

**MORE TH>N<sup>®</sup>**

TRAVEL INSURANCE

Travel Insurance  
**POLICY BOOKLET**  
(Please keep this safe)



# Introduction

## Welcome to MORE TH>N Travel Insurance

Thank **you** for choosing MORE TH>N Travel to protect **you** whilst you travel. This booklet is intended to help **you** check **your** cover and to reassure you that MORE TH>N Travel will give **you** the protection **you** need.

The information **you** submitted, eligibility criteria and declaration **you** agreed to, along with this policy document is only valid when issued in conjunction with a MORE TH>N Travel **policy schedule** and provided the required insurance premium has been paid.

The following cover is provided for each **insured person**. The sum **insured** and the **excess** applicable to any claim made will depend upon the level of insurance **you** have purchased. **Your schedule** will show what level of cover and any options **you** have bought. If **your trip** is solely within **your home country**, cover under some of the sections listed will not apply. Please refer to the individual section of cover for full details.

This product meets the demands and needs of those who wish to ensure that they are protected against unforeseen events before and whilst travelling on a **trip**.

To help **you** understand everything **you** need to know about the protection **your** policy offers, terms shown in **bold** type within the policy document have the meanings given to them within the General Definitions section.

## Travel Checklist

Before **you** travel **you** should ask **yourself** the following questions to ensure **you** are fully covered.

- ✓ **Do you know of any pre-existing medical condition which you need to tell us about?**  
If **you** have answered yes to the above question and have not already declared the conditions or the details of **your** condition/treatment has changed **you** should contact **our** medical screening department on 0345 078 7502 to ensure **you** are covered and that **your** policy is valid.
- ✓ **Do you intend to engage in any Winter Sport Activities on your trip?**  
Please contact **your** MORE TH>N Travel Sales and Support team on 0345 078 7502 to ensure **you** have the relevant cover in place.
- ✓ **Do you intend to participate in any Golf on your trip?**  
Please contact **your** MORE TH>N Travel Sales and Support team on 0345 078 7502 to ensure **you** have the correct cover in place.
- ✓ **Is your trip a Business trip?**  
Please contact **your** MORE TH>N Travel Sales and Support team on 0345 078 7502 to ensure **you** have the correct cover in place.
- ✓ **Do you intend to participate in any Sports and Activities whilst on your trip that are not included as standard in your policy as shown on pages 50 to 55?**  
Please contact **your** MORE TH>N Travel Sales and Support team on 0345 078 7502 to ensure **you** have the correct cover in place.
- ✓ **Finally, please ensure you have read the policy.**

Once again we welcome you to MORE TH>N and wish you a safe journey.

# Index

Introduction	1
Table of benefits for Single Trip and Annual Multi-Trip	4
Table of benefits for Winter Sports cover	5
Table of benefits for Golf cover	5
Table of benefits for Business cover	6
Table of benefits for Wedding cover	6
Table of benefits for Natural Catastrophe cover	6
Table of benefits for Cruise cover	7
Table of benefits for Gadget cover	7
General information about this insurance	7
Important things you need to know about your policy before you travel	11
Cancellations and refunds	13
Age limits	13
Cover options available	13
Medical and other emergencies	16
How to make a claim	16
How to make a complaint	17
General definitions	17
General conditions	20
General exclusions	21

## Sections of cover

A1 – Medical and other expenses outside of your home country	22
A2 – Hospital benefit	23
A3 – Mugging benefit	24
B – Cancelling your trip	24
C1 – Cutting your trip short	25
C2 – Abandoning your trip	26
C3 – Travel delay	27
D1 – Missed departure	27
D2 – Missed connection	27
E1 – Personal belongings and baggage	28
E2 – Delayed baggage	28
E3 – Personal money	29
E4 – Passport and travel documents	29
F – Personal accident	30
G – Personal liability	31
H – Legal expenses	32
I – Hijack	33
J – Pet care	33
K1 – Scheduled airline failure	34
K2 – End supplier failure	34

## Winter Sports cover

L1 – Winter Sports equipment	36
L2 – Winter Sports equipment hire	36
L3 – Lift pass	36
L4 – Ski pack	37
L5 – Piste closure	37
L6 – Avalanche and Landslide closure	38

## Golf cover

M1 – Golf equipment	38
M2 – Golf equipment hire	38
M3 – Green Fees	39

## Business cover

N1 – Business equipment	40
N2 – Business money	40
N3 – Replacing staff	41

## Wedding cover

O1 – Ceremonial attire	41
O2 – Wedding gifts	41
O3 – Wedding rings	42
O4 – Photographs and video recording	42

## Natural Catastrophe cover

P1 – Cancellation	43
P2 – Additional expenses if you are stranded at the point of departure in your home country	43
P3 – Additional costs to reach your destination if you decide to go on your trip	43
P4 – Additional expenses if you are stranded on an international connection	43
P5 – Additional expenses if you are stranded on return journey home	44
P6 – Additional travel expenses to get you home	44
P7 – Additional car parking costs	44
P8 – Additional kennel or cattery fees	44

## Cruise cover

Q1 – Missed port	45
Q2 – Stateroom/cabin confinement	45
Q3 – Unused Excursions	45

## Gadget Insurance

R1 - Accidental Damage	47
R2 – Theft	47
R3 – Malicious Damage	47
R4 – Loss	47
R5 – Unauthorised Usage	47

## Sports and activities

Hazardous activities cover	50
----------------------------	----

## Excesses

If **you** need to make a claim under certain sections listed in the tables on the following pages, **we** will deduct the amount shown in respect of the policy excess from the sum **we** pay **you** for any valid claim. The excess will apply to each **person** making a claim and to each incident and to each section of the policy under which a claim is made.

When dealing with claims under section B where a claim is being made for cancelling more than one **trip** due to one incident, an excess for each **person** claiming and for each **trip** will be deducted.

## Table of benefits for Single Trip and Annual Multi-Trip

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum Insured up to:	Excess	Sum Insured up to:	Excess	Sum Insured up to:	Excess
A1	Medical and other Expenses	£10,000,000	£100	£15,000,000	£60	£20,000,000	£40
A1	Emergency dental treatment	£250	Nil	£400	Nil	£500	Nil
A2	Hospital benefit	£20 for each 24 hour period up to £500	Nil	£30 for each 24 hour period up to £1,500	Nil	£50 for each 24 hour period up to £2,000	Nil
A3	Mugging benefit	£100	Nil	£200	Nil	£250	Nil
B	Cancelling your trip	£1,500	£100	£5,000	£60	£7,500	£40
C1	Cutting your trip short	£1,500	£100	£5,000	£60	£7,500	£40
C2	Abandoning your trip	£1,500	£100	£5,000	£60	£7,500	£40
C3	Travel delay	£25 for each full 12 hour delay up to £250	Nil	£50 for each full 12 hour delay up to £500	Nil	£50 for each full 12 hour delay up to £500	Nil
D1	Missed departure	£250	Nil	£500	Nil	£500	Nil
D2	Missed connection	Nil	Nil	£250	Nil	£500	Nil
E1	Personal belonging and baggage	£1,500	£100	£2,000	£60	£3,000	£40
	Including: One item/pair or set of items	£200		£300		£400	
	Including: Valuables	£150		£300		£400	
E2	Delayed baggage	£25 after each 12 hour period of delay up to £150	Nil	£50 after each 12 hour period of delay up to £400	Nil	£100 after each 12 hour period of delay up to £500	Nil
E3	Personal money	£200	£100	£300	£60	£400	£40
	Including: Cash limit	£200		£300		£400	
	Including: Cash limit if 17 years of age or under	£50		£75		£100	
E4	Passport and travel documents	£100	Nil	£250	Nil	£500	Nil
F	Personal Accident:	£2,500	Nil	£10,000	Nil	£20,000	Nil
	Death benefit if between 18 and 75 years of age inclusive	£2,500	Nil	£5,000	Nil	£10,000	Nil
	Death benefit if 17 years of age or under or 76 years of age and over	£1,000	Nil	£1,000	Nil	£1,000	Nil
	Loss of limb or sight	£2,500	Nil	£10,000	Nil	£20,000	Nil
	Permanent total disablement if 65 years of age or under	£2,500	Nil	£10,000	Nil	£20,000	Nil
G	Personal liability	£2,000,000	£100	£2,000,000	£60	£2,000,000	£40
H	Legal Expenses	£15,000	Nil	£30,000	Nil	£50,000	Nil

## Table of benefits for Single Trip and Annual Multi-Trip cont.

Section Benefits (per person per trip)		Silver Cover		Gold Cover		Diamond Cover	
		Sum Insured up to:	Excess	Sum Insured up to:	Excess	Sum Insured up to:	Excess
I	Hijack	£15 per day up to £150	Nil	£20 per day up to £200	Nil	£25 per day up to £250	Nil
J	Pet care	Nil	Nil	£25 per day up to £250	Nil	£50 per day up to £500	Nil
K1	Scheduled airline failure	£1,500	Nil	£1,500	Nil	£1,500	Nil
K2	End-supplier failure	Nil	Nil	Nil	Nil	£1,500	Nil

## Table of benefits for Winter Sports cover

Winter Sports cover is only available if you pay the required extra premium.

Section Benefits (per person per trip)		Silver Cover		Gold Cover		Diamond Cover	
		Sum Insured up to:	Excess	Sum Insured up to:	Excess	Sum Insured up to:	Excess
L1	Winter sports equipment you own	£500	£100	£750	£60	£1,000	£40
	Including: One item/pair or set of items	£250		£375		£500	
	Hired winter sports equipment	£150		£200		£400	
L2	Winter sports equipment hire	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
L3	Lift pass	£250	£100	£500	£60	£750	£40
L4	Ski pack	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
L5	Piste closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
L6	Avalanche and Landslide Closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil

## Table of benefits for Golf cover

Golf cover is only available if you pay the required extra premium.

Section Benefits (per person per trip)		Silver Cover		Gold Cover		Diamond Cover	
		Sum Insured up to:	Excess	Sum Insured up to:	Excess	Sum Insured up to:	Excess
M1	Golf equipment	£1,000	£100	£1,500	£60	£2,000	£40
	Including: One item/pair or set of items	£250		£375		£500	
M2	Golf equipment hire	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil
M3	Green fees	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil

## Table of benefits for Business cover

Business cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum Insured up to:	Excess	Sum Insured up to:	Excess	Sum Insured up to:	Excess
N1	Business equipment	£1,000	£100	£1,500	£60	£2,000	£40
	Including: One item/pair or set of items	£250		£500		£1,000	
	Business samples	£500	£100	£750	£60	£1,000	£40
	Including: One item/pair or set of items	£250		£375		£500	
N2	Business money	£500	£100	£500	£60	£500	£40
	Including: Cash limit	£300		£300		£300	
N3	Replacing staff	£1,000	Nil	£1,500	Nil	£2,000	Nil

## Table of benefits for Wedding cover

Wedding cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum Insured up to:	Excess	Sum Insured up to:	Excess	Sum Insured up to:	Excess
O1	Ceremonial attire	£1,000 per person	£100	£1,500 per person	£60	£2,000 per person	£40
O2	Wedding gifts	£500 per couple	£100	£750 per couple	£60	£1,000 per couple	£40
	Including: One item/pair or set of items	£250		£375		£500	
O3	Wedding rings	£500	£100	£750	£60	£1,000	£40
O4	Photographs and video recording	£500	£100	£750	£60	£1,000	£40

## Table of benefits for Natural Catastrophe cover

Natural Catastrophe cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover	Gold Cover	Diamond Cover
		Sum insured up to:	Sum insured up to:	Sum insured up to:
P1	Cancellation	£3,000	£5,000	£7,500
P2	Stranded at your home country departure point	£100 after 24 hours	£100 after 24 hours	£100 after 24 hours
P3	Costs to reach your intended destination	£200	£200	£200
P4	Stranded on international connection	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
P5	Stranded on your return journey home	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
P6	Travel expenses to get home	£2,000	£2,000	£2,000
P7	Additional car parking costs	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250
P8	Additional kennel or cattery fees	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250

Please note that **Natural Catastrophe** cover cannot be purchased after you have started your trip.



Single **Trip policyholders** - if at the time of purchasing this insurance **you** are due to depart on **your trip** within the next 7 days, and a **natural catastrophe** has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

Annual Multi-**Trip policyholders** - if at the time of purchasing this insurance or booking **your trip**, whichever is the later, **you** are due to depart on **your trip** within the next 7 days, and a **natural catastrophe** has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

## Table of benefits for Cruise cover

Cruise cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum insured up to:		Sum insured up to:		Sum insured up to:	
Q1	Missed port	£50 per port up to £500		£75 per port up to £750		£100 per port up to £1,000	
Q2	Stateroom/cabin confinement	£50 per 24 hours up to £250		£75 per 24 hours up to £375		£100 per 24 hours up to £500	
Q3	Unused excursions	£300	£100 excess	£500	£60 excess	£750	£40 excess

## Table of benefits for Gadget cover

Gadget cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum Insured up to:	Excess	Sum Insured up to:	Excess	Sum Insured up to:	Excess
R1	Accidental Damage, Theft, Malicious Damage, Loss Including: Single Article limit	£1,000	£100	£2,000	£60	£3,000	£40
R2		£500		£750		£1,000	
R3		£1,000	Nil	£1,000	Nil	£1,000	Nil
R4	Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil
R5							

## General information about this insurance

### Insurance provider

MORE TH>N Travel insurance is administered and sold by Hood Travel Limited. Registered in England at 1<sup>st</sup> floor Maitland House, Warrior Square, Southend – on – Sea, Essex, SS1 2JY. Registered In England No. 08318836. Hood Travel Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 597211.

