Insurance (Europe) Limited

For section 17

A consortium of Association of British Insurers member companies provided by International Passenger Protection Limited

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax) which **we** agree to pay for **you** in connection with legal action. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Loss of limb

Physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight

The complete, irrecoverable and irremediable loss of all sight in one or both eyes.

Medical Practitioner

A registered practising member of the medical profession who is not travelling with **you**, who is not related to **you** or to any person with whom **you** are travelling or intending to stay with.

Money

Cash, travel tickets and passports held by **you** for social domestic and/or pleasure purposes.

Permanent total disablement

Disablement as a result of which there is no business or occupation, which **you** are able to attend and to which having lasted for a period of 12 months, is, at the end of that period, beyond hope of improvement.

Personal accident

Accidental bodily injury caused solely and directly by outward violent and visible means.

Personal baggage

Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during your trip. (Not including any specialised items, medical or otherwise, unless specified on your schedule).

Pre-existing medical condition

(definition applicable to the above)

Ongoing medical or dental condition, or related complication **you** have, the symptoms of which **you** are aware of, or that is currently being or has been investigated by a **medical practitioner**, dentist or a chiropractor; or a medical or dental condition for which advice, treatment or medication has been prescribed by one of the people listed in this definition, within 180 days before **you** purchased **your** policy. This applies to **you**, **your** travelling companion, an **immediate relative** or someone upon whom **your** trip depends.

Public Transport

Any fare paying passenger on the following regular scheduled forms of transport: train, coach, bus, aircraft and sea vessel.

Redundancy

Any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Rental Period

The dates **you** have arranged to hire the insured vehicle as confirmed on **your** rental agreement.

Annual Multi-trip policies

- **You** will only be covered if **you** are 21 years or over at the start date of **your** policy;
- rentals within the **UK** must be for at least 2 days and be as part of a trip where there is 2 or more night's pre-booked accommodation;
- a rental which is booked to last longer than the maximum trip duration shown on **your** insurance schedule is not covered.

Other policies

- **You** will only be covered if **you** are 21 years or over at the issue date of **your** policy;
- rentals within the **UK** must be for at least 2 days and be more than 25 miles from **your** home;
- a rental which is booked outside the period of cover as shown on **your** insurance schedule is not covered.

Scuba Diving

Conventional **scuba diving** only. **We** do not cover solo diving, cave diving, any dive which takes **you** below **your** current qualification limit, any dive for gain or reward, or any dive below 30 metres under any circumstances (50 metres if additional premium is paid). **You** are limited to your current qualification limit, unless accompanied by a qualified instructor, taking part in a recognised course requirement of **your** chosen Diving association. **You** must hold a current P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club) SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activités Subaquatiques), or equivalent internationally recognised qualification and follow their relevant Association, Club or Confederation rules and guidelines at all times, or **you** must only dive under the constant supervision of a properly licensed Diving Instructor and follow their rules and instructions at all times.

Single Parent Family

You and **your** financially dependent children under 23 years old and in full time education, at the inception date of **your** policy, all normally resident with **you** and named in the schedule.

The Caribbean

Antigua and Barbuda, Anguilla, Aruba, The Bahamas, Barbados, British Virgin Islands, Cayman Islands, Cuba, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Navassa Island, Netherland Antilles, Puerto Rico, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, Virgin Islands.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property.

United Kingdom/UK

England, Scotland, Wales and Northern Ireland.

Valuables

Watches, furs, jewellery, photographic equipment, binoculars, telescopes, spectacles, sunglasses, computers and or accessories (including laptops, games & gaming consoles), PDA's and tablet devices (including iPad's and eBooks) video cameras, audio visual equipment, televisions, mobile phones and satellite navigation devices.

We / us / our

For sections 1-16 and 18-19 Millstream Underwriting Limited on behalf of Arch Insurance Company (Europe) Limited. For Section 17 International Passenger Protection Limited on behalf of certain underwriters at Lloyd's.

Winter Sports Equipment

Skis, bindings, ski boots, ski poles, snowboards and specialised clothing.

Winter Sports

Conventional skiing / snowboarding only. **We** do not cover any competition, free-style skiing, ski jumping, ski-flying, ski acrobatics / aerials, ski stunting, parapenting, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guide lines.

Work abroad

For the purposes of this policy clerical business activities, non-manual or light general work not involving the use of mechanical or industrial machinery and/or at a height exceeding 2 metres.

Worldwide (excluding USA, Canada & The Caribbean)

Worldwide excluding United States of America, Canada and **The Caribbean**.

Worldwide (including USA, Canada & The Caribbean)

Worldwide

You / your

Each insured person as shown on **your** schedule.

SECTION 1 CANCELLATION

Covered

You are covered up to the limit as shown on the Summary of Cover for loss of travel and accommodation expenses, which were cancelled before **you** were due to leave **your home** for which **you** have paid or are contracted to pay, providing the cancellation is necessary and unavoidable (and is not as a result of mere disinclination to begin **your** trip as arranged) due to any cause listed below occurring during the period of insurance:

1. injury, serious illness, death of **you**, any person with whom **you** are intending to travel or stay, or of an **immediate relative** or **close business associate of yours**;
2. **you** being called for jury service, attending court as a witness (but not as an **expert witness**), or **redundancy** (for **you** or for any person with whom **you** had arranged to travel);
3. **your home** or place of business being made uninhabitable, within 14 days of travel, or the police asking to see **you** after theft from **your** home which occurred within 14 days of travel;
4. **your** posting overseas or emergency and unavoidable duty if **you** are a member of the medical or nursing professions, armed forces, police, fire or ambulance services and compulsory quarantine.
5. Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body issuing a directive prohibiting all travel or all but essential travel to the country or

specific area or event to which **you** were booked to travel, providing the directive came into force after **you** purchased this insurance or booked the trip (whichever is the later).

Not covered

1. the policy excess shown on the Summary of Cover (£20 in respect of loss of deposit only claims) of any incident. This applies to each **insured person** making a claim;
2. medically related claims where a certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
3. additional costs as a result of not immediately telling the travel agent, tour operator or provider of transport or accommodation that **you** need to cancel the trip. **We** will only pay the cancellation charges that would have applied at the time **you** knew it was necessary to cancel **your** trip, if a valid claim exists;
4. any costs recoverable from another source;
5. anything caused directly or indirectly by prohibitive regulations by the Government of any country;
6. If the Medical Declaration has not been complied with.
7. any costs incurred on behalf of other party members who are not specified on the insurance schedule;
8. anything mentioned in the General Exclusions.

SECTION 2 CURTAILMENT

This section includes the services of the 24 hour Emergency Medical Assistance Service who must be contacted immediately in the event of a serious injury, illness or hospitalisation, or where repatriation has to be considered.

The 24 hour Emergency Medical Assistance Service telephone number is: **+44 (0) 330 660 0785**

Covered

You are covered up to the limit as shown on the Summary of Cover for the value of the portion of **your** travel and accommodation expenses, calculated from the date of **your** early return home or the date of **your** hospitalisation as an inpatient which have not been used and which were paid before your departure from the **United Kingdom**. **You** are also covered for reasonable additional travelling expenses (Economy Class) incurred by **you** for returning to **your home** earlier than planned due to a cause listed below:

1. accidental injury, serious illness, death of you, any person with whom you are intending to travel or stay, or of an **immediate relative** or **close business associate** of yours.

2. **your home** or place of business being made uninhabitable or the police requesting your presence following a theft from **your home**.
3. Travel Advice Unit of the Foreign & Commonwealth Office (FCO), the World Health Organisation (WHO) or similar body recommending evacuation from the country or specific area in which **you** are travelling, providing the directive came into force after **you** purchased this insurance and after **you** have left the **United Kingdom** to commence the trip (whichever is the later).

Conditions

1. **You** must contact the Emergency Medical Assistance Service for assistance/advice if **you** need to cut short your trip for an insured reason.
2. **You** must use or revalidate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return.
3. If **you** require the Emergency Medical Assistance Service to pay for arrangements, they may first need to contact the relevant **medical practitioner** to confirm **your** claim falls within the terms of **our** cover.
4. If **you** make **your** own arrangements **you** must supply all necessary documentation to substantiate that **your** claim falls within the terms of cover.
5. This policy does not provide compensation for loss of holiday/enjoyment.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. claims that are not confirmed as medically necessary by the Emergency Medical Assistance Service, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip;
3. additional travelling expenses incurred which are not authorised by the Emergency Medical Assistance Service;
4. unused prepaid travel tickets where repatriation has been arranged by the Emergency Medical Assistance Service;
5. If the Medical Declaration has not been complied with.
6. anything mentioned in the General Exclusions.

SECTION 3

EMERGENCY MEDICAL EXPENSES (NOT PRIVATE HEALTH INSURANCE)

NOTE: This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate. In the event of medical treatment becoming necessary for which reimbursement will be sought, we or our representatives will require unrestricted access to all your medical records and information.

If **you** are admitted to hospital as an in-patient overseas, the Emergency Medical Assistance Service must be notified immediately. They will deal direct with the hospital and arrange the payment of any bills. Repatriation by specially equipped air ambulance will be available where medically necessary.

You must maintain contact with the Emergency Medical Assistance Service until **you** return to the **United Kingdom** or until **you** no longer require treatment or assistance.

If **you** receive out patient treatment (no hospital admission) and the costs are likely to exceed £1,000 **you** must refer to the Emergency Medical Assistance Service for authorisation.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1,000 please provide a copy of **your** schedule to your doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The Doctor will then sent the medical bill and supporting documentation to ChargeCare International for repayment. Email: admin@chargecare.net

OUT-PATIENT LESS THAN £1,000 in all other countries no listed above

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 330 660 0785. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and the nature of the medical claim). All original receipts for medical consultations / treatment, medication etc should be retained and submitted to support **your** claim.

24 hour Emergency Medical Assistance Service telephone number: +44 (0)330 660 0785

Covered

You are covered up to the limit as shown on the Summary of Cover for costs incurred

A. Outside the **United Kingdom** for:

1. emergency medical and surgical treatment and hospital charges (including necessary physiotherapy, authorised by the Emergency Medical Assistance Service);
2. emergency dental treatment, to relieve pain only, limited to amount shown on the Summary of Cover;
3. reasonable and necessary additional accommodation (room only) and travelling expenses **home** (Economy Class), including those of one relative or friend if **you** have to be accompanied home on the advice of the attending **medical practitioner** or if **you** are a child and require an escort **home**;
4. in the event of death, reasonable cost for the conveyance of the body or ashes to the **United Kingdom** (the cost of burial or cremation is not included), or local funeral expenses abroad limited to £1,000.

*NOTE: If **you** are travelling to a country in the European Union you should take a European health insurance card (EHIC). This may entitle you to free or reduced cost healthcare in the EU. These are free of charge and can be obtained or renewed by calling 0300 330 1350, picking up an application form from a post office or applying online at www.ehic.org.uk. If you are travelling to Australia and require medical treatment, you must enrol with medicare.*

B. Within the **United Kingdom**

1. reasonable and necessary expenses incurred in respect of **your** travel **home** (Economy Class), or additional accommodation (room only) for **you** and one relative or friend should **you** suffer accidental bodily injury, illness or death whilst on a trip within the **United Kingdom** limited to the amount stated on the Summary of Cover.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim;
2. any sums which can be recovered from another source or which are covered under any National Insurance scheme or reciprocal health arrangement;
3. any expenses or fees, for in-patient treatment or returning **home** early, which have not been reported to and authorised by the Emergency Medical Assistance Service;
4. any expenses incurred for illness, injury or

treatment required as a consequence of:

- a) Surgery or medical treatment which in the opinion of the attending **medical practitioner** and the Emergency Medical Assistance Service can be reasonably delayed until **you** return to the **United Kingdom**;
 - b) Medication and or treatment which at the time of departure is known to be required or to be continued during **your** trip.
5. If the Medical Declaration has not been complied with.
 6. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests, treatment or surgery which are not directly related to the injury, which necessitated **your** admittance to hospital;
 7. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the Emergency Medical Assistance Service;
 8. any additional hospital costs arising from single or private room accommodation unless medically necessary;
 9. treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre;
 10. any costs incurred within the **United Kingdom**.
 11. further costs **you** incur if **we** wish to bring **you** home early but **you** refuse (where in the opinion of the treating **medical practitioner** and the Emergency Assistance Service **you** are fit to travel);
 12. anything mentioned in the General Exclusions.

SECTION 4 ADDITIONAL HOSPITAL BENEFIT

This section does not apply to trips within the **United Kingdom**.

This benefit is payable only if the hospital admission has been covered under the terms of the Emergency Medical Expenses section. The benefit payment is intended to contribute towards miscellaneous expenses that may be incurred whilst **you** are an in-patient (e.g. taxi fares and telephone calls). This policy does not provide compensation for loss of holiday/employment.

Covered

You are covered up to the limit as shown on the Summary of Cover for:

1. the amount shown for each complete 24 hours **you** spend in hospital, as a result of **you** being admitted as an in-patient to a registered hospital. This is in addition to any medical expenses incurred under Emergency Medical Expenses section.
2. bodily injury as a result of mugging. **You** must obtain a police report of the mugging incident which necessitated **your** admission into hospital.