Sections A to J and L to Q of MORE TH>N Travel insurance are underwritten by AWP P&C SA, company no. FC030280 and administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd, Registered in England No 1710361. Registered office at PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS. AWP P&C SA is authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and by the Prudential Regulation Authority. It is subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority. AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority.

Sections K1 and K2 are provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR and is underwritten by Certain Underwriters at Lloyd's. International Passenger Protection Limited is authorised and regulated by the Financial Conduct Authority (Register Number 311958). Registered in England under company no. 02498563.

Section R is arranged and claims administered by Taurus Insurance Services Limited an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The Insurer is AmTrust Europe Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202189. A Member of the Association of British Insurers. Registered in England: company number 1229676. Registered address: Market Square House, St James's Street, Nottingham, NG1 6FG.

## Your travel insurance

This policy wording along with **your schedule** and any appropriate endorsements forms the basis of **your** contract of insurance with **us**.

Together, these documents explain what **you** are covered for. The policy wording details what **you** are covered for and what **you** are not covered for. Different levels of cover apply depending on whether **you** have bought a Silver, Gold or Diamond policy and additional sections of cover will apply if **you** have paid the required premium for policy extensions.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** and any applicable endorsements to make sure that the information shown is correct.

## Law and jurisdiction

This policy will be governed by English law and the **policyholder, insured persons** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the relevant **insured person** resides in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by the **policyholder** and **us** before the commencement date of the policy.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

## Financial Services Compensation Scheme (FSCS)

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if in the unlikely event **we** are unable to meet **our** obligations under this contract. A claim under this contract of general insurance is covered for 90% of the claim without any upper limit.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: [www.fscs.org.uk](http://www.fscs.org.uk). PO Box 300, Mitcheldean, GL17 1DY and on Telephone: 0800 678 1100 or +44 (0)20 7741 4100.

## How we use your information

Please read the following carefully as it contains important information relating to the details that **you** have given **us**. **You** should show this notice to any other party related to this insurance.

### Who we are

Royal & Sun Alliance Insurance plc trading as MORE TH>N ("MORE TH>N") works with multiple third party partners in providing **you** with **your** MORE TH>N travel insurance policy. Royal & Sun Alliance Insurance plc trading as MORE TH>N ("MORE TH>N") is the brand owner of **your** insurance product.

AWP P&C SA, administered in the UK by Allianz Global Assistance, is the insurer who provides **you** with insurance services and underwrites **your** MORE TH>N travel insurance policy.

If **you** have gadget cover as part of **your** MORE TH>N travel insurance policy, AmTrust Europe Limited is the insurer for this part of **your** MORE TH>N travel insurance policy. **Your** Gadget Insurance cover is administered by a company called Taurus Insurance Services Limited.

If **you** need to make a claim for airline and/or supplier failure, International Passenger Protection Limited ("IPP"), an insurance company that specifically deals with financial failure products will handle **your** claim for this.

Hood Travel Limited arranges and administers **your** MORE TH>N travel insurance policy. This is the intermediary company that processes **your** personal information on behalf of MORE TH>N and the insurer(s) and shares **your** personal information with all those parties. When **you** provide MORE TH>N with **your** personal information, **you** are giving it to Hood Travel Limited.

At Hood Travel Limited **we** respect **your** privacy and are committed to protecting the confidentiality of **your** personal data. **We** collect and process **your** personal data in line with all relevant Data Protection legislation.

Under such legislation, the Data Controllers of **your** personal data are:

- Royal & Sun Alliance Insurance plc trading as MORE TH>N ("MORE TH>N")

If **you** would like to view the full Privacy Policy of MORE TH>N, please see:

<https://www.morethan.com/privacy/>

- AWP P&C SA, administered in the UK by Allianz Global Assistance

If **you** would like to view the full Privacy Policy of Allianz Global Assistance, please see:

<https://www.allianz-assistance.co.uk/privacy-notice/>

In cases of Gadget Insurance Cover only:

- AmTrust Europe Limited and Taurus Insurance Services Limited

- If **you** would like to view the full Privacy Policy of AmTrust Europe Limited, please see:

<https://www.amtrusteurope.com/en-GB/PrivacyStatementandCookiesPolicy/>

- For more information on Taurus Insurance Services Limited, please see:

<http://www.taurus.gi/>

In case of Airline and/or supplier failure claims only:

- International Passenger Protection limited ("IPP")

If **you** would like to view the full Privacy Policy of IPP, please see:

<http://www.ipplondon.co.uk/privacy.asp>

The Data Processor of **your** personal data is:

- Hood Travel Limited

Hood Travel Limited collect, process, share and transfer **your** data on behalf of each Data Controller dependant on the specific purpose of the processing. For more information on Hood Travel Limited, please see:

<http://www.hoodgroup.co.uk/>

In this privacy notice, '**we**', '**us**' and '**our**' refers to all the Data Controllers and Processor of **your** personal data as set out above. It details how all the parties collectively involved in providing **your** MORE TH>N travel insurance policy process **your** personal data.

This privacy notice may be updated from time to time to reflect developments in Data Protection legislation.

### What Personal Data we collect and how

**We** will collect **your** personal data from both the information **you** provide directly to **us** and data that may be provided about **you** from certain third parties, for example **your** insurance broker or doctors in the event of a medical emergency.

**We** will collect names, addresses and other contact details provided by **you** when **you** contact **us** with a question, to obtain a quotation for one of **our** products or to provide **you** with your insurance policy. **We** will also collect information we need to identify **you**, financial information and other relevant information required to set up and administer **your** insurance policy.

When **you** contact **us** online or by phone, **we** may collect **your** electronic information identifier, for example **your** Internet Protocol (IP) address or telephone number supplied by **your** service provider. For **your** protection, all calls to customer service are recorded.

**We** may also collect personal data about other individuals to be named on the insurance policy. Before **you** provide **us** with any personal data about a third party **you** must obtain consent from the individual(s) concerned and ensure to keep them advised about how their personal data will be processed.

### Special Categories of Personal Data

Some of the personal data **you** provide to **us** may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. Such data will only be used for the specific purposes as set out in this policy wording.

### How your information will be used and who we share it with

The personal data you provide to **us** will only be used for the purpose for which it was collected. The legal basis for this processing your personal data is to provide **you** with a contract or service, as a legitimate interest of **our** business or where appropriate, with **your** express consent.

**We** use **your** personal data for the purposes of providing **you** with your insurance policy and related services, which include:

- Assessing financial and Insurance risks
- Handling claims
- Offering **you** renewal of **your** policy
- Safeguarding against fraud and money laundering
- Meeting **our** general legal or regulatory obligations
- To administer debt recoveries
- Providing **you** with information, products or services that you request from **us** or that we think **you** might be interested in
- To better understand how people interact with **our** websites
- To enhance, modify, personalise or otherwise understand and improve **our** services/ communications for the benefit of **our** customers
- To develop and test new product and services

From time to time **we** may change the way **we** use **your** information. Where **we** believe **you** may not reasonably expect such a change **we** shall inform **you** of this.

### Sharing your Personal Data

All personal information is treated with the utmost confidentiality and with appropriate levels of security.

**We** will only share **your** information if it is allowed by law, authorised by **you**, to prevent fraud or with third parties who perform services on **our** behalf in administering **your** policy. These include **our** group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaux, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

**We** may transfer **your** personal data outside the European Economic Area (“EEA”). Where **we** transfer **your** personal data outside of the EEA, **we** will ensure that it is treated securely and in accordance with all Data Protection legislation.

### Automated Decision Making

**We** may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer **your** policy. This helps **us** to decide whether to offer the insurance and determine prices.

### Your Rights

**You** have the right to ask **us** not to process **your** data for marketing purposes at any time; to access the personal data held about **you**; to learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be shared; to have **your** data deleted (subject to certain exemptions); to have any inaccurate or misleading data corrected or deleted; to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the Information Commissioners Officer (ICO). These rights apply whether we hold **your** personal data on paper or in electronic form.

**Your** data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or our business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

For any questions on how **we** process your personal data or to exercise your rights, please contact:

Data Protection Officer  
Hood Travel Limited  
1st Floor  
Maitland House, Warrior Square  
Southend-on-Sea  
Essex  
SS1 2JY

Email: [dpo@hoodgroup.co.uk](mailto:dpo@hoodgroup.co.uk)

## Consent to change of insurer

**You** consent for MORE TH>N to provide **you** with a new travel insurance contract from a new insurer, unless **you** advise MORE TH>N to the contrary. This consent applies to all and any future changes of insurer, in giving this consent **you** agree to MORE TH>N transferring any data **you** provide, about **yourself** or any other persons **insured** under this contract, to the new insurer in order that they may provide **you** with a replacement contract.

**You** may withdraw this consent at any time during the period of **your** current contract or any subsequent contract by contacting MORE TH>N. **You** may also withdraw consent after receiving details of any new contract with the new insurer and before the scheduled renewal date of **your** existing contract. However, if **you** withdraw consent then, in the event of a change of insurer, MORE TH>N regret they may not be able to renew **your** existing contract and **you** would need to arrange alternative insurance. Full details will be provided prior to any change of insurer.

## If you have any questions

If **you** have any questions about the cover provided under this policy or **you** would like more information, please contact the MORE TH>N Travel Sales and Support Team by phoning 0345 078 7502 or by emailing [morethantravelhelp@hoodtravel.co.uk](mailto:morethantravelhelp@hoodtravel.co.uk).

## Important things you need to know about your policy before you travel

### Health conditions

This policy contains conditions relating to **your** health. In particular, claims will not be covered where at the time of purchasing this insurance **you** or any **insured person** has suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to **us** and accepted by **us** in writing:

- Any heart or circulatory condition; or
- Any respiratory condition; or
- Any cancerous condition; or
- Any terminal prognosis.
- A declaration must also be made to **us** and **we** must agree to provide cover in writing if any of the following circumstances apply to **you** or to any **insured person** on this policy at the time of purchasing this insurance:
  - **You** have a medical condition for which **you** are taking prescribed medication; or
  - **You** have consulted a hospital specialist or needed inpatient treatment within the last 12 months.
  - **You** have been diagnosed or treated for any psychological or psychiatric condition including stress, anxiety or depression.

To declare any of the above, **you** must screen the conditions, either within the morethan.com website, or where requested on one of **our** partner sites. **You** MUST declare ALL conditions and answer the questions contained therein. In the event that the condition(s) can be covered, the conditions will be detailed per **person** on the certificate. Any additional premium required to cover the conditions will be charged as part of the overall price (including Insurance Premium Tax). In the event that the condition(s) cannot be covered, then **we** will advise **you** of an alternative website where **you** may be able to source an alternative travel insurance product.

### Health of your relatives, travelling companions insured elsewhere and business associates

This policy will not provide cover for claims under section B (Cancelling **your trip**) or section C1 (Cutting **your trip** short) arising from any medical condition that affects a **relative, business associate, a person who you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with if during the twelve months before **you** purchased this policy, they:

- Have been diagnosed with a new medical condition for which they need to take prescribed medication;
- Have consulted a hospital specialist or needed inpatient treatment;
- Are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms; or
- Have been given a terminal prognosis.

### Changes to your health after purchasing your policy

If there are any changes or additional medical conditions (this includes changes to medical conditions **you** have already informed **us** of) which occur before the start date of **your trip** and after the policy has been issued, **you** must inform **us**; please call the MORE TH>N Travel Sales and Support team on 0345 078 7502 (or email us at [morethantravelhelp@hoodtravel.co.uk](mailto:morethantravelhelp@hoodtravel.co.uk)) and advise the changes. **We** have the right to change the conditions of **your** policy in line with the changes in risk

### Health agreements

If **you** are travelling to a **country** in the European Union, **you** should take a European Health Insurance Card (EHIC) with **you**.

Application forms to obtain an EHIC are available from **your** local post office or **you** can download an application form from the following website: [www.ehic.org.uk](http://www.ehic.org.uk).

This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: [www.hic.gov.au](http://www.hic.gov.au).

If **you** present **your** EHIC to the treating **doctor** or hospital if **you** need medical treatment within the European Union or **you** enrol with Medicare when travelling to Australia or New Zealand, this will mean that **you** will not be required to **pay** the policy **excess** under section A1 (Medical and other expenses) if **your** medical costs are reduced as a result of using **your** EHIC or Medicare being involved.

The UK has reciprocal healthcare agreements with other non-EEA countries and territories. Details can be found at [www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx](http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx).

### Residency

**You** and all other persons **insured** on this policy must have **your** main **home** in the **United Kingdom** and have a **United Kingdom** National Insurance number (if eligible by age) and be registered with a **doctor** in the **United Kingdom** at the time **you** buy or renew this policy.

Residents of the **Channel Islands** and the Isle of Man must have their main **home** in the **Channel Islands** or Isle of Man respectively and be registered with a local **doctor**.

### Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket. The regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will **pay** under the Regulation. If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website ([www.caa.co.uk](http://www.caa.co.uk)).

### Financial Sanctions

**We** will not provide coverage or be liable to provide any indemnity or payment or other benefit under this policy if and to the extent that doing so would breach any prohibition or restriction imposed by law or regulation. If any such prohibition or restriction takes effect during the **period of cover you** or **we** may cancel this policy with immediate effect by giving written notice to the other party at their last known registered address.