Conditions

1. In the event of a claim **you** must provide documentation confirming the date and time of admission and discharge.

Not Covered

1. anything mentioned in the General Exclusions.

SECTION 5 PERSONAL ACCIDENT

Covered

You are covered up to the limit as shown on the Summary of Cover in respect of **loss of limb, loss of sight, permanent total disablement** or for death (which will be paid to **your** legal representative), if **you** have a personal accident during **your** trip which, up to 12 months from the date of the accident, is the sole cause of **your** consequent death or disability.

*NOTE: If **you** are aged under 16 years at the time of the accident the death benefit will be limited to funeral and other reasonable costs up to £1000 and the **permanent total disablement** benefit will not apply.*

We will only pay the benefit for **permanent total disablement** if **your medical practitioner** or specialist confirms that **you** cannot do any paid work for 12 months after the date of the accident and there is little or no hope of improvement. **You** must accept and agree to examination by **our** doctor or specialist should **we** consider it necessary to validate the claim.

Not covered

1. any claims for death, loss or disablement caused directly or indirectly by: a) Disease or any physical defect or illness; b) An injury which existed prior to the beginning of the trip;
2. anything mentioned in the General Exclusions.

SECTION 6 BAGGAGE & PERSONAL BELONGINGS

Covered

A) Personal Baggage

You are covered up to the limit as shown on the Summary of Cover for the value or repair to any of **your personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation) limited to:

- a) the single item limit as shown on the Summary of Cover for any one item, pair or set of items;
- b) the **valuables** limit as shown on the Summary of Cover for all **valuables** in total.

B) Delayed Baggage

You are covered up to the limit as shown on the

Summary of Cover for the cost of buying replacement necessities if **your personal baggage** is delayed in reaching **you** on **your** outward journey for at least 24 hours and **you** have a written report from the carrier (e.g. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

Conditions

1. Any amount **we** pay **you** under B) Delayed Baggage will be deducted from the final claim settlement if **your** baggage is permanently lost.
2. **You** must obtain written proof of the incident from the police, **your** accommodation management, tour operator or carrier, within 24 hours of the discovery in the event of loss, burglary or theft of the baggage. Failure to do so may result in **your** claim being declined.
3. In the event of a claim for damaged items, proof of the damage must be supplied.
4. In the event of a claim for a pair or set of items, **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.
5. If the repair cost is more than the value of an item, **we** will assess the claim as if the item has been lost.

Not covered

1. the policy excess shown on the Summary of Cover. This applies to each person making a claim; of any incident.
2. if **you** do not exercise reasonable care for the safety and supervision of **your** personal baggage.
3. any item, pair or set of items with a value of over £50, if an original receipt, valuation report or other acceptable proof of ownership and value cannot be supplied to support **your** claim.
4. in the event of a claim for damaged items, proof of the damage must be supplied. The damaged articles must be retained by **you** and if requested, submitted to the claims handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. if **your personal baggage** is lost, damaged or delayed in transit and **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - b) follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if **you** are unable to obtain one immediately.
6. loss, destruction, damage or theft of the following property:

- a) contact or corneal lenses, hearing aids, dentures and false body parts or other prostheses.
 - b) antiques, precious stones that are not set in jewellery, glass or china, pictures, musical instruments.
 - c) Electrical equipment and any hand held computer equipment not defined under the **valuables** definition.
 - d) pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than wheelchairs and pushchairs).
 - e) tools of trade.
 - f) perishable items such as food.
 - g) **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless they are with **you** or locked in a safe or safety deposit box;
 - h) **valuables** left as checked-in baggage;
7. loss, destruction, damage or theft:
 - a) due to confiscation or detention by customs or other officials or authorities.
 - b) due to wear and tear, denting or scratching, moth or vermin.
 - c) transportation by any postal or freight service, or if sent under an air-way bill or bill of lading.
 8. mechanical breakdown or derangement, for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessels, aircraft or vehicle in which they are being carried.
 9. **personal baggage** stolen from:
 - a) an **unattended** vehicle unless it was in the locked glove compartment or rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle and there is evidence of forcible and violent entry.
 - b) an **unattended** vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
 10. any shortage due to error, omission or depreciation in value;
 11. any property more specifically insured or recoverable under any other source;
 12. stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, sports gear or activity equipment.
 13. **winter sports equipment** or **scuba diving equipment** unless **you** have paid the appropriate premium.
 14. sports or activity equipment whilst in use;
 15. anything mentioned in the general exclusions.

SECTION 7 CASH & DOCUMENTS

Covered

You are covered up to the limit as shown on the Summary of Cover for accidental loss or theft of **your** own money whilst being carried on **your** person or left in a locked safety deposit box. Cash is limited to the amount shown on the Summary of Cover unless **you** are under 16 years, in which case the maximum payable is £50.

Condition

In the event of a claim for loss of cash **you** must provide evidence of the initial withdrawal of the cash and also evidence of how **you** coped financially immediately after the loss (e.g. currency exchange/ withdrawal slips, bank/credit card statements).

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. if **you** do not exercise reasonable care in protecting **your money** against loss, theft or damage;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **money**;
4. any shortages due to error, omission or depreciation in value;
5. anything mentioned in the General Exclusions.

SECTION 8 LOSS OF PASSPORT/ DRIVING LICENCE

This section does not apply to trips within the **United Kingdom**.

Covered

1. **You** are covered up to the limit as shown on the Summary of Cover for reasonable additional travel or accommodation expenses **you** have to pay whilst abroad, over and above any payment which **you** would normally have made during the trip if no loss had been incurred, as a result of **you** needing to replace a lost or stolen passport/driving licence.
2. any additional fees payable specifically for **you** to obtain the replacement passport/visa or driving licence itself over and above that payable in the **United Kingdom**;
3. The equivalent (pro rata) value of the remaining period of **your** original passport/visa or driving licence at the time of loss;
4. The replacement costs of any temporary passport, as well as Visa or Temporary Work permits which were issued in **your** original passport.

Condition

You must provide receipts for all costs incurred.

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each insured person involved in the incident causing the claim;
2. any costs that **you** would have incurred had **you** not lost **your** passport or driving licence;
3. if **you** do not exercise reasonable care for the safety or supervision of **your** passport/driving licence;
4. if **you** do not obtain a written police report within 24 hours of the loss;
5. loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
6. anything mentioned in the General Exclusions.

SECTION 9 TRAVEL DELAY

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered if **your** initial outward or final return flights, sea crossing, coach or train departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, and or when the trip was booked there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions; c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel

1. the benefit shown on the Summary of Cover per person for each complete 12 hours **you** are delayed up to the maximum amount shown on the Summary of Cover;
2. up to the Cancellation section limit of this policy (less the excess)if **you** abandon the trip having been delayed for the first full 24 hours;
3. up to £20 per full 24 hour delay on **your** return to the **United Kingdom** in respect of maintaining **your** dog or cat in pre-booked, registered kennels or cattery, up to a maximum of £100;

Conditions

1. In the event of a claim due to delayed public transport you must provide documentation from the transport company, confirming the period of and the reason for the delay.
2. This benefit is only payable in respect of either 1 and 3 or 2 as detailed above.

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim and is only applicable if **you** abandon **your** trip;
2. if **you** have not checked-in in sufficient time for **your** outward or return journey;
3. any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the order or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
4. abandonment of a trip once **you** have departed from the **United Kingdom**
5. internal flights
6. anything mentioned in the General Exclusions

SECTION 10 MISSED DEPARTURE

This section does not apply to trips within the **United Kingdom**.

Covered

You are covered up to the limit as shown on the Summary of Cover. For reasonable additional accommodation (room only) and public transport travel expenses (Economy class) necessarily incurred in reaching your overseas destination or returning to the United Kingdom 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, including connections within the United Kingdom 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) If the same expenses are also covered under Section 8 Travel Disruption **you** can only claim for these under one section for the same event.

Conditions

1. **You** must check in, according to the itinerary supplied to **you** unless **your** transport provider operator has requested **you** not to travel to the airport / port.
2. **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.
3. **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 or other passenger protection scheme in the event of denied boarding, cancellation or long delay of flights.

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent
3. if **you** are not proceeding directly to the departure point;
4. 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.
5. 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. claims arising which relate to an event which is occurring or **you** were aware could occur at the time **you** purchased this insurance or booked **your** trip (whichever is the later)
7. any costs claimed under another section of this policy
8. anything mentioned in the General Exclusions.

SECTION 11 PERSONAL LIABILITY

*NOTE: If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party liability, as **you** are not covered under this insurance.*

Covered

You are covered up to the limit as shown on the Summary of Cover, for legal expenses and legal liability for damages incurred by **you** which are caused by an accident that happened during the trip, and leads to claims made against **you** as a result of:

1. accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**;
2. loss of or damage to any property which does not belong to **you**, is not in the charge of, and is not in the control of **you** or any member of **your** family, household or employee;
3. loss of or damage to temporary holiday accommodation that does not belong to **you**, or any member of your family, household or employee.

NOTE: *We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.*

Not covered

1. the policy excess shown on the Summary of Cover of any incident. This applies to each person making a claim;
2. fines imposed by a Court of Law or other relevant bodies;
3. anything caused directly or indirectly by:
 - a) liability which **you** incur as a result of an agreement that **you** made which would not apply in the absence of that agreement;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses) or firearms or any weapons;
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - iii) the carrying out of any trade or profession;
 - iv) racing of any kind;
 - v) any deliberate act;
 - c) liability covered under any other insurance.
4. anything mentioned in the General Exclusions.

SECTION 12 LEGAL EXPENSES

Covered

You are covered if **you** die, are ill or injured during **your** trip and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim pay up to the amount shown on **your** schedule for **legal costs** for **legal action** for **you** (but no more than £25,000 in total for all persons insured on the policy).

Conditions

1. **you** must conduct your claim in the way requested by the appointed adviser;
2. **you** must keep us and the **appointed adviser** fully aware of all the facts and correspondence including any claim settlement offers made to **you**;
3. **we** will not be bound by any promises or undertakings which **you** give to the **appointed**

adviser, or which **you** give to any person about payment of fees or expenses, without **our** consent;

4. **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of **legal action** could be more than settlement.

Not Covered

1. Any claim:
 - a) reported to **us** more than 60 days after the event giving rise to the claim;
 - b) where **we** think a reasonable settlement is unlikely or where the cost of **legal action** could be more than the settlement;
 - c) involving **legal action** between members of the same household, an **immediate relative**, a travelling companion or one of **your** employees;
 - d) where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 - e) against a travel agent, tour operator or carrier, **us**, the **insurer**, another person insured by this policy or **our** agent.
2. **Legal costs**:
 - a) for legal action that **we** have not agreed to;
 - b) if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
 - c) if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all legal costs will become **your** responsibility;
 - d) that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
 - e) awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
 - f) for bringing **legal action** in more than one country for the same event;
 - g) the funding of any appeal costs or actions to enforce a judgement or legally binding decision;
 - h) anything mentioned in the General Exclusions.

SECTION 13 HIJACK

Covered

You are covered up to the limit as shown on the summary of cover, for each complete 24 hour period you are the victim of a **hijack**.

Not covered

1. if **you** or **your** family or **your business associates** have engaged in activities that could be expected to increase the risk of **hijack**;
2. anything mentioned in the General Exclusions.

SECTION 14 BUSINESS TRAVEL/WORK ABROAD

Covered

You are covered up for **work abroad** during **your** trip.

This policy also extends to:

1. reasonable additional travel and accommodation costs for a business partner, director or employee from the **United Kingdom** to replace **you** at a pre-arranged meeting in the event of **your** medical incapacity to carry out **your** duties abroad up to the limit shown on the Summary of Cover;
2. the cost of replacing lost, stolen, damaged or destroyed business equipment, samples or documentation, while being carried with you during **your** trip, up to the limit shown on the Summary of Cover;
3. The cancellation section of **your** policy is extended to cover **you** up to the limit as shown on the summary of cover for loss of fees for conferences outside the **United Kingdom**.

Not covered

1. the policy excess as shown on the Summary of Cover;
2. anything covered in Emergency Medical Expenses and Baggage and Personal Belongings Sections;
3. manual work involving the use of mechanical or industrial machinery and / or working at a height exceeding 2 metres.
4. anything listed in the General Exclusions;

SECTION 15 WINTER SPORTS COVER

This section is applicable if **you** have paid the appropriate premium to include (please refer to **your** insurance schedule and the Summary of Cover).

You are covered for **winter sports** trips up to a maximum of 17 days duration in total during the insurance year.

Covered

A WINTER SPORTS MEDICAL

The medical section of this policy is extended to cover **you** whilst partaking in **winter sports**.

B WINTER SPORTS LIABILITY

The personal liability section of this policy is extended to cover **you** whilst partaking in **winter sports**.

C WINTER SPORTS EQUIPMENT

You are covered up to £500 for the value or repair of **your** own **winter sports** equipment (after making proper allowance for wear and tear and depreciation) or hired **winter sports equipment**, if they are lost, stolen or damaged during **your** trip, limited to the single item limit for any one item. For **winter sports equipment** over 5 years old the maximum **we** will pay is £50.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: a report from police, resort management or tour operator; plus original receipt or proof of ownership and confirmation of second hand value from a specialist dealer.
2. damage: confirmation from a specialist dealer of the damage sustained and repair costs, or confirmation that damage is beyond economic repair, plus the second hand value prior to damage.