### Sports and activities

If **you** intend to take part in a sport or activity during **your** trip, please see pages 50 to 55 for a full list of activities which are covered by this policy. If **you** have any questions or if **you** wish to take part in an activity not shown in the table on pages 50 to 55, please contact the MORE THAN Travel Sales and Support Team by calling on 0345 078 7502 or by emailing [morethantravelhelp@hoodtravel.co.uk](mailto:morethantravelhelp@hoodtravel.co.uk) before taking part in such an activity to confirm if cover can be provided to **you** under this policy.

## Cancellations and refunds

### Your right to cancel the policy within 14 days of purchase

If this cover is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact us by writing to Hood Travel Limited, by emailing [morethantravelhelp@hoodtravel.co.uk](mailto:morethantravelhelp@hoodtravel.co.uk) or by phoning 0345 078 7502 within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below the premium **you** have paid will be refunded within 30 days of the date **you** contact Hood Travel Limited to ask to cancel the policy.

**We** will not refund **your** premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14 day period.

### Your right to cancel the policy outside the 14 day cooling-off period

If **you** decide this cover is no longer suitable for **you** and **you** want to cancel **your** policy after the 14 day cooling-off period, **you** must contact Hood Travel Limited by writing to Hood Travel Limited, 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY reference MORE TH>N Travel Sales and Support, by emailing [morethantravelhelp@hoodtravel.co.uk](mailto:morethantravelhelp@hoodtravel.co.uk) or by phoning 0345 078 7502.

If you cancel after the 14 day cooling-off period no premium refund will be made.

### Our right to cancel the policy

**We** have the right to cancel this policy by giving at least 30 days' notice in writing to the **policyholder** at their last known address. A proportionate refund of the premium paid will be made to the **policyholder** from the date **we** cancel the policy.

## Age limits

The **person** buying this insurance must be 18 years of age or over at the date of buying this policy. All **insured persons** must be 79 years of age or under at the date of buying this policy or at renewal.

## Cover options available

### Types of cover and durations

#### Single Trip

This gives **you** cover to travel on one **trip** for up to 94 days.

**Please note:** It does not matter how long **you** buy a Single **Trip** policy for. It ends on the date **you** return to **your home country** or the expiry date of **your** policy as shown on **your schedule**, whichever is the earlier.

#### Annual Multi-Trip

This gives **you** cover to travel as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than the following durations.

- 31 days if **you** have bought Silver cover;
- 45 days if **you** have bought Gold cover; or
- 62 days if **you** have bought Diamond cover.

If **you** have purchased a Winter Sports Annual Multi-Trip policy, cover is also provided for up to 17 days in total for winter sports within the **period of cover**. If you have purchased a Sports & Activities Annual Multi-Trip policy, cover is also provided for up to 17 days in total for the sports covered within the **period of cover**.

#### Please note:

If **you** are an Annual Multi-Trip **policyholder** and **you** travel for longer than 31 days, 45 days or 62 days (depending on the level of cover **you** have purchased as outlined above) from the date **you** commence **your trip** from **your home country**, cover will cease on the 31<sup>st</sup> day, 45<sup>th</sup> day or 62<sup>nd</sup> day respectively, unless **your trip** cannot be completed for reasons beyond **your** control, for example, if **you** are unable to return back to **your home country** as planned due to illness or injury or if **you** are unable to return as planned due to unavoidable delays affecting **your** return flight or **public transport**.

Adults are entitled to travel independently. **Children** who are 17 years of age or under are only entitled to travel separately to the main **insured person** if they are travelling with a **relative**, guardian or **person** with a legal duty of care, such as a school teacher if on a school **trip**.

Cover is only provided in **your home country** if **you** stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in **your home country**. All **trips** within **your home country** must be for at least two nights away from where **you** usually live.

## Policy options

### Individual

One **person** who is 18 years of age or over.

### Couple

An individual and their **partner** provided they have lived together for at least six months or longer. A **partner** would include a civil partner.

### Family

An individual and their **partner** provided they live together and up to six of their dependent **children** (which can include fostered or adopted **children**) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them; or

An individual and their **partner** provided they live together for at least six months or longer and up to six grandchildren who are travelling with them for the full duration of the **trip**, and who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them.

### Single parent family

An individual and up to six of their dependent **children** (which can include fostered or adopted **children**) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them; or  
An individual and up to six of their grandchildren who are travelling with them for the full duration of the **trip**, and who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them.

### Group travel

A group of individuals who may not all be related and are named on one **policy schedule** under a Single **Trip** policy. All members of the group must travel together.

## Upgrades

The following upgrades are available by paying an additional premium:

### Business cover

**You** can buy cover for up to 31 days on Single **Trip** policies. On Annual Multi-**Trip** policies, cover can be provided throughout the **period of cover** provided each business **trip** lasts no longer than 31 days. Please see sections N1 to N3 for full details of cover.

### Cruise cover

**You** can buy cover for the duration of **your trip** on all types of policies. Please see sections Q1 to Q3 for full details of cover.

### Excess waiver

In the event of a claim, if the excess waiver premium has been paid, **your** claim will not be subject to a policy excess. Please see the table of benefits on pages 4 to 7 for full details of the excesses which are usually payable.

### Gadget cover

**You** can buy cover for up to 94 days on Single **Trip** policies. On Annual Multi-**Trip** policies, cover can be provided throughout the **period of cover** provided each **trip** lasts no longer than 31, 45 or 62 days (depending on the level of cover **you** have purchased). Please see sections R1 to R5 for full details of cover.

### Golf cover

**You** can buy cover for up to 31 days on Single **Trip** policies. On Annual Multi-**Trip** policies, cover can be provided throughout the **period of cover** provided each golfing holiday lasts no longer than 31 days. Please see sections M1 to M3 for full details of cover.

### Natural Catastrophe cover

**You** can buy cover for the duration of **your trip** on all types of policies. Please see sections P1 to P8 for full details of cover.

### Sports and Activities cover

**You** can buy additional cover for a selection of sports and activities as detailed on pages 50 to 55.

No sports and activities cover can be provided if anyone on the policy is aged 66 years or over at time of purchase or renewal.

### Wedding cover

**You** can buy cover for up to 31 days on Single **Trip** and Annual Multi-**Trip** policies. Please see sections O1 to O4



for full details of cover.

### Winter sports cover

For Single **Trip** policies **you** can buy cover for the duration of **your trip**.

For Annual Multi-**Trip** policies **you** can buy cover for up to 17 days in total within the **period of cover**.

No winter sports cover can be provided if anyone on the policy is aged 66 years or over at time of purchase or renewal.

Please see page 35 for a full list of winter sports activities which are covered by this policy. If the winter sport **you** intend to take part in is not shown in the list, please check that cover will be provided by contacting the MORE TH>N Travel Sales and Support Team on 0345 078 7502 or by emailing [morethantravelhelp@hoodtravel.co.uk](mailto:morethantravelhelp@hoodtravel.co.uk). Please see sections L1 to L6 for full details of cover.

### Geographical areas

One of the following areas will be shown on **your schedule**. This describes the area of the world which this policy provides cover for **you** to travel to:

#### Europe

Shown as 'Europe inc UK', 'Europe (1)' or 'Europe (2)' on **your** policy certificate.

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, Madeira, the Azores and Iceland but not including Egypt, Israel, Morocco and Tunisia.

#### Australia / New Zealand

**Worldwide excluding USA, Canada and the Caribbean**

**Worldwide including USA, Canada and the Caribbean**

**Please note:** **You** will not be covered if **you** booked to travel to a country or region where at the time of booking:

- a **financial sanction** exists which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy. For further details, visit [gov.uk/government/publications/financial-sanctions-faqs](http://gov.uk/government/publications/financial-sanctions-faqs)
- The Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice)

### Transits and stop-overs

**You** will be covered under this policy for transits and/or stop-overs provided **your** transit or stop-over does not last longer than 48 hours, even if the area is not included on **your schedule**. Please note this does not apply if **you** are in transit or have a stop-over in a country or area where a **financial sanction** exists, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

### Period of cover

For Single **Trip** policies cover under section B (Cancelling **your trip**) starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. If **you** have arranged an Annual Multi-**Trip** policy, cover under section B (Cancelling **your trip**) starts at the time that **you** book the **trip** or the first day of the **period of cover** as shown on **your schedule**, whichever is later.

For all types of policies cover under section B (Cancelling **your trip**) ends as soon as **you** start **your trip**.

Cover under all other sections starts when **you** leave **your home** address in **your home country** (but not earlier than 24 hours before the booked departure time) or from the first day of the **period of cover** as shown on **your schedule**, whichever is the later.

Cover ends when **you** return to **your home** address in **your home country** (but not later than 24 hours after **your** return to **your home country**) or at the end of the **period of cover** as shown on **your schedule**, whichever is earlier.

Cover cannot start after **you** have left **your home country**. Each **trip** must begin and end in **your home country**.

### Trip extensions if you decide you wish to extend your trip whilst overseas

If, once **you** have left **your home country** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact the MORE TH>N Travel Sales and Support Team on 0345 078 7502 or by emailing [morethantravelhelp@hoodtravel.co.uk](mailto:morethantravelhelp@hoodtravel.co.uk). Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed to the MORE TH>N Travel Sales and Support Team for consideration.

## Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to illness or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your policy schedule**, cover will be extended for **you** at no extra cost for up to 30 days. This also applies to one **person** travelling with **you** who is authorised to stay with **you** by **us** if the extension is due to medical reasons. All requests for more than 30 days must be authorised by **us**.

## Medical and other emergencies

The Medical Emergency Assistance Company will provide immediate help if **you** are ill, injured or die outside **your home country**. They provide a 24- hour emergency service 365 days a year.

The contact details are as follows:

**Phone:** (0)20 8603 9884

**Email:** [medical@allianz-assistance.co.uk](mailto:medical@allianz-assistance.co.uk)

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad;
- **Your** policy number shown on **your policy schedule**; and
- The name, address and contact phone number of **your** GP.

**Please note:** This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we pay** for **your** inpatient or outpatient treatment.

If **you** have to return to **your home country** under section C1 (Cutting **your trip** short) or section A1 (Medical and other expenses) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we pay** for **your** return to **your home country**.

## How to make a claim

**You** must register a claim under all sections apart from section K1 (Scheduled airline failure), section K2 (End supplier failure) and section R1 to R5 (**Gadget** cover) by contacting the following company:

### Claims Dept.

MORE THAN Travel Claims Service

PO Box 451

Feltham

TW13 9EE

**Phone:** 0330 100 6474

**Email:** [Morethantravelclaims@allianz-assistance.co.uk](mailto:Morethantravelclaims@allianz-assistance.co.uk)

(For details of how to claim under section K1 (Scheduled airline failure), section K2 (End supplier failure) and section R1 to R5 (**Gadget** cover) please see pages 35 and 48).

**Please note:** All claims must be notified within 31 days after the date of occurrence of the event which causes **you** to submit a claim. Late notification of a claim may affect **our** acceptance of a claim or result in the amount **we pay** being reduced.

The claims department are open Monday to Friday between 8am and 6pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim. **We** will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim.

If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we** may reject the claim. For further details about claims, please refer to General conditions on page 20.

To help **us** prevent fraudulent claims, **we** store **your** personal details on a computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the Data Protection Act.

## How to make a complaint

**We** are dedicated to providing **you** with a high quality service and want to ensure that this is maintained at all times. If **you** feel that **we** or another party connected with this Policy have not offered a first class service please write and tell them and they will do their best to resolve the problem. In respect of section K1 (Scheduled airline failure) and section K2 (End supplier failure) please see page 35, and for section R1 – R5 (**Gadget** cover) please see page 49.

### Claims and Medical Assistance related complaints:

MORE TH>N Travel Customer Support

102 George Street

Croydon

CR9 6HD

**Phone:** 0330 100 6474

**Email:** [Morethansupport@Allianz-assistance.co.uk](mailto:Morethansupport@Allianz-assistance.co.uk)

### All other complaints:

MORE TH>N Travel Complaints Team

1st Floor Maitland House

Warrior Square

Southend-on-Sea

Essex,

SS1 2JY.

**Phone:** 0345 078 7502

**Email:** [morethantravelhelp@hoodtravel.co.uk](mailto:morethantravelhelp@hoodtravel.co.uk)

**You** will be contacted within five days of receiving **your** complaint to inform **you** of what action is being taken. **We** will try to resolve the problem and give **you** an answer within four weeks. If it will take longer than four weeks **we** will tell **you** when **you** can expect an answer.

If **you** have not been given an answer within eight weeks **you** can take **your** complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right **you** have to take action.

Once **you** have received **your** final response from **us**, and if **you** are still not satisfied **you** can contact the Financial Ombudsman Service:

### The Financial Ombudsman Service address is:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

**Phone:** 0800 023 4567 (free for people phoning from a "fixed line", i.e. a landline at home) or 0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following this complaint procedure does not affect **your** right to take legal action.

## General definitions

Wherever the following words or phrases appear in bold type in the policy wording they will always have the meanings shown in this section. The **Gadget** cover section on pages 45 to 50 has its own additional definitions. Please also refer to the section details on pages 22 to 45 for further definitions.

### Business associate

Any employee whose level of responsibility in the **business** is such that if both **you** and they were absent from the **business** for a period of five full working days or more this would have a detrimental impact on the running of the **business**.

### Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

### Child/Children

A **person** who is 17 years of age or under

### Doctor

A registered medical practitioner who is not **you** or related to **you**, who is currently registered with the General Medical Council in the **United Kingdom** (or foreign equivalent) to practice medicine.

### **Emergency Medical Condition /Medical Emergency**

A medical condition that manifests itself by acute symptoms of sufficient clinical significance (including pain) such that the absence of immediate medical attention could reasonably be expected to result in:

- Placing the patient's health in serious jeopardy;
- Serious impairment to bodily function; or
- Serious dysfunction of any bodily organ or part.

### **Financial sanction(s)**

Any sanction, prohibited or restricted under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country; freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

### **Gadget**

The item(s) insured by this policy, owned by **you** and shown within the relevant **proof of purchase**.

A **gadget** can be any one of the following items:

Mobile Phones, Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

### **Home**

An **insured person's** usual place of residence within their **home country**.

### **Home country**

Your country of residence within the **United Kingdom, Channel Islands** or the Isle of Man.

### **Insurer**

For sections A-J and L-Q  
AWP P&C SA

For section K1-K2  
Certain underwriters at Lloyds

For section R1-R5  
AmTrust Europe Limited.

### **Insured person**

The person or persons shown on the **schedule**.

### **Manual labour**

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery).

### **Medical necessity/ medically necessary**

Health care services and supplies which are:

- necessary to meet the basic health needs of the insured and;
- rendered in the most medically correct manner and type of setting appropriate for the delivery of the health service, taking into account both cost and quality of care and;
- consistent in type, frequency and duration of treatment with scientifically based guidelines of medical, research, or health care coverage organizations or governmental agencies that are accepted by the Insurance Company and consistent with the diagnosis of the medical condition and;
- required for reasons other than the convenience of the Insured or his/her **doctor** and;
- demonstrated through prevailing pre-reviewed medical literature to be safe and effective for treating or diagnosing the medical condition for which its use is proposed.

### **Mugging**

A **mugging** is a violent, unprovoked attack on someone insured on this policy which results in physical bodily harm, as shown in the police report.

### **Natural Catastrophe**

Volcanic eruption, volcanic ash (including volcanic ash carried by the wind), flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

**Pair or set of items**

Items of personal property which are substantially the same, complementary or designed to be used together.

**Parent**

A **person** with parental responsibility including a legal guardian acting in that capacity.

**Partner**

A person who is either an **insured person's** husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives (for six months or longer) at the same address.

**Period of cover**

As defined in the **schedule**.

**Policyholder**

The person who has paid for this policy and is shown on the **schedule**.

**Pre-existing medical condition**

Any heart, circulatory condition or any respiratory condition (relating to the lungs or breathing) for which **you** have ever received treatment.

Any cancer for which **you** have ever received any diagnosis or treatment.

Any medical condition for which **you** are taking prescribed medication or have consulted a hospital specialist or consultant within the last 12 months.

Any psychological or psychiatric condition, including stress, anxiety or depression that has been diagnosed or treated.

Any terminal prognosis.

**Public transport**

A bus, coach, ferry, sea-vessel or train operating according to a published timetable.

**Relative**

**You** or **your partner's parent**, brother, sister, **child**, grandparent, grandchild, step-**parent**, stepbrother, stepsister, next of kin or **partner**.

**Schedule**

The document showing details of the cover and which should be read in conjunction with this policy.

**Trip**

**Your** holiday or journey starting from the time that **you** leave **your home** in **your home country** or from the start date shown on **your schedule**, whichever is the later, until arrival back at **your home** address in **your home country**.

**Unattended**

When **you** do not have full view of **your** property or where **you** are not in a position to prevent the unauthorised taking of **your** property, unless it is left in a locked room or a locked safety deposit facility. Property left in a motor vehicle is considered to be **unattended** even when the motor vehicle is locked and the property is out of view in an enclosed storage compartment, boot or luggage space.

**United Kingdom**

England, Scotland, Wales, Northern Ireland, the **Channel Islands** and the Isle of Man.

**Valuables**

Binoculars, antiques, jewellery, watches (not smart watches), furs, silks, precious stones and articles made of or containing gold, silver or precious metals, but excluding **gadgets**.

**War**

Military action, either between nations or resulting from civil war or revolution

**We, us, our**

For pages 1 to 17, this covers all parties involved in the administration and underwriting of **your** insurance, including Royal & Sun Alliance Insurance plc and anyone they may appoint to act on their behalf.

For sections A to J and L to Q:

Allianz Global Assistance who administer the insurance on behalf of the **insurer**.

For sections K1 and K2:

International Passenger Protection Limited who administer the insurance on behalf of the **insurer** of this section.

For section R:

AmTrust Europe Limited and their administrators who administer the insurance on behalf of the **insurer** of this section.

**You, your, yourself**

An **insured person**.

## General conditions

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a hazardous activity while **you** are on holiday). If **you** are not sure whether to tell **us**, let **us** know anyway.
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.
3. **You** must give **us** all the documents **we** need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your doctor**.
4. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
5. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the **insured person** who has committed the fraud, deliberate mis-statement or hid information. In this event, any benefit due to the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to **us** in full. **We** will also under such circumstances not refund any premium paid by the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information.
6. The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not **pay** any claim.
7. **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will **pay** the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any **person** required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
8. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
9. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.
10. After a claim has been settled, any damaged items which **you** have sent into **us** will become **our** property.
11. This policy may not be assigned or transferred unless agreed by **us** in writing.
12. **We** will not **pay** any interest on any amount payable under this policy.
13. **We** will deal with claims under section F (Personal accident) in respect of accidental death as follows:
  - a. If an **insured person** is 18 years of age or over any sums payable will be made to the executor or personal representative of the deceased **insured person's** estate.
  - b. If an **insured person** is under 18 years of age any sums payable will be made to a **parent** or legal guardian of the deceased **insured person**.
14. **We** may also contact third parties who have or who were to provide services to the **insured person** (for example, an airline, travel company or hotel) to verify the information provided.
15. Only the **policyholder** or **we** may enforce the terms of this policy.
16. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in **you** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.
17. The **insurer** reserves the right to repatriate the **insured person** to **your home country** when, in the opinion of the medical emergency assistance service and the **insurer**, the **insured person** is fit to travel.

## General exclusions

General exclusions apply to all sections of this policy. In addition to these General exclusions, please also refer to 'What you are not covered for' under each policy section as this sets out further exclusions which apply to certain sections.

**We will not cover the following:**

1. Any claim arising as a result of the following.
  - a. If before purchasing this insurance **you** or anyone insured on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to **us** and accepted by **us** in writing:
    - Any heart or circulatory condition; or
    - Any respiratory condition; or
    - Any cancerous condition; or
    - Any terminal prognosis.
  - b. If before purchasing this insurance **you** or anyone insured on this policy have suffered from any of the following unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing:
    - **You** have a medical condition for which **you** are taking prescribed medication; or
    - **You** have consulted a hospital specialist or needed inpatient treatment within the last 12 months.
  - c. If **you** are an **Annual Multi-Trip policyholder** and after **you** have paid **your** insurance premium but before **you** travel **you** or anyone insured on this policy suffer from any of the following unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing:
    - **You** are diagnosed with a heart condition, a circulatory condition, a respiratory condition or cancer; or
    - **You** receive inpatient medical treatment; or
    - **You** are placed on a waiting list for investigation or medical treatment.Please refer to the Health conditions section on page 11 of this policy wording for further details.
  - d. **You** are travelling with the purpose of receiving medical treatment abroad.
  - e. **You**, a **relative**, **business associate**, a **person** who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms at the time of purchasing this insurance and/or up to the time of commencing travel.
  - f. **You**, a **relative**, **business associate**, a **person** who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, have been given a terminal prognosis at the time of purchasing this insurance and/or before commencing travel.
2. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance and which could reasonably be expected to lead to a claim.
3. Any claim arising from a **trip** to or through a Country subject to any **financial sanction** which prohibits **us** from providing cover under this policy.
4. Any claim if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
5. Any claim arising out of **war**, civil war, invasion, revolution or any similar event.
6. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip** or purchased this insurance, whichever is the later).
7. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
8. In the event of a claim **you** may be asked to provide details of any other contract, guarantee, warranty or insurance that may apply to the item including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurance providers.
9. Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:
  - a. as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the **country** in which the accident occurs (if such a licence is required under the laws of the **country** in which the accident occurs); or
  - b. as a driver **you** wear a crash helmet and **you** hold a licence which permits **you** to drive the two-wheeled motor vehicle under the laws of the **country** in which the accident occurs (if such a licence is required under the laws of the **country** in which the accident occurs).
10. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What **you** are covered for' in sections A to Q, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
11. Any claim arising from the tour operator, airline or any other company, firm or **person** becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you** (unless the policy **you** have purchased entitles **you** to cover under section K1 (Scheduled airline failure) or section K2 (End supplier failure)).

12. Any claim arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific **country** or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
13. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
14. Motor racing, rallying or vehicle racing of anykind.
15. Any claim involving **you** taking part in **manual labour** during **your trip**.
16. Any claim involving **you** taking part in any listed sport or activity unless **you** have paid the necessary premium (if applicable) to extend **your** policy to provide cover for this. Please see the Sports and activities section on page 12 and pages 50 to 55 of this policy wording for further details.
17. Any claim relating to winter sports unless **you** have paid the necessary premium to extend **your** policy to provide cover for this.
18. Loss, theft or damage to **gadgets**, unless **you** have paid the additional premium for **gadget** cover as noted on **your schedule** of insurance
19. Any claim arising from
  - a. **Your** suicide or attempted suicide; or
  - b. **You** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life)
  - c. **You** being affected by any sexually transmitted disease or condition (including HIV or AIDS).
20. Any claims arising from drug use unless the drugs administration follows a **doctor's** prescription. Solvent abuse or any claim arising directly or indirectly from **your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not. **Your** claim may be declined if **you** refuse to allow a treating **doctor** or medical facility to complete testing and/or **you** refuse the outcome being made available to **insurers**.
21. Claims arising from alcohol; **we** do not expect **you** to avoid alcohol during **your trip**, but will not cover any claim arising where **you** have drunk so much alcohol that **you** have notably impaired **your** faculties and/or judgment and **you** need to make a claim. **Your** claim can also be declined where **you** refuse to allow the treating **doctor**, medical facility or police to complete appropriate testing such as breathalyser or blood tests and/or **you** refuse to make the report available to **insurers**.
22. Any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
23. Any costs which **you** would have had to or would have chosen to **pay** had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in anycase).
24. Any claim arising as a result of **you** or **your** travelling companion failing to get the inoculations and vaccinations that **you** need in relation to **your trip**.
25. Any claim arising from **you** or **your** travelling companion acting in a way which goes against the advice of a medical practitioner.
26. Any claim arising from **you** being exposed to the utilisation of nuclear, chemical or biological weapons of mass destruction.
27. Confiscation or destruction of an **Insured Person's** personal belongings by any government, customs or public authority.

## Sections of cover

### Section A1 – Medical and other expenses

**Please note:** If **you** are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on **your** behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 16 for further details).

#### What you are covered for under section A1

**We** will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. Normal and necessary emergency medical, surgical and hospital treatment including ambulance costs where **medically necessary**.
2. Emergency dental treatment as long as it is for the immediate relief of pain only (please see the table of benefits for details of the sum **you** are entitled to claim).
3. The cost of **your** return to **your home country** earlier than planned if approved by the Medical Emergency Assistance Company and this is deemed to be a **medical necessity**.
4. If **you** cannot return to **your home country** as **you** originally planned and the Medical Emergency Assistance Company agrees **your** extended stay is **medically necessary**, **we** will payfor:
  - a. Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as **medically necessary** and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the **United Kingdom**; and
  - b. Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
  - c. Reasonable expenses for one **relative** or friend to travel from **your home country** to stay with **you**



(room only) and travel **home** with **you** if this is medically necessary.

- Up to £7,000 for the cost of returning **your** body or ashes to **your home country** or up to £5,000 for the cost of the funeral and burial expenses in the **country** in which **you** die if this is outside **your home country**.
- Up to £1,000 for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during a **trip within your home country**.
- Residents of the **Channel Islands** only. Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the **United Kingdom** (excluding travel within the **Channel Islands**) which are not covered by any provision of emergency medical treatment agreements between the **Channel Islands** and **United Kingdom's** national health services.

**Please note: In the event of your injury or illness we reserve the right to relocate you from one hospital to another and/or arrange for your repatriation to your home country at any time during the trip. We will do this if in the opinion of the doctor in attendance or the Medical Emergency Assistance Company you can be moved safely and/or travel safely to your home country to continue treatment.**

If the claim relates to **your** return travel to **your home country** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward trip) for the route used for **your** return.

#### **What you are not covered for under section A1**

- The **excess** as shown in the table of benefits for each **insured person** and for each incident. The **excess** will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the Health agreements section on page 11 for further details).
- Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
- Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to **your home country**. The decision of the Medical Emergency Assistance Company is final.
- The extra cost of a single or private hospital room unless this is **medically necessary**.
- Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).
- Any costs for the following:
  - Telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
  - Taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
  - Food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
- Any costs **you** have to **pay** when **you** have refused to come back to **your home country** and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
- Any treatment or medication of any kind that **you** receive after **you** return to **your home country**.
- Any expenses incurred as a result of a where **you** have not had the recommended inoculations and/or taken the recommended medication before **you** departed from **your home** and/or completed a course of treatment or medication in accordance with the instructions from **your doctor** and/or for the recommended medication.
- Treatment or costs incurred for cosmetic reasons unless the Medical Emergency Assistance Company agrees that such treatment is necessary as a result of a medicalemergency.
- Routine or elective (non-emergency) care or treatment, including specialist review or referral, investigations, treatment or surgery, including complications, arising from cosmetic or elective surgery that the **insured person** has received, whether before or during the trip.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

#### **Section A2 – Hospital benefit**

**Please note:** This section does not apply to **trips** taken within **your home country**.

##### **What you are covered for under section A2**

**We will pay** up to the amount shown in the table of benefits if, as a result of an accident or illness that is covered under section A1 (Medical and other expenses) of this insurance, **you** go into hospital as an inpatient. **We will pay** a benefit for each complete 24-hour period that **you** are kept as an inpatient.