D WINTER SPORTS HIRE

You are covered up to £300 for the reasonable cost of hiring **winter sports equipment** for the rest of **your** trip or until **your** own or hired **winter sports equipment** has been returned to **you**, if:

1. **your** equipment is lost, stolen or damaged; or 2. **your** equipment is delayed for more than 12 hours on **your** outward journey.

Conditions

In the event of a claim **you** must provide the following documentation:

1. loss or theft: report from police, resort management or tour operator plus receipts showing original and additional hire charges.
2. damage: confirmation from the hire company of damage sustained and additional charges incurred.
3. delay: confirmation from the airline or transport company that your equipment was delayed for over 12 hours on the outward journey plus a receipt showing original and additional hire charges.

E WINTER SPORTS PACK

You are covered up to £300 for the value of the unused portion of **your** ski school, resort pass, lift pass and **winter sports equipment** hire costs limited to £150

per week, if:

1. **you** have an accident or **you** are ill;
2. **your** lift pass is lost or stolen.

Conditions

In the event of a claim you must provide the following documentation:

1. accident or illness: medical report confirming the reason and length of time **you** were unable to undertake **your** planned activity plus the original lift pass and evidence of initial cost.
2. loss or theft: report from police or resort management plus evidence of initial cost and cost of replacement pass.

F PISTE CLOSURE (Annual Multi-Trip & Single Trip (GOLD) cover only)

You are covered up to £300 if during the period of **your** stay, on-piste skiing at the resort that **you** had pre-booked is not available due to lack of snow or excessive snow or avalanche conditions, we will pay:

1. up to £15 per day towards transport costs to reach another resort or;
2. compensation of £25 per full day if skiing is unavailable due to the total closure of all on-piste skiing activity.

Conditions

In the event of a claim **you** must provide documentation from the resort's management confirming how long the piste was closed at your resort and the reason.

Not Covered

1. the policy excess as shown on Summary of Cover;
2. if **you** do not adhere to the International Ski Federation code or the resort regulations;
3. anything not covered in Baggage and Personal Belongings Section (applicable to Part C and D above);
4. anything not covered in Emergency Medical Expenses Section (applicable to Part A and E);
5. anything not covered in Personal Liability Section;
6. competition, free style skiing ski jumping, ski flying, ski acrobatics/aerials, ski stunting, parapenting, ice hockey, use of bobsleighs or skeletons, repetitive travel in ski run helicopters. Off-piste skiing is not covered outside the ski area boundaries of a recognised ski resort and where you do not follow ski patrol guidelines;
7. anything listed in the General Exclusions.

SECTION 16 SPORTS AND ACTIVITIES

Covered

You are covered when participating in sports and activities listed under Level 1.

You are covered when participating in sports and activities listed under Level 2 if **you** have paid the appropriate additional premium (please refer to the Summary of Cover and **your** schedule).

Level 1	Level 2
Abseiling (max 100m) (a,c)	Abseiling (over 100m) (a,c)
Angling	Aerial Safari (a)
Archery (a,b)	American Football (c)
Badminton	Ballooning (a)
Black Water Rafting (Grades 1-3) (a)	Black Water Rafting (Grades 4-5) (a,c)
Bowling	Bouldering
Bungee Jumping (max 2 jumps per trip) (a,c)	Bungee Jumping (max 3 jumps per trip) (a,c)
Camel/Elephant riding/trekking (b)	Canoeing White Water (Grade 1-3) (a)
Canoeing (inland/coastal, no White Water)(a)	
Clay Pigeon Shooting (a,b)	
Climbing wall (max 100m) (a,c)	
Cycling	
Deep Sea Fishing (a)	Equestrian activities other than trekking and hacking
Fell Running/Walking (without ropes, picks or specialist equipment)	Football (including 5 a side)
Golf	
Gymnastics (a)	Go-Karting (a,b)
Hiking without ropes, picks or specialist equipment up to 1500m	Hiking without ropes, picks or specialist equipment up to 3000m (a)
Horse Riding (Hacking only – incidental to trip, no jumping) (b)	Hockey
Hot-Air Ballooning (a,b)	Horse Riding/Trekking (main purpose of trip) (b)
	Hunting on foot, animal or machine (a,b,c)

Level 1	Level 2
Ice Skating (in-door only)	
Jet Boating / Jet Skiing (inland/coastal waters, no White Water) (a,b) Kayaking (inland/coastal waters, no White Water) (a)	Jet Boating / Jet Skiing White Water (Grades 1-2) (a,b) Kayaking White Water (Grades 1-3) (a) Kite Surfing (c)
Martial Arts (non-contact) Mountain Biking (on road) (b,c) Motor Biking (up to 125cc, helmet to be worn and the rider must have the appropriate valid UK licence for the machine) (b,c) Netball	Mountain Biking (off-road, day trip) (b,c) Motor Biking (excluding touring by motorbike or where a motorbike is the main mode of transport), helmet to be worn and the rider must have the appropriate valid UK licence for the machine. (b,c)
Orienteering (a) Outdoor Endurance (a) Outward Bound (a) Paint balling (a,b) Parasailing (a) Parascending (over water only) (a)	Parachuting (1 Jump only) (a,c) Quad Biking (a,b,c) Passenger private small aircraft/helicopter (c,d)
Rambling Roller Skating/Blading (no stunting) Rowing/Sculling (inland/coastal waters, no White Water) Rifle range shooting (a,b)	Rugby (c)
Safari Tours (a) Sailing (coastal waters only) (a,b) Scuba Diving (30m) (a) Snorkeling Speed Boating (inland/coastal waters ONLY, no White Water) (a,b) Squash Surfing (incidental to trip) Swimming	Sailing outside coastal waters (Europe ONLY) (a,b) Scrambling Sea Canoeing (coastal waters only) Scuba Diving (50m) (a)
Table Tennis Ten Pin Bowling Tennis Trekking (without ropes, picks or specialist equipment up to 1500m) Volleyball	Trekking (without ropes, picks or specialist equipment up to 3000m) (a)
Water Skiing (no jumps) (a,b) White Water Rafting (grades 1-3) (a,c) Wind Surfing (incidental to trip) (b) Yachting (coastal waters only) (a,b)	White Water Rafting (Grades 4-5) (a,c) War Games (a,b) Wind Surfing (main purpose of holiday) (b) Yachting outside coastal waters (Europe ONLY) (a,b)

The following conditions and exclusions apply to individual sports and activities where highlighted in the sport and activities list above.