**Please note:** This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to **your home country**. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

### Section A3 – Mugging benefit

#### What you are covered for under section A3

We will pay up to the amount shown in the table of benefits if **you** are injured as a result of a **mugging** and **you** go into hospital overseas as an inpatient for more than 24 hours.

**Please note:** **You** must report the incident to the local police within 24 hours of the attack and get a written police report.

Payment under this section is in addition to the benefit payable under section A2 (Hospital benefit). Please refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

#### Claims evidence required for sections A1 to A3 may include

1. Proof of travel (confirmation invoice, travel tickets);
2. Invoices and receipts for **your** expenses;
3. An official letter from the treating **doctor** in the resort to confirm the additional expenses were **medically necessary** (for claims under section A2);
4. Proof of **your** hospital admission and discharge dates and times (for claims under sections A2 and A3);
5. A police report to confirm the incident (for claims under section A3 only).

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

### Section B – Cancelling your trip

#### What you are covered for under section B

We will pay up to the amount shown in the table of benefits for:

1. Travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** have not used and which **you** cannot get back;
2. The cost of excursions (excluding excursions in respect of a cruise, which can be covered under section Q), tours and activities which **you** have paid for and which **you** cannot get back;
3. And the cost of visas which **you** have paid for and which **you** cannot get back.

**Please note:** If payment has been made using frequent flyer points, air miles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your trip** is necessary, unforeseen and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate, a person** who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see General exclusion number 1e and 1f for further details.
3. **You** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the time of booking the **trip** or the date **you** purchased this insurance cover, whichever is earlier, **you** had no reason to believe that **you** would be made redundant. This cover would not apply if **you** are self-employed or accept voluntary redundancy.
4. **You** or a **person** who **you** have booked to travel with being called for jury service (and **your** request to postpone service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority needs **you** to stay in **your home country** after a fire, storm, **flood**, burglary or vandalism to **your home** or place of **business** within seven days before **you** planned to leave on **your trip**.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in **your home country** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time **you** booked **your trip** or purchased **your** policy, whichever is later, the Foreign and Commonwealth Office advises against all (but essential) travel to **your** intended destination and no travel and accommodation expenses are refundable or no alternative **trip** or travel has been offered.

### What you are not covered for under section B

1. The **excess** as shown in the table of benefits. The **excess** will apply for each **trip** that **you** have booked and for each **insured person**
2. Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your trip**.
5. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
7. Costs which have been paid for on behalf of a **person** who are not named on the **schedule**.
8. Claims without a supporting medical certificate, if cancellation is due to a medical condition, from an appropriate **doctor**, confirming necessity to cancel a **trip** on medical grounds.
9. Cancellation claims arising from the **insured person's** redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy.
10. Claims due to volcanic eruptions and/or volcanic ash clouds unless **you** have paid the appropriate premium for **Natural catastrophe** cover as shown in section P.
11. The cost of the **insured person** going back to the original destination to finish the **trip** including the costs of further accommodation, following any cancellation or curtailment of the **trip**.
12. The **insured person's** failure to check-in on time as per the original itinerary.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered. **You** may claim under only one of the following sections for the same event: Section B – Cancelling **your trip**; Section C1 – Cutting **your trip** short; Section C2 – Abandoning **your trip**; Section C3 – Travel delay; Section D1 - Missed Departure; or Section D2 – Missed connection.

### Claims evidence required for section B may include

1. Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets);
2. Cancellation invoice or letter confirming whether any refund is due;
3. A medical certificate which **we** will supply for the appropriate **doctor** to complete;
4. An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in **your home country**;
5. Summons for jury service.

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

### Section C1 – Cutting your trip short

**Please note:** If **you** need to return home to **your home country** earlier than planned, **you** must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 16 for further details).

### What you are covered for under section C1

**We** will **pay** up to the amount shown in the table of benefits for:

1. Travel and accommodation expenses which you have paid or have agreed to pay under a contract, which you have not used and which you cannot get back;
2. The cost of excursions, tours and activities which you have paid for either before you left your home country or those paid for locally upon arrival at your holiday destination and which you cannot get back; and
3. The cost of an economy flight to return back to your home country (or standard rail ticket if your trip is within your **home country**) if it is necessary and unavoidable for **you** to cut short **your trip**.

**Please note:** If payment has been made using frequent flyer points, Air miles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

**We** will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following:

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate, a person** who **you** are travelling with or a **relative** or friend who **you** are staying with during **your trip**.
3. If the police or relevant authority need **you** to return to **your home** in **your home country** after a fire, storm, **flood**, burglary or vandalism to **your home** or place of **business**.
4. If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return to **your home** in **your home country** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

**Please note:** We will calculate claims for cutting short **your trip** from the day **you** return to **your home country** begins or the day **you** go into hospital overseas as an inpatient. **Your** claim will be based on the number of complete days **you** have not used.

**What you are not covered for under section C1**

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident.
2. Cutting short **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to **your home country**.
4. Any additional expenses incurred should **you** decide to travel to any destination other than **your home country** in the event of cutting short **your trip**. If **you** have to cut short **your trip** and **you** do not return to **your home country** we will only be liable for the equivalent costs which **you** would have incurred had **you** returned to **your home country**.
5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. The cost of **your** intended return travel to **your home country** if we have paid additional travel costs for **you** to cut short **your trip**.
7. Claims without a supporting medical certificate if cancellation is due to a medical condition, from an appropriate **doctor**, confirming necessity to cancel a **trip** on medical grounds.
8. The cost of the **insured person** going back to the original destination to finish the **trip** including the costs of further accommodation, following any cancellation or curtailment of the **trip**.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

**You** may claim under only one of the following sections for the same event: Section B – Cancelling **your trip**; Section C1 – Cutting **your trip** short; Section C2 – Abandoning **your trip**; Section C3 – Travel delay; Section D1 - Missed Departure; or Section D2 – Missed connection.

**Claims evidence required for section C1 may include**

1. Proof of travel cost (confirmation invoice, flight tickets);
2. Invoices and receipts for your expenses;
3. An official letter confirming: the need for **your** return to **your home country**, emergency posting overseas .

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

**Section C2 – Abandoning your trip**

**Please note:** Sections C2 and C3 do not apply to **trips** taken solely within **your home country**.

**What you are covered for under section C2**

**We** will pay up to the amount shown in the table of benefits for the following costs which **you** have already paid for and cannot get back:

1. Travel and accommodation expenses;
2. Excursions, tours and activities; and
3. Visas.

If it is necessary for **you** to cancel **your trip** if **your** final international departure from **your home country** by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

**Please note:** If payment has been made using frequent flyer points, Air Miles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

**You** may claim under only one of the following sections for the same event: Section B – Cancelling **your trip**; Section C1 – Cutting **your trip** short; Section C2 – Abandoning **your trip**; Section C3 – Travel delay; Section D1 - Missed departure; or Section D2 – Missed connection.

### Section C3 – Travel delay

**Please note:** Sections C2 and C3 do not apply to **trips** taken solely within **your home country**.

#### What you are covered for under section C3

**We** will pay up to the amount shown in the table of benefits if **your** final international departure from or to **your home country** by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions (but not including weather conditions defined as **Natural Catastrophe**), a strike, industrial action or mechanical breakdown.

**We** will pay a benefit for each complete 12 hour period that **you** are delayed, as long as **you** eventually go on the holiday or eventually return to **your home country** following **your** holiday.

#### What you are not covered for under sections C2 and C3:

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section C2).
2. Any claims arising due to a **natural catastrophe**. (If **you** have paid the required premium for **natural catastrophe** cover, please see section P for details of what **you** are entitled to claim.)
3. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
5. Additional costs where the airline, train or ship operator has offered alternative travel arrangements or accommodation and these have been refused.
6. Claims where an **insured person** voluntarily accepts compensation from the airline in exchange for not travelling on an overbooked flight.
7. Claims arising from adverse weather or strike or industrial action, existing or publicly declared at the time the **insured person** booked the **trip** or the purchase of the insurance whichever is the later.
8. The withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body.
9. The **insured person's** disinclination to travel.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered. **You** may claim under only one of the following sections for the same event: Section B – Cancelling **your trip**; Section C1 – Cutting **your trip** short; Section C2 – Abandoning **your trip**; Section C3 – Travel delay; Section D1 - Missed departure; or Section D2 – Missed connection.

#### Claims evidence required for sections C2 and C3 may include:

1. Proof of travel (confirmation invoice, flight tickets);
2. An official letter confirming the cause and length of the delay;
3. Official confirmation that **your** prepaid expenses cannot be refunded (for claims under section C2 only).

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

### Section D1 – Missed departure

**Please note:** This section does not apply to trips taken solely within **your home country**.

#### What you are covered for under section D1

**We** will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to reach **your** booked holiday destination if you cannot reach the final international departure point on the outward or return journey from or to **your home country** because:

1. **Public transport** services fail due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown; or
2. The vehicle in which you are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

### Section D2 – Missed connection

**Please note:** This section does not apply to **trips** taken solely within **your home country**.

#### What you are covered for under section D2

**We** will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to enable **you** to continue with **your** pre-booked journey in accordance with **your** itinerary should you miss a flight connection due to:

1. The airline with whom **you** are booked to travel being unable to deliver **you** in sufficient time to **your** connecting airport to meet **your** connecting flight due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

#### **What you are not covered for under sections D1 and D2**

1. Any claims arising due to a **Natural Catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **Natural Catastrophe** cover, please see section P for details of what **you** are entitled to claim.)
2. Any claims where **you** have not allowed enough time to reach **your** initial departure point or check in, at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

**You** may claim under only one of the following sections for the same event: Section B – Cancelling **your trip**; Section C1 – Cutting **your trip** short; Section C2 – Abandoning **your trip**; Section C3 – Travel delay; Section D1 – Missed departure; or Section D2 – Missed connection.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

#### **Claims evidence required for sections D1 and D2 may include**

1. Proof of travel cost (confirmation invoice, flighttickets);
2. Invoices and receipts for your expenses;
3. An official letter confirming the reason for your late arrival and the length of the delay.

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

### **Section E1 – Personal belongings and baggage**

#### **What you are covered for under section E1**

We will pay for items which are usually carried or worn by travellers for their individual use during a **trip**. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**.

#### **Please note:**

1. Payment will be based on the value of the property at the time it was lost, stolen or damaged.
2. A deduction will be made for wear, tear and loss of value depending on the age of the property (as shown below).  
Up to 1 year old 10% deducted;  
1 to 2 years old 30% deducted;  
2 to 3 years old 40% deducted;  
3 to 4 years old 50% deducted;  
4 to 5 years old 60% deducted;  
over 5 years old 80% deducted
3. The maximum amount we will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 19.
4. The maximum amount **we** will pay for **valuables** in total is shown in the table of benefits.
5. Please refer to the definition of **valuables** on page 19.
6. The maximum **we** will pay for property which is lost or stolen from an **unattended** motor vehicle is £100 for each **insured person** if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

Please see after section E4 below for what **you** are not covered for under section E1

### **Section E2 – Delayed baggage**

#### **What you are covered for under section E2**

We will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 12 hours.

**Please note:** **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy.

If **your** baggage is permanently lost **we** will deduct any payment **we** make for delayed baggage from the payment **we** make for **your** overall claim for baggage.

Please see after section E4 below for what **you** are not covered for under section E2

### Section E3 – Personal money

#### What you are covered for under section E3

**We** will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

1. Cash; and
2. Travellers' cheques (if these cannot be refunded by the provider).

**Please note:** The maximum amount **we** will pay for cash carried by one **person**, whether jointly owned or not, is the cash limit as shown in the table of benefits (please note a lower limit applies to **children** who are 17 years of age or under).

Please see after section E4 below for what **you** are not covered for under section E3.

### Section E4 – Passport and travel documents

#### What you are covered for under section E4

**We** will **pay** up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your** trip:

1. Passport;
2. Travel tickets; and
3. Visas.

**Please note:** The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to **your home country** (this would include travel costs to the Consulate as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused proportionate refund would be made of its original value.

#### What you are not covered for under sections E1, E2, E3 and E4

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section E2 or section E4).
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home country** within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
8. Claims arising due to an unauthorised **person** fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to winter sports equipment or golf equipment and the required premium for winter sports or golf cover has been paid).
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Loss due to variations in exchange rates.
13. If **your** property is delayed or detained by Customs, the police or other officials.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.

16. Loss, theft or damage to contact or corneal lenses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
17. Any loss or damage caused by normal wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
18. Theft of, or damage to, vehicles, their accessories, or items in a vehicle where there is no evidence of break in.
19. Theft from a roof or boot luggage rack.
20. Loss, theft or damage to **gadgets**. Claims for **gadgets** should be made under section R (if this cover option has been purchased).
21. Any loss or theft of, or damage to, stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind, or any expenses directly or indirectly arising from such loss, theft or damage.
22. Loss or theft of, or damage to, wedding attire, business equipment and securities, deeds or documents held for business purposes;
23. Baggage delay on the final leg of an **insured person's** return flight.
24. Items that are not immediately necessary for a **trip**.
25. Items purchased after baggage has been returned.
26. Anything being shipped as freight or under a Bill of Lading.
27. Any loss or expenses, directly or indirectly caused by or contributed to, by:
  - a. loss of, theft of or damage to money or documents left **unattended** at any time (including in checked in luggage, in a vehicle or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a locked hotel safe or locked safety depositbox;
  - b. loss of, theft of or damage to travellers cheques if **you** have not complied with the issuers' conditions or where the issuer provides a replacement service;
  - c. loss of or damage due to delay, confiscation or detention by customs or any other authority;

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

#### Important information:

1. **You** must act in a reasonable way to look after **your** property as if it were uninsured and not leave it **unattended** or unsecured in a public place;
2. **You** must carry **valuables** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money, passport, **valuables** with **you** at all times or leave them in a locked safety deposit box;
3. **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
4. **You** must provide **us** with all the documents needed to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

#### Claims evidence required for sections E1 to E4 may include

1. Loss or theft of property or money - police report;
2. Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags;
3. Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases;
4. Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas;
5. Proof of value and ownership for property and money.

**Please note:** If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact **us** to discuss why **you** have been unable to obtain the relevant reports and to obtain a claim form so **your** claim can be considered.

#### Section F – Personal accident

**Please note:** This section does not apply to **trips** within **your home country**.

#### Definitions relating to this section

##### Accident

A sudden, violent, unexpected, involuntary and specific event, external to the body, which occurs at an identifiable time and place.

##### Loss of limb

Permanent loss by physical separation or permanent and total loss of use of a limb at or above the wrist or ankle (meaning an arm, hand, leg or foot).



### Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a **person** can see at 3 feet something that a **person** who has not suffered loss of sight should be able to see at 60 feet).

### Permanent total disablement

The disablement of an **insured person** which has lasted for a minimum of twelve months and in the opinion of a **doctor** acting on **our** behalf is beyond any prospect of recovery or improvement. No cover is provided under this section for those aged 66 years and over at time of purchasing the policy.

### What you are covered for under section F

We will **pay** up to the amount shown in the table of benefits to **you** (or to **your** executors or administrators if **you** die) if **you** are involved in an accident during **your trip** which solely and independently of any other cause results in one or more of the following within 12 months of the date of the accident.

1. Loss of limb (a limb means an arm, hand, leg or foot);
2. Loss of sight;
3. Permanent total disablement; or
4. Accidental death.

**Please note:** We will only **pay** for one personal accident benefit for each **insured person** during the **period of cover** shown on **your schedule**. If **you** are 17 years of age or under, or 76 years of age or over, a reduced benefit will apply in the event of death, as set out in the table of benefits for Single **Trip** and Annual Multi-**Trip**.

Please refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

### What you are not covered for under section F:

1. Any claim related directly or indirectly to any physical defect, disease or illness which existed before the start of a trip.
2. A sickness or disease not directly resulting from a bodily injury.
3. Any claim for Permanent Total Disablement if the insured person is aged 66 years and over.
4. Only one **insured** sum per **insured person** will be paid out in relation to one single event.

### Section G – Personal liability

**Please note:** This section does not apply to **trips** taken within **your home country**.

**What you are covered for under section G** We will **pay** up to the sum **insured** shown in the table of benefits (inclusive of legal costs and expenses) if **you** become legally liable to **pay** damages in respect of:

1. accidental bodily injury, including death, illness and disease to a **person**; and/or
2. accidental loss of or damage to material property (property that is both material and tangible); arising during an **insured trip**, we will indemnify **you** for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

### What you are not covered for under section G

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident.
2. Any liability arising from an injury or loss or damage to property:
  - a. owned by **you**, a member of **your** family or household or **relative** or a **person you** employ;
  - b. the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any willful or malicious act, carrying on of any trade, **business** or profession, any racing activity; or
  - c. in the care, custody or control of **you** or of **your** family or household or a **person you** employ or on behalf of **you**.
3. Any liability for death, disease, illness, injury, loss or damage:
  - a. to members of **your** family or household, or a **person you** employ;
  - b. arising in connection with **your** trade, profession or business;
  - c. arising in connection with a contract **you** have entered into;
  - d. arising due to **you** acting as the leader of a group taking part in an activity; or
  - e. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons.
4. punitive or exemplary damages.
5. Fraudulent, dishonest or criminal acts of an **insured person** or any **person** authorised by an **insured person**.
6. Any claim resulting from venereal disease, sexually transmitted diseases, infection with the Human Immunodeficiency Virus (HIV) or Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

### Important information:

1. **You** must give **us** notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
2. **You** must help **us** and give all the information needed to allow **us** to take action on **your** behalf;
3. **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get **our** permission in writing;
4. **We** will have complete control over any legal representatives appointed and any proceedings;
5. **We** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for reimbursement, damages or otherwise against anyone else;
6. **We** may at any time pay **you** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **we** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

## Section H – Legal expenses

**Please note:** This section does not apply to **trips** within **your home country**.

### Definitions relating to this section

#### Legal Expenses

1. Fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a legal representative in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused **your** bodily injury, death or illness.
2. Fees, expenses and other disbursements reasonably incurred (as determined by **our** legal counsel) by a legal representative in appealing or resisting an appeal against the judgment of a court tribunal or arbitrator.
3. Costs that **you** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

#### Legal Representative

A solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **us** to act on **your** behalf.

#### What you are covered for under section H

If **you** suffer an incident that results in bodily injury, death or illness caused by a third party during **your trip**, **we** will indemnify **you** for legal expenses incurred in pursuit of a claim for damages or compensation against the third party up to the sum insured stated in the table of benefits for any one **trip**.

#### What you are not covered for under section H.

1. Any claim reported to **us** more than 180 days after the beginning of the incident which led to the claim.
2. Any legal expenses incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
3. Any legal expenses incurred before receiving **our** prior written approval, unless such costs would have been incurred subsequently to **our** approval.
4. Any fines, penalties or damages **you** have to pay.
5. Any legal expenses incurred in connection with any criminal or willful act committed by **you**.
6. Legal expenses incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim.
7. Any legal expenses incurred for any claim or legal proceedings brought against a travel agent, tour operator, carrier, **insurer** or their agent, **us**, or any company or **person** involved in arranging this policy.
8. Legal expenses which **we** consider to be unreasonable or excessive or unreasonably incurred (as determined by **our** legal counsel).
9. Legal expenses incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.
10. Actions between individuals named on the **schedule**.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

### Important information:

1. **We** will have complete control over any legal representatives appointed and any proceedings;
2. **You** must follow **our** advice or that of **our** agents in handling any claim; and
3. **You** must use reasonable efforts to get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.
4. All claims or legal proceedings including any appeal against judgment resulting from the same original cause, event, or circumstance, will be regarded as one claim.

5. **We** may at **our** discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a thirdparty.
6. **We** may at **our** discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

#### Claims advice for section H

Please phone the Claims Department on 0330 100 6474 to ask for advice as soon as **you** need to make a claim or email [Morethantravelclaims@allianz-assistance.co.uk](mailto:Morethantravelclaims@allianz-assistance.co.uk)

#### Section I – Hijack

**Please note:** This section does not apply to **trips** taken within **your home country**.

##### What you are covered for under section I

**We** will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours. **Please note:** **You** must get written confirmation from the appropriate transport company stating how long the hijack lasted.

##### What you are not covered for under section I

1. Any claim not substantiated by a written police report confirming the length and exact nature of the incident.
2. Any loss if **you** or **your** family, travelling companion or **your business associates** have engaged in activities that could be expected to increase the risk of hijack.

Please refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

##### Claims evidence required for section I may include

1. Proof of travel (confirmation invoice, flighttickets);
2. An official letter confirming the length of the hijack.

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

#### Section J – Pet care

##### What you are covered for under section J

**We** will **pay** up to the amount shown in the table of benefits for extra kennel or cattery fees if **you** are hospitalised due to an accident or illness that is covered under section A1 (Medical and other expenses), which results in a delay to **your** planned return journey to **your home country** of more than 24 hours, or if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

**Please note:** In the event **you** should need to submit a claim due to a delay in **your** return travel due to transport failure, **you** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

**You** must keep all receipts for the extra kennel or cattery fees **you** pay.

##### What you are not covered for under section J

1. Any kennel or cattery fees **you** pay outside **your home country** as a result of quarantine regulations.
2. Any claims relating to travel delay where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact **us** to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)
3. Any loss or expenses directly or indirectly causedby:
  - a. any fees, if **your** pet's stay does not exceed the pre-booked period of accommodation in the kennel or cattery;
  - b. any fees which did not form part of the original pre-booked duration for **your** pet;

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

### Claims evidence required for section J may include

1. Proof of travel (confirmation invoice, flight tickets);
2. An official letter confirming the cause and length of the delay;
3. Invoices and receipts for **your** extra kennel or cattery fees.

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

### Section K1 – Scheduled airline failure

Cover under sections K1 and K2 is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR and is underwritten by Certain Underwriters at Lloyd's. International Passenger Protection Limited is authorised and regulated by the Financial Conduct Authority (Register Number 311958).

#### What you are covered for under section K1

We will pay up to the amount shown in the table of benefits for each **insured person** named on the invoice and airline ticket for:

1. Irrecoverable sums paid prior to the **financial failure** of the scheduled airline 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 **you** in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
  - b. if curtailment of the **trip** is unavoidable - the cost of return flights to **your home country** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Provided that in the case of a. and b. above where practicable **you** have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set below.

Under section K1, **Financial Failure** means the airline becoming insolvent or has an administrator appointed and does not fulfil the booked flight(s).

#### What you are not covered for under section K1

1. Scheduled flights not booked within **your home country** prior to departure.
2. Any scheduled airline which is, or which any prospect of **financial failure** is known by the **insured person** or widely known publicly at the date of the **insured person's** 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 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 a scheduled flight.
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 a pre booked hotel, villa, car hire or cruise following the **financial failure** of an airline.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

### Section K2 – End supplier failure

**Please note:** Cover is only provided under this section if **you** have purchased a Diamond policy.

#### What you are covered for under section K2

We will pay up to the amount shown in the table of benefits for each **insured person** 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 hire company, caravan sites, campsites, mobile home, camper rental, safaris; excursions; Eurotunnel; theme parks such as Disneyland Paris 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 **you** 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 **your home country** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Under section 2, **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 listed in point 1 above.

### What you are not covered for under section K2

1. Travel and accommodation not booked within **your home country** prior to departure.
2. Any **end supplier** which is, or which any prospect of **financial failure** is known by the **insured person's** or widely known publicly at the date of the **insured person's** 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 the insured has 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.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

### How to make a claim under sections K1 and K2

Any occurrence which may give rise to a claim under this section should be advised as soon as reasonably practicable to the following by quoting **your** policy number, travel insurance policy name and reference ESFI-Vs.18:

IPP Claims at Cunningham Lindsey

Oakleigh House

14-15 Park Place

Cardiff

CF10 3DQ

**Phone:** +44 (0)345 266 1872

**Email:** [insolvency-claims@ipplondon.co.uk](mailto:insolvency-claims@ipplondon.co.uk)

**Website:** [www.ipplondon.co.uk/claims.asp](http://www.ipplondon.co.uk/claims.asp)

For claims under all other sections of this policy, please see the How to make a claim section on page 16.

### How to make a complaint under sections K1 and K2

Any complaint **you** may have should in the first instance be addressed to:

The Claims Manager IPP Claims Office

IPP House

22-26 Station Road

West Wickham

Kent

BR4 0PR

**Phone:** 020 8776 3752

**Email:** [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

For complaints under all other sections of this policy, please see the How to make a complaint section on page 17.

## Winter Sports cover

**Please note:** The following sections only apply if **you** are under the age of 66 years at the time of purchasing the policy and have paid the required premium for winter sports cover and this is shown on **your schedule**. (If **you** have purchased a Winter Sports Annual Multi-Trip policy, cover is provided for up to 17 days in total within the **period of cover**.)

### Definitions relating to Winter Sports cover

**The following activities are covered if you have selected winter sports and paid the required extra premium.**

Bigfoot skiing, cross country skiing, curling, glacier skiing, heli-skiing, ice curling, ice hockey, ice skating, langlauf, mono skiing, off piste skiing or snowboarding (except in areas considered to be unsafe by local resort management), skiing, ski/snow biking, ski/snow blading, sledging/sleighing, snowboarding, speed skating and tobogganing.

**Cover is available for the following additional winter sport activities where both the Winter Sports cover and relevant sports and activity cover have been selected and the additional premium paid.** Cat Skiing or boarding, Glacier Walking ( up to 4,000 meters), Ice Climbing, Kite Skiing, Kite Snowboarding, Ski Randonee, Ski touring, Ski-dooing, Ski Mobiling.

### Winter sports equipment

Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets, ice skates.

## Section L1 – Winter sports equipment

### What you are covered for under section L1

We will pay up to the amount shown in the table of benefits for winter sports equipment owned or hired by **you** which is lost, stolen or damaged during **your trip**. **Please note:**

1. A deduction will be made for wear, tear and loss of value on claims made for winter sports equipment owned by **you** as follows:
  - Up to 12 months old – 10% of the purchase price
  - Up to 24 months old – 30% of the purchase price
  - Up to 36 months old – 50% of the purchase price
  - Up to 48 months old – 70% of the purchase price
  - Over 48 months old – 80% of the purchase price
2. The maximum amount we will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 19.
3. You must bring any damaged winter sports equipment **you** own back to **your home country** for inspection.