- (a) Provided **you** are supervised by a qualified instructor or have subscribed to an accredited organisation for the activity
- (b) Personal Liability cover is excluded
- (c) **Personal Accident** cover is excluded
- (d) Provided the aircraft/helicopter is properly regulated and licensed according to International Civil Aviation Laws.

Condition

You must act in a reasonable way and use all recommended safety equipment and protective clothing that is necessary.

Not Covered

You are not covered for anything caused directly or indirectly by:

1. participating in professional or organised sports, racing, speed or endurance tests and dangerous pursuits
2. motorbike touring or where a motorbike is the main mode of transport.
3. **your** manual work or hazardous occupation of any kind.
4. professional or organised sports, racing, speed or endurance tests, dangerous pursuits.
5. mountaineering, ordinarily necessitating the use of picks, ropes or other specialist equipment, pot holing or caving.
6. taking part in dangerous expeditions or the crewing of a vessel outside coastal waters.

SECTION 17 FINANCIAL FAILURE PROTECTION

Covered

We will pay up to the amount shown in the Summary of Cover in total for **you** as named on the Invoice for:

1. Irrecoverable sums paid prior to **Financial Failure** of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the **End Supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure or;
2. In the event of **Financial Failure** after departure:
 - a. additional pro rata costs incurred by the Insured Person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements or;
 - b. if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Financial Failure

means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

End Supplier

means the company that owns and operates the services of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions.

Not Covered

1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure.
2. Any **End Supplier** which is, or which any prospect of **Financial Failure** is known by **you** or widely known publicly at the date of your application under this policy.
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The **Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation
5. Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the **Financial Failure** of an airline.
6. Anything mentioned in the general exclusions.

SECTION 18 EUROPEAN COLLISION DAMAGE WAIVER

You only have cover under this section if specified on **your** insurance schedule and **you** have paid the appropriate premium to include:

Covered

We will pay up to the amount shown on the Summary of Cover for:

- A. the reimbursement of the accident damage or theft excess applied to **your car** hire insurance if the **insured vehicle** is damaged or involved in an accident during the **rental period** within the territorial limits of **Europe** and the **United Kingdom**;
- B. the cost of replacing rental car keys if these are lost, stolen or damaged during the rental period, this includes where necessary the costs to replace locks or for a locksmith to break into the **insured vehicle** within the territorial limits of **Europe** and the **United Kingdom**.

Not Covered

1. any claim where **you** have not followed the terms of your rental agreement;
2. for annual multi-trip policies any person aged under 21 years old at the start date of **your** policy, for all other policies any person aged under 21 years old at the date **your** policy was issued.
3. Any claim for damage caused as a result of theft of the insured vehicle unless a written police report is obtained
4. anything mentioned in the General Exclusions

5. Any rentals outside of the territorial limits of Europe and the United Kingdom.

SECTION 19 TRAVEL DISRUPTION EXTENSION

This extension to the policy provides the following amendments to the insurance, specifically for trips that do not constitute a package (*as described in the special definition below*).

Special definition relating to this section (*which is shown in italics*)

Package

- means the pre-arranged combination of at least two of the following components, when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services in addition to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

Extended Cancellation or Curtailment charges cover

What is covered

Sections 1 and 2 – Cancellation or Curtailment charges is extended to include the following cover.

We will pay you up to the limit as shown on the Summary of Cover for any irrecoverable unused travel and accommodation costs (including excursions up to £150) and other pre-paid charges (which **you** have paid or are contracted to pay, together with any reasonable additional travel expenses (Economy class) incurred if:

- a) **you** were not able to travel and use **your** booked accommodation or
- b) the trip was curtailed before completion

as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/ from which **you** are travelling issuing a directive:

1. prohibiting all travel or all but essential travel to or
2. recommending evacuation from

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

Extended TRAVEL DELAY and ABANDONMENT cover

What is covered

Section 9 – Travel Delay is extended to include the following cover.

We will pay you one of the following amounts:

1. If the public transport on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting public transport in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home we will pay you**
 - a) £50 for the first completed 12 hours delay (*which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay*) provided **you** eventually continue the trip.
2. **We will pay you:**
 - a) up to the limit as shown on the Summary of Cover for any irrecoverable unused accommodation and travel costs (including excursions up to £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use your booked accommodation as a result of:
 - i) the public transport on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 24 hours or
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other flight could be provided within 12 hours or
 - b) Up to the limits as shown on the summary of cover for reasonable suitable additional accommodation (room only) and public transport expenses (Economy class) necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** 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 alternative flight could be provided within 12 hours

and **you** choose to make other travel arrangements on public transport for **your trip** because there was no other alternative transport offered by the public transport operator. 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 9 – Travel Delay **you** can only claim for these under one section for the same event.

You must contact the Emergency Assistance Service for approval prior to making any alternative arrangements.

Extended Missed Departure cover

What is covered

Section 10 – Missed Departure cover is extended to include the following cover.

- a) **We** will pay **you** up to the limit as shown on the Summary of Cover for reasonable additional accommodation (room only) and public transport travel expenses (Economy class) necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** 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 the **United Kingdom** 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 alternative flight could be provided within 12 hours.

If the same expenses are also covered under Section 10 – Missed Departure **you** can only claim for these under one section for the same event.

Accommodation cover

What is covered

We will pay **you** up to the limit as shown on the Summary of Cover for either:

1. any irrecoverable unused accommodation costs (including excursions up to £150) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation or
2. reasonable additional accommodation (room only) and transport costs (Economy class) incurred:

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

as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, volcano, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation.

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 Sections 1 and 2 – Cancellation or Curtailment charges **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the trip, the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. **You** must tell the Emergency Assistance Service as soon as possible of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport.
5. **You** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.

What is not covered

1. The first £60 of each and every claim, per incident claimed for, under this section by each **insured person** (except claims under subsection 1. a) of What is covered under the Travel Delay cover above)
 2. The cost of Airport Departure Duty/Tax (whether irrecoverable or not).
 3. Travel tickets paid for using any airline mileage or other reward scheme, for example Air Miles.
 4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday point's 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 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.
 10. Anything mentioned in **General Exclusions** applicable to all sections of the policy.
- invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
 - **Your** unused travel tickets.
 - A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
 - Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
 - Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
 - Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
 - Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

Claims evidence

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

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which you are travelling.
- Booking confirmation together with a cancellation

GENERAL CONDITIONS

1. All claims must be submitted within 60 days from the date of **you** return to the **United Kingdom**.
2. Original receipts and or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. Damaged articles must be retained by **you** and if requested submitted to the Claims Handlers so as to substantiate a claim. Failure to do so may result in a claim being turned down.
5. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
6. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The post mortem would be at **our** expense.
7. **You** must not make any payment; admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
9. **We** may at any time pay to **you** our full liability under this insurance, after which no further payments will be made in any respect.
10. If at the time of making a claim there is any other insurance covering the same risk, **we** are entitled to contact that insurer for a contribution.
11. If a claim made by **you** or anyone acting on **your** behalf is fraudulent or exaggerated, whether ultimately material or not, or any false declaration or statement is made or a fraudulent device is used in support of a claim **your** claim will be rejected and your cover will be cancelled with effect from the date of such fraudulent or exaggerated claim or the date of such false declaration or statement or use of such fraudulent device in support of a claim. Any amounts already paid by **us** in respect of any fraudulent or exaggerated claim must be repaid to **us**. **We** may in these circumstances report the matter to the Police.