Please see after section L3 below for what **you** are not covered for under section L1

## Section L2 – Winter sports equipment hire

### What you are covered for under section L2

We will pay up to the amount shown in the table of benefits for the cost of hiring winter sports equipment if winter sports equipment owned by **you** is:

1. Delayed in reaching you on your outward international journey for more than 12 hours; or
2. Lost, stolen or damaged during **your trip**.

**Please note:** You must keep all receipts for the winter sports equipment that **you** hire.

Please see after section L3 below for what **you** are not covered for under section L2.

## Section L3 – Lift pass

### What you are covered for under section L3

We will pay up to the amount shown in the table of benefits for the loss or theft of **your** lift pass. Claims would be calculated according to the expiry date of the lift pass - depending upon how many days there were left to run on the original lift pass, an unused proportionate refund would be made of its original value.

### What you are not covered for under sections L1, L2 and L3

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section L2).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to winter sports equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** winter sports equipment is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Winter sports equipment **you** have left **unattended** in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Loss or expenses directly or indirectly caused by or contributed to by
  - a. loss or damage caused by general wear and tear;
  - b. **your** personal belongings being delayed, detained, or confiscated by customs or any other authority;
  - c. loss, theft or damage to anything being shipped as freight or under a Bill of Lading;

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

#### Claims evidence required for sections L1 to L3 may include

1. Loss or theft - police report;
2. Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags;
3. Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment;
4. Proof of value and ownership.

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

#### Section L4 – Ski pack

##### What you are covered for under section L4

**We** will pay up to the amount shown in the table of benefits for the unused proportion of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured during **your** trip and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, **your** lift pass and winter sports equipment that **you** have hired.

**Please note:** **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to ski. Please refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

##### Claims evidence required for section L4 may include

1. Proof of travel (confirmation invoice, flight tickets);
2. Invoices and receipts for your prepaid ski pack;
3. An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned winter sports activities.

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

#### Section L5 – Piste closure

**Please note:** This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

##### What you are covered for under section L5

**We** will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, all lift systems are closed for more than 12 hours. **We** will **pay** for either:

1. The cost of transport to the nearest resort; or
2. A benefit for each complete 24-hour period that you are not able to ski and there is no other ski resort available.

**Please note:** **You** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Please refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

##### What you are not covered for under section L5

1. Any expenses **you** can claim under any other insurance.
2. Any loss or expenses under this section where the event causing this incident has occurred prior to the purchase of this insurance.
3. Any loss or expenses, directly or indirectly caused by or contributed to, by **you** skiing in a pre-booked winter sports resort which is less than 1,000m above sea level

##### Claims evidence required for section L5 may include

1. Proof of travel (confirmation invoice, flight tickets);
2. An official letter confirming the cause and length of the closure;
3. Receipts for **your** travel expenses if **you** travel to the nearest resort.

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section L6 – Avalanche and Landslide cover

### What you are covered for under section L6

We will **pay** up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche or landslide.

**Please note:** You must get written confirmation from the appropriate authority, for example, **your** tour representative, the ski resort management, stating the reason for the delay and how long the delay lasted. Please refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

### Claims evidence required for section L6 may include

1. Proof of travel (confirmation invoice, flight tickets);
2. An official letter confirming the cause and length of the delay.

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

### What you are not covered for under section L6

1. Any expenses **you** can claim under any other insurance.
2. Any loss or expenses under this section where the event causing this incident has occurred prior to the purchase of this insurance.

## Golf cover

**Please note:** The following sections only apply if **you** have paid the required premium for Golf cover and this is shown on **your schedule**.

### Definition relating to golf cover

#### Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

### Section M1 – Golf equipment

#### What you are covered for under section M1

We will pay up to the amount shown in the table of benefits for golf equipment owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**.

**Please note:** The maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 19.

**You** must bring any damaged golf equipment back to **your home country** for inspection.

**Our** liability is solely based upon the value of the golf equipment which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

Please see after section M2 below for what **you** are not covered for under section M1

### Section M2 – Golf equipment hire

#### What you are covered for under section M2

We will **pay** up to the amount shown in the table of benefits for the cost of hiring golf equipment if golf equipment owned by **you** is:

1. Delayed in reaching you on your outward international journey for more than 12 hours; or
2. Lost, stolen or damaged during **your trip**.

**Please note:** You must keep all receipts for the golf equipment that **you** hire.

#### What you are not covered for under section M1 and M2

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section M1).
2. Golf equipment **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to golf equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your golf**



**equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.

5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Any loss or expenses directly or indirectly caused by or contributed to, by:
  - a. loss of, theft of or damage to **golf equipment** contained in an **unattended** vehicle overnight;
  - b. loss of, theft of or damage to **golf equipment** left **unattended** in a public place (e.g. on a golf course or outside the club house) or left in the custody of anyone other than **you** or **your** travelling companion(s);
  - c. loss of or damage to **golf equipment** whilst in use;
  - d. theft of **golf equipment** occurring in **your** accommodation unless forcible and/or violent entry into or exit from **your** accommodation has occurred;
  - e. damage to **golf equipment** caused by the leakage of powder or liquid;
  - f. delay, confiscation or detention by customs or any other authority;
  - g. wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown;
  - h. loss of, theft of or damage to **golf equipment** carried on a vehicle roof rack;
  - i. loss of, theft of or damage to anything being shipped as freight or under a Bill of Lading.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

#### **Claims evidence required for sections M1 and M2 may include**

1. Loss or theft - police report;
2. Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags;
3. Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **golf equipment**;
4. Proof of value and ownership.

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

#### **Section M3 – Green fees**

##### **What you are covered for under section M3**

**We** will pay up to the amount shown in the table of benefits for the unused proportion of **your** green fees, golf tuition fees or **golf equipment** hire which **you** have paid or have agreed to pay under a contract and which **you** cannot get back if:

1. **you** become ill or are injured during **your trip** and cannot take part in the golf activities as planned;  
or
2. loss of or theft of documents prevents **you** from taking part in the prepaid golfing activity.

**Please note:** **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to take part in the golfing activities. **You** must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Please refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

#### **Claims evidence required for section M3 may include**

1. Proof of travel (confirmation invoice, travel tickets)
2. Invoices and receipts for **your** prepaid golf expenses
3. An official letter from the treating doctor in the resort to confirm your inability to take part in the planned golfing activities
4. Loss or theft of documents - police report

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Business cover

**Please note:** The following sections only apply if **you** have paid the required premium for business cover and this is shown on **your schedule**.

### Definition relating to business cover

#### Business equipment

Computer equipment, communication devices, trade samples and other **business**-related equipment which **you** need in the course of **your business** and which is not **insured** on a company policy. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

#### Business trip

A **trip** undertaken on behalf of and paid for by the company that employs **you**.

### Section N1 – Business equipment

#### What you are covered for under section N1

**We will pay** up to the amount shown in the table of benefits for the following:

1. **Business equipment** which is lost, stolen or damaged during **your trip**. Please refer to the table of benefits for the maximum amount **we** will pay for any one item, **pair or set of items** (please also refer to the definition of 'pair or set of items' on page 19) and samples; and
2. Buying essential items if **your business equipment** is delayed or lost in reaching **you** on **your** outward international journey for more than 12 hours.

**Please note:** **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy. **You** must bring any damaged **business equipment** back to **your home country** for inspection.

Please see after section N2 below for what **you** are not covered for under section N1

### Section N2 – Business money

#### What you are covered for under section N2

**We** will pay up to the amount shown in the table of benefits for the loss or theft of **business** money (meaning cash or travellers cheques) which is **your** property (if self-employed) or **your** employer's property while it is being carried with **you** or it is held in a locked safety deposit facility.

#### What you are not covered for under sections N1 and N2

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident.
2. **Business equipment** **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to **business** equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your business equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Claims where **you** or **your** employer are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown;
8. Loss of, theft of, or damage to **business equipment** left **unattended** in a vehicle overnight;
9. Loss of, theft of, or damage to **business equipment** whilst in a motor vehicle, unless the vehicle is locked and the **business equipment** is kept out of sight in a locked boot or compartment or under a purpose built luggage cover of an estate or hatchback car;
10. Theft occurring in **your** accommodation unless forcible and/or violent entry into or exit from **your** accommodation has occurred;
11. Loss of, theft or damage to anything being shipped as freight or under a Bill of Lading;
12. Loss or corruption of data, software, media or other content, in any computer, laptops, tapes, media or other electronic equipment or device;
13. **You** being totally disabled or hospitalised or on a waiting list to go into hospital at the time of purchasing this insurance or at the time of booking **your business trip** (whichever is the earlier);

14. Circumstances known to **you** before **you** purchased this insurance or at the time of booking **your business trip** (whichever is the earlier) which could result in a claim under this section
15. **Your** participation or engagement in manual work;
16. Financial loss other than as specifically provided for by this extension arising from the interruption of **your business trip**.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

Claims evidence required for sections N1 and N2 may include

1. Loss or theft - police report;
2. Loss, theft, damage by an airline - property irregularity report, flight tickets and baggage check tags;
3. Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **business equipment**;
4. Proof of value and ownership.

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

### Section N3 – Replacing staff

#### What you are covered for under section N3

**We** will pay up to the amount shown in the table of benefits if after an accident or illness that is covered under section A1 (Medical and other expenses) **you** are prevented from going to a planned business meeting during **your trip**. **We** will pay for necessary and reasonable travel and accommodation expenses for a replacement **business associate** to travel from **your home country** to go to the meeting.

Please refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

#### Claims evidence required for section N3 may include

1. Proof of travel (confirmation invoice, travel tickets);
2. Invoices and receipts for **your business associate** are expenses;
3. An official letter from the treating doctor in the resort to confirm your inability to take part in the planned **business** meeting.

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Wedding cover

**Please note:** The following sections only apply if **you** have paid the required premium for Wedding cover and this is shown on **your schedule**.

### Section O1 – Ceremonial attire

#### What you are covered for under section O1

**We** will pay up to the amount shown in the table of benefits for clothing and accessories owned by the insured couple (not borrowed or hired) which are lost, stolen or damaged during **your trip**. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

Please see after section O4 below for what **you** are not covered for under section O1.

### Section O2 – Wedding gifts

#### What you are covered for under section O2

**We** will pay the insured couple up to the amount shown in the table of benefits for wedding gifts which are lost, stolen or damaged after the wedding day and whilst **you** are still on **your trip**. Please note the maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 19.

Please see after section O4 below for what **you** are not covered for under section O2.

### Section O3 – Wedding rings

#### What you are covered for under section O3

**We** will **pay** up to the amount shown in the table of benefits for the bride and groom's wedding rings which are lost, stolen or damaged during **your trip**. The maximum amount **we** will pay for any one ring is shown in the table of benefits.

Please see after section O4 below for what **you** are not covered for under section O3.

### Section O4 – Photographs and video recording

#### What you are covered for under section O4

**We** will pay the insured couple up to the amount shown in the table of benefits for reasonable additional costs incurred to make photographic reprints, copy the video/digital recording or retake photographs/video or digital recordings at a later date either during the **trip** or at a venue in **your home country** if:

1. The professional photographer who was booked to take the photographs/video or digital recordings on your wedding day is unable to fulfil their obligations due to bodily injury, illness or unavoidable and unforeseen transport delays;
2. The photographs/video or digital recordings of **your** wedding day taken by a professional photographer are lost, stolen or damaged after the wedding day and whilst **you** are still on the **trip** or at the honeymoon location.

#### What you are not covered for under sections O1, O2, O3 and O4

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident.
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft of items which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to items which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to **valuables** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Loss due to variations in exchange rates.
10. If **your** property is delayed or detained by customs, the police or other officials.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
12. Any loss or expenses directly or indirectly caused by or contributed by:
  - a. loss or damage caused by, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure;
  - b. loss or theft of or damage to **your** wedding attire contained in an **unattended** vehicle overnight.

Please also refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

#### Claims evidence for sections O1 to O4 may include

1. Loss or theft to property - police report;
2. Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags;
3. Proof of value and ownership for property.

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Natural Catastrophe cover

**Please note:** The following sections only apply if **you** have paid the required premium for **Natural Catastrophe** cover and this is shown on **your schedule**. Please note that cover cannot be purchased after **you** have started **your trip**.

**Single Trip policyholders** - if at the time of purchasing this insurance **you** are due to depart on **your trip** within the next 7 days, and a **natural catastrophe** has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

**Annual Multi-Trip policyholders** - if at the time of purchasing this insurance or booking **your trip**, whichever is the later, **you** are due to depart on **your trip** within the next 7 days, and a **natural catastrophe** has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

### Section P1 – Cancellation

**We** will **pay** up to the amount shown in the table of benefits for:

1. Travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
2. The cost of excursions, tours and activities which **you** have paid; and
3. The cost of visas which **you** have paid for.

If **your** departure is delayed by more than 24 hours due to the occurrence of a **natural catastrophe** and it becomes necessary for **you** to cancel **your trip**.

Please see after section P8 below for special conditions that may apply to section P1

### Section P2 – Additional expenses if you are stranded at the point of departure in the United Kingdom

If **you** have checked in prior to departure on the outward part of **your trip** and **your** departure is delayed by more than 24 hours due to a **natural catastrophe**, **we** will pay **you** up to the amount shown on the table of benefits for reasonable additional and unexpected:

1. Accommodation;
2. Cost of making alternative travel arrangements to return **home** or to reach **your** final point of international departure if **you** are on a connecting flight within **your home country**;
3. Food and drink; and
4. Necessary emergency purchases that **you** may incur for the first 24 hours **you** are stranded, waiting to depart.