GENERAL EXCLUSIONS

You are not covered for anything caused directly or indirectly by the following, unless **you** have contacted **us** and **we** have confirmed in writing that **you** will be covered:

1. **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
2. If **you** choose to travel to a specific area against the advice issued by the Foreign & Commonwealth Office: Telephone : +44(0)20 7008 1500 Website : www.gov.uk/fco
3. a set of circumstances which **you** knew about at the time the trip was booked unless **you** could not reasonably have expected such circumstances to result in a claim.
4. **you** being 75 at the start date of the policy.
5. any criminal act by **you**.
6. failure to comply with the laws applicable to the country in which **you** are travelling.
7. bankruptcy/liquidation of a tour operator, travel agent or transportation company other than as specifically cover under section 18.
8. any other costs that are caused by the event which led to a claim, unless specifically stated in the policy.
9. any payment, which **you** would normally have made during **your** travels, if no claim had arisen.
10. any trip that is undertaken for the purpose of
 - a) obtaining medical treatment (whatever the nature of this treatment).
 - b) against the advice of a medically qualified doctor.
 - c) after being given a terminal prognosis.
11. suicide, deliberate self-injury, being under the influence of drink or drugs (unless prescribed by a **medical practitioner**), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
12. any claim arising from sexually transmitted diseases.
13. any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
14. the cost of any routine or elective (non-emergency) treatment or surgery, including specialist review or referral, exploratory tests which are not directly related to the illness or injury which necessitated **your** admittance to hospital.
15. any epidemic or pandemic
16. loss or damage to any property and expense or legal liability, directly or indirectly caused by or contributed to or arising from:
 - a) Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste, which results in burning of nuclear fuel.
 - b) The radioactive toxic explosive or other dangerous properties of nuclear machinery or any part of it.
 - c) Pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
17. any consequence whether direct or indirect of war,

invasion, act of foreign enemy, hostilities (whether war be declared or not), discharge, explosion or use of a weapon of mass destruction whether or not employing nuclear fission or fusion, or chemical, biological, radioactive or similar agents, by any party at any time for any reason, terrorist activity (although terrorist activity does not apply to claims made under Section 3 Emergency Medical Expenses and Section 5 Personal Accident, providing the disturbances were not taking place at the start of the insured trip), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.

18. air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
19. planned **hazardous activities** unless **you** have paid the appropriate additional premium and **we** have issued **you** with an endorsement;
20. any off-piste skiing except when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.
21. **We** shall not provide any benefit under this contract of insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
22. **Your** Insurance Policy does not cover any claim in any way caused by or resulting from:
 - a) Coronavirus disease (COVID-19);
 - b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - c) any mutation or variation of SARS-CoV-2;
 - d) any fear or threat of a), b) or c) above.

COMMENTS & COMPLAINTS PROCEDURES

We aim to provide a first class level of service at all times. If, for any reason, **you** feel that **our** service is not of the standard **you** would expect, please tell **us**. **You** should address any enquiries or complaints, in writing, to:-

Millstream Underwriting Limited, 52-56 London EC3A 2EB or email mail@mstream.co.uk (quoting the Policy and Scheme Number shown on **your** insurance schedule)

(Please supply **us** with **your** name, address, policy number or claim number and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.) If **you** are not satisfied with our final response, **you** can refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Please note that the Financial Ombudsman Service will not consider **your** complaint until **you** have received a final decision from Millstream Underwriting Limited.

FOR COMPLAINTS RELATING TO FINANCIAL FAILURE PROTECTION

In the first instance please contact The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR

If **you** are not satisfied with our final response **you** can refer the matter to the Financial Ombudsman Service.

CLAIMS PROCEDURES

All claims to be submitted within 60 days of the incident giving rise to the claim. First, check this wording to make sure **your** claim is valid:

CANCELLATION CLAIMS

The travel agent, tour operator, provider of transport or accommodation must be contacted immediately and **you** must obtain a cancellation invoice. The original tickets and booking forms / receipts will also be required to support **your** claim. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0785 when **you** return **home**. They will advise **you** of any other additional supporting documentation required (this will be dependent upon the reason for the cancellation).

CURTAILMENT CLAIMS

Call the 24 hour Emergency Medical Assistance Service on +44 (0)330 660 0785 if **you** are ill or injured. Their authorisation must be obtained before **you** cut short **your** trip. All original ticket stubs/booking forms/receipts should be retained and submitted to support **your** claim. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0)330 660 0785 when you return **home**. They will advise **you** of any additional supporting documentation required (this will be dependent upon the reason for the curtailment).

MEDICAL CLAIMS IN-PATIENT TREATMENT OR OUT-PATIENT TREATMENT EXPECTED TO BE OVER £1,000

If serious injury is incurred in which **you** are admitted to hospital abroad or require significant out-patient treatment, call **our** 24 hour Emergency Medical Assistance Service on +44 (0)330 660 0785 as soon as possible. **You** will be given advice on what to do and the assistance **you** require. All original receipts for medical consultations / treatment / medication etc should be retained and submitted to support **your** claim.

OUT-PATIENT LESS THAN £1,000 in the following countries only: Spain, Greece, Cyprus, Egypt, Turkey and Portugal

If **you** need out-patient medical treatment and the costs are likely to be less than £1,000 please provide a copy of your schedule to **your** doctor and **your** treatment will be paid by ChargeCare International in line with the policy wording. In such cases, the doctor will ask **you** to fill in a simple form to confirm the treatment and may request **you** pay the policy excess. The Doctor will then send the medical bill and supporting documentation to ChargeCare International for repayment. Email: admin@chargecare.net



Contact for Chargecare International,
newcliniccase@chargecare.net

OUT-PATIENT LESS THAN £1,000 in all other countries no listed above

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) 330 660 0785. They will advise **you** of any additional supporting documentation required (this will be dependent upon the circumstances and the nature of the medical claim). All original receipts for medical consultations / treatment, medication etc should be retained and submitted to support **your** claim.

PERSONAL BAGGAGE CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. If the loss occurs during travel, **you** must obtain a property irregularity report from the carrier. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) (0)330 660 0785 when **you** return **home**.

If personal baggage is delayed obtain a written report from the carrier (e.g. airline, shipping company etc.) is required detailing the length and cause of the delay. Retain all the receipts which relate to any emergency replacement items you have purchased. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) (0)330 660 0785 when **you** return **home**.

MONEY CLAIMS

Written proof of the incident must be obtained from the police, the accommodation management, tour operator or carrier within 24 hours of the loss/theft. **You** may be asked to provide proof of the withdrawal of the money from the bank. Please remember that the loss of money

must occur whilst it is carried on **your** person or whilst it is left in a locked safety deposit box. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) (0)330 660 0785.

TRAVEL DELAY

Written confirmation must be obtained from the airline, shipping, coach or train company stating the period of the delay and the reason for the delay. Please remember that cover for travel delay is provided for specific reasons only:

- strike or industrial action (provided that when this policy was taken out and or the trip was booked, there was no reasonable expectation that the trip would be affected by such cause)
- adverse weather conditions • the mechanical breakdown or technical fault of the aircraft, coach or sea vessel

MISSED DEPARTURE CLAIMS

Written confirmation must be obtained from the Transport Company, police or roadside assistance service confirming the location, reason and duration of the delay. Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) (0)330 660 0785.

PERSONAL LIABILITY AND LEGAL EXPENSES

Obtain as much information as possible, including police reports, witness details and any photographs. **You** must NOT admit liability at any time. The Claims Service must be notified immediately by email on claims@mstream.co.uk or by phone on +44 (0) (0)330 660 0785.

COLLISION DAMAGE WAIVER EXCESS

Contact the Claims Service for a claim form by email on claims@mstream.co.uk or by phone on +44 (0) (0)330 660 0785. They will advise you of any additional supporting documentation required (this will be dependent upon the circumstances and nature or the Incident giving rise to a claim). Invoices original receipts and other documents confirming the amount **you** have paid in respect of the accident/damage or loss for which the Vehicle Rental company holds you responsible should be retained along with a copy of the rental contract and law enforcement / Police report (if applicable) and submitted to support **your** claim. A copy of the driving licence of the person involved in any accident (the driver) will also be required.

FINANCIAL FAILURE PROTECTION CLAIMS

International Passenger Protection (IPP) claims only. Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to

the following by quoting **your** Policy Number, Travel Insurance Policy name and reference ESFI V2-20:

IPP Claims at Sedgwick
Oakleigh House
14-15 Park Place
Cardiff CF10 3DQ. United Kingdom
Telephone: +44 (0)345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
Website: www.ipplondon.co.uk/claims.asp

YOUR PERSONAL DATA PRIVACY NOTICE

In this notice “**we**”, “**us**” and “**our**” means Millstream Underwriting Limited. We are the data controller in respect of any personal data we collect, hold and use about you.

We collect **your** personal data directly from you, but we may also collect it from brokers and other intermediaries who provide information to us for the purpose of providing your policy of insurance.

We will mainly use your data for the purpose of providing and administering this policy of insurance and claims **you** make under it. If **you** decline to provide your data when requested, or **you** give us false or inaccurate data, we may be unable to process your enquiry, and this could give us the right to void coverage or could impact your ability to claim under your policy.

In some circumstances, we may need to collect and use particularly sensitive data, such as data about your health or ethnicity. Where this is required, we will usually seek your consent to use that data. **You** can withhold or withdraw your consent at any time by contacting us, but if **you** do, we may be unable to process your enquiry or claim or continue to provide coverage.

We will exchange data about **you** with other parties in order to provide our services and administer this policy and any claims. This may include insurers, claims handlers and loss adjusters and providers of emergency medical services. In some cases, this may involve a transfer of data outside the UK and the European Economic Area (“EEA”) to countries that have less robust data protection laws. Any such transfer will be made in accordance with data protection laws.

We will not use your data or pass it to any other party for marketing products or services to **you** unless **you** have given your consent.

Our full privacy notice explains how we use your data in more detail. Our privacy notice also explains the rights **you** have in respect of your data, including the right to

request a copy of the personal data we hold about you. A copy of our full privacy notice is available on our website at <http://www.millstreamonline.com/pages/privacy> or can be provided on request by contacting us at: Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB, or by emailing us at admin@mstream.co.uk

If **you** are not satisfied with the way we have managed your personal data, **you** may complain to the Information Commissioners Office (ICO) at www.ico.org.uk/concerns.

DETAILS ABOUT OUR REGULATOR

This travel insurance is underwritten by Millstream Underwriting Limited on behalf of Arch Insurance Europe in the **United Kingdom**.

Qdos Broker & Underwriting Services Limited, (FCA Firm Ref: 460886), Millstream Underwriting Limited (FCA Firm Ref: 308584)

Arch Insurance Company (Europe) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (FCA Firm Reference number: 229887) Registered in England and Wales. Registration No: 4977362. Registered office: 5th Floor, Plantation Place South, 60 Great Tower Street, London EC3R 5AZ.

Passenger Protection Limited (FCA Firm Ref 311958) are authorised and regulated by the Financial Conduct Authority (FCA).

Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request. Their registration can be checked on the financial services register at www.fca.org.uk or you can contact them on 0800 111 6768

Millstream Underwriting Limited will act as agents for Arch Insurance Company (Europe) Limited with respect to the receipt of customer money and for the purpose of settling claims and handling premium refunds.

Qdos Contractor is a trading style of Qdos Broker & Underwriting Services Ltd, a registered company in England and Wales with registered company number 06012716 and registered offices at The Grange, Grange Avenue, Rearsby, Leicester LE7 4FY

Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 52-56 Leadenhall Street, London, EC3A 2EB.

Section 17 of this travel insurance is underwritten by

certain underwriters at Lloyd's and is administered by International Passenger Protection Limited IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom.

International Passenger Protection Limited and the certain underwriters at Lloyd's are authorised and regulated by the Financial Conduct Authority (FCA). International Passenger Protection Limited will act as agent for certain underwriters at Lloyd's with respect to the receipt of customer money and for the purpose of settling claims.

On behalf of International Passenger Protection Limited, Millstream Underwriting Limited will act as agent for the receipt of customer money and handling premium refunds.

GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. **We** the **insurer** and **you** do not intend any term of this contract to be enforceable pursuant to the Contract (Rights Of Third Parties) Act 1999.

FINANCIAL SERVICES COMPENSATION SCHEME

In the event that the **insurer**, Arch Insurance Company (Europe) Limited is unable to pay a claim **you** may be entitled to compensation from the Financial Services Compensation Scheme. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