If **you** are still unable to depart on **your trip** after 24 hours, **you** may submit a claim under Section P1 (Cancellation).

**Please note:** If **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.

Please see after section P8 below for special conditions that may apply to section P2.

### Section P3 – Additional costs to reach your destination if you decide to go on your trip

If, after **you** have been delayed by 24 hours in **your home country** due to the occurrence of a **natural catastrophe**, **you** still decide to go on **your trip**, **we** will pay up to the amount shown in the table of benefits, for the additional and unexpected costs **you** incur re-arranging **your** outbound travel to reach **your** original destination.

Please see section P8 below for special conditions that may apply to section P3.

### Section P4 – Additional expenses if you are stranded on an international connection

**We** will pay up to the amount shown in the table of benefits if **your** international connection is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

1. Accommodation;
2. Cost of travel to an alternative point of departure or to alternative accommodation;
3. Cost of travel from **your** accommodation to **your** point of intended departure;
4. Food and drink;
5. Necessary emergency purchases that **you** may incur for up to five days, whilst you are stranded, waiting to make **your** international connection. Please note that there is a maximum of five days cover throughout the duration of **your trip**.

Please see after section P8 below for special conditions that may apply to section P4

### Section P5 – Additional expenses if you are stranded on your return journey home

**We** will pay up to the amount shown in the table of benefits if **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

1. Accommodation;
2. Cost of travel to an alternative point of departure or to alternative accommodation;
3. Cost of travel from **your** accommodation to **your** point of intended departure;
4. Food and drink; and
5. Necessary emergency purchases that **you** may incur for up to five days whilst you are stranded, waiting to return home.

Please see after section P8 below for special conditions that may apply to section P5.

### Section P6 – Additional travel expenses to get you home

If **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** and the carrier **you** are booked to travel **home** with is unable to make arrangements for **your** return journey within 72 hours of **your** original date of return, as shown on **your** travel itinerary, **we** will pay up to the amount shown on the table of benefits for alternative travel arrangements to get **you home**.

**You** must contact **us** before making alternative travel arrangements, because if appropriate under the circumstances, **we** will make these arrangements for **you**. The contact details are:

**Phone:** 0330 100 6474

**Email:** [Morethantravelclaims@allianz-assistance.co.uk](mailto:Morethantravelclaims@allianz-assistance.co.uk)

If **your trip** involves multiple destinations, cover under this section applies if **your** onward connection is delayed by more than 24 hours due to a **natural catastrophe**. **You** must contact **us** before making alternative travel arrangements, because if appropriate, **we** will make these arrangements for **you**. **We** will decide under the circumstances whether to bring **you home** or rearrange **your** onward journey.

Please see after section P8 below for special conditions that may apply to section P6.

### Section P7 – Additional car parking costs

**We** will pay up to the amount shown on the table of benefits for additional car parking costs **you** incur if **your** return to **your home country** is delayed by more than 24 hours due to a **natural catastrophe**.

Please see after section P8 below for special conditions that may apply to section P7.

### Section P8 – Additional kennel or cattery fees

**We** will pay up to the amount shown on the table of benefits for additional kennel or cattery fees if **your** return journey to **your home country** is delayed by more than 24 hours due to a **natural catastrophe**.

Special conditions which apply to sections P1 to P8:

1. **We** will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 12 for a brief description of **your** rights under this Regulation.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if **you** live near **your** departure point, **we** may deem additional accommodation unnecessary and unreasonable if **you** could easily return **home**.
4. **We** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.
5. **You** must contact **us** before making arrangements to return **home** under section P6 (Additional travel expenses to get **you home**).

Please refer to the General exclusions shown on page 21 of this policy wording for details of what is not covered.

### Claims evidence required for sections P1 to P8 may include

1. Proof of **your** original travel plans (for example, confirmation invoice or travel tickets).
2. For claims under section P1 (Cancellation) – cancellation invoices or letters from **your** tour operator, travel or accommodation provider confirming that **you** did not use their service and whether any refund is due to **you** from them.
3. For claims under sections P2 to P8 – proof of all **your** additional expenses (for example, receipts for food and drink, invoices detailing additional accommodation, receipts for additional car parking).
4. If required by **us** **we** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Cruise cover

**Please note:** The following sections only apply if **you** have paid the required premium for Cruise cover and this is shown on **your schedule**.

### Section Q1 - Missed port

#### What you are covered for under Section Q1

We will **pay** up to the amount shown in the table of benefits if **your** scheduled port visit is cancelled due to adverse weather or timetable restrictions. **Please note:** You must get written confirmation from **your** carrier or tour operator confirming **your** scheduled port visit was cancelled and the reason for the cancellation.

#### What you are not covered for under Section Q1

1. Any claim arising from **your** ship's failure to put people ashore due to the mechanical or operational failure of the ship's tender (or any other boat used to transport passengers to shore).
2. Any claim where a monetary amount, including but not limited to on board credit or other compensation, has been offered to **you** by the ship or tour operator.
3. Any claim where **you** do not have written confirmation from **your** carrier or tour operator confirming **your** scheduled port visit was cancelled.

### Section Q2 - Stateroom/cabin confinement

#### What you are covered for under Section Q2

We will **pay** up to the amount shown in the table of benefits for each full day that **you** are confined by the ship's medical officer to **your** cabin as a result of medical reasons during **your trip**.

#### What you are not covered for under Section Q2

Any confinement to **your** cabin which has not been confirmed in writing by the ship's medical officer.

### Section Q3 - Unused excursions

#### What you are covered for under Section Q3

We will **pay you** up to the amount shown in the table of benefits for the cost of excursions pre-booked in **your home country**, which **you** were unable to use as a direct result of being a hospital inpatient due to an accident or illness which is covered under Section A1 (Medical and other expenses) of this policy.

#### What you are not covered for under Section Q3

Any claim where **we** have not been contacted and/or a recommended hospital has not been appointed by **us**.

#### Claims evidence required for sections Q1 to Q3 may include

1. Proof of **your** original travel plans including **your** cruise confirmation invoice or ticket.
2. For claims under Section Q1 - written confirmation from **your** carrier or tour operator that **your** scheduled port visit was cancelled and the reason for cancellation.
3. For claims under Section Q2 - written confirmation from **your** ship's medical officer that **you** were confined to **your** cabin and confirming the length of your confinement.

**Please note:** We may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Gadget Cover

**Please note:** The following sections only apply if **you** have paid the required premium for **gadget** cover and this is shown on **your schedule**.

### Terms and conditions

This **gadget** cover section is arranged and claims administered by Taurus Insurance Services Limited (**Taurus**) an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The Insurer is AmTrust Europe Limited (referred to as "**we/us/our**" in this **gadget** cover section) who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202189. A member of the Association of British Insurers. Registered in England: company number 1229676. Registered address: Market Square House, St James's Street, Nottingham, NG1 6FG.

**We** (the Insurer) have entered into a Binding Authority Contract reference number WUKGAD148030 with **Taurus** under which **we** have authorised **Taurus** to issue these documents on **our** behalf.

## Confirmation of cover

When **you** purchased **your gadget** cover **you** selected the level of cover suitable for **you**. **Your** level of cover will be confirmed in **your schedule**. Please ensure **you** keep **your schedule** together with this **gadget** cover in a safe place.

## Definitions

The words and phrases defined below are specific to this cover and have the same meaning wherever they appear in **bold** in the **gadget** cover section.

**Accidental Damage** - means any damage, including fire and liquid damage, caused to the **gadget** which was not deliberately caused by **you** or bound to happen.

**Gadget** – the item(s) insured by this policy, owned by **you** and shown within the relevant **proof of purchase**.

For the purpose of this **gadget** cover section a **gadget** can be any one of the following items:

Mobile Phones, Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

### Gadget Criteria:

**We** can only cover **gadget(s)** that are:

1. purchased from a UK registered company supplied with full UK consumer rights and warranties; or
2. purchased worldwide directly from the manufacturer, a network provider or an online or a high street retailer; or
3. refurbished items purchased directly from the manufacturer, a network provider or an online or a high street retailer and which were supplied with a warranty at the time of purchase; or
4. purchased second hand that have the original **proof of purchase** (which corresponds to notes 1 to 3 above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**. This letter must include IMEI (where applicable), serial number and make and model of **your gadget(s)**.
5. gifted to **you** and that **you** have the original **proof of purchase** (which corresponds to notes 1 to 3 above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**. This letter must include IMEI (where applicable), serial number (if possible), make and model of **your gadget(s)** and the date the device was gifted to **you**.

**Loss** - means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

**Malicious Damage** - the intentional or deliberate actions of a third party which causes damage to **your gadget**.

**Proof of Purchase** – the original purchase receipt provided at the point of sale that gives details of the **gadget** purchased, or similar documents that provide proof that **you** own the **gadget**.

**Proof of Usage** - Means evidence that shows **your gadget** has been in use before the event giving rise to the claim. Where the **gadget** is a mobile phone this evidence can be obtained from **your** phone network provider. For other **gadgets**, such as laptops, in the event of an **accidental damage** claim this may be determined through inspection by **our** repairers.

**Taurus** – Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.

**Terrorism** - means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

**Theft** - Means the dishonest removal of the **gadget** from **your** possession by a third party with the intention of permanently depriving **you** of it, or the removal of the **gadget** from **you** in person using force, threat of violence or by pickpocket.

Please note: **Theft** and **Loss** needs to be reported to the appropriate local Police authorities and **your** network provider (if applicable) within 24 hours of discovering the incident.

**Violent and forcible Entry** – entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.



## What we will cover

### R1 - Accidental Damage

**We** will pay the repair or replacement costs if **your gadget** is damaged as the result of an accident.

### R2 - Theft

If **your gadget** is stolen, **we** will replace it. Where only part or parts of **your gadget** have been stolen, **we** will only replace that part or parts. There must be evidence of **violence or forcible entry** if the **theft of your gadget** is from an unoccupied premises or vehicle whilst on a **trip**.

### R3 - Malicious Damage

If **your gadget** is damaged as a result of intentional or deliberate actions of someone else, **we** will repair it. Where only part or parts of **your gadget** are damaged, **we** will only replace that part or parts.

### R4 - Loss

If **your gadget** is lost, **we** will replace it. Where only part or parts of **your gadget** have been lost, **we** will only replace that part or parts.

### R5 - Unauthorised Usage

If **your gadget** is lost or stolen, and the **loss or theft** is covered by **your** policy, **we** will refund the cost of unauthorised calls, messages and downloads made from it after the time it was lost or stolen. Cover will only apply to unauthorised usage within 24 hours of discovery of the **loss or theft of your gadget**. Itemised bills must be provided to support **your** claim. This cover will only apply if there is no protection from such losses from **your** network provider.

### The limits of our liability

#### The most we will pay

The most **we** will pay for any one claim will be the replacement value of **your gadget**. Any approved unauthorised call claim shall not exceed our maximum liability as shown in the policy limits and excesses table for the level of cover **you** have selected.

In the event that **your** claim is authorised it will be at **our** sole discretion to either repair **your gadget**, or if **your gadget** is deemed beyond economical repair or subject to a **theft or loss** and will therefore have to be replaced, **we** will endeavour to replace it with an identical fully refurbished item or new item where a refurbished is not available. Should this not be possible **Taurus**, at their sole discretion, will replace it with a fully refurbished or new item of a comparable specification or the equivalent value (if cash settlement).

**Please note** it may not always be possible to replace **your gadget** with the same colour.

1. All replacement **gadgets** are issued with a 12-month warranty (the **gadget** must be returned to **Taurus**).
2. All repairs to **gadgets** are issued with a 3-month warranty (the **gadget** must be returned to **Taurus**).

### What we will not cover

#### Your gadget is not covered for:

1. The amount of the **excess** which applies as shown in the table of benefits unless the extra premium has been paid for excess waiver and this is shown in **your** travel insurance certificate and schedule.
2. Any **loss, theft or accidental damage** of the **gadget** left as checked in baggage.
3. Any **loss, theft or accidental damage** to the **gadget** as a result of confiscation or detention by customs, other officials or authorities.
4. Any **theft or loss** unless reported to the appropriate local police authorities within 24 hours of discovering the incident and accompanied by a Police Crime Reference number. Lost Property numbers are not acceptable in support of a **theft** claim.
5. Any claim that occurs whilst not on a **trip**.
6. Any damage which occurred to **your gadget** prior to commencement of **your trip**.
7. Any claim for **loss** where the circumstances of the **loss** cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the **loss**.
8. Any claim where **proof of usage** cannot be provided or evidenced (applicable only where the **gadget** is a mobile phone or in respect of a laptop/tablet where user history is available).
9. Any claim involving **theft or loss** unless reported to **your** network provider (if applicable) within 24 hours of discovering the incident and a blacklist placed on the IMEI of the **gadget(s)**.
10. **Theft** of the **gadget** from an unoccupied premises or vehicle whilst on a **trip**, unless there is evidence of **violent and forcible entry** to the premises or vehicle.
11. **Theft** of the **gadget** from the person unless force or threat, violence or pickpocket is used.
12. **Loss, theft or accidental damage** to the **gadget** whilst in the possession of a third party other than a **relative**.
13. **Loss, theft or accidental damage** to accessories other than SIM or PCIMA cards which were in the **gadget** at

the time of the **loss, theft** or damage.

14. Loss of data:
  - a. loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet; or
  - b. loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
15. Repair or other costs for:
  - a. routine servicing, inspection, maintenance or cleaning;
  - b. loss caused by a manufacturer's defect or recall of the **gadget**;
  - c. replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
  - d. repairs carried out by anyone not authorised by us;
  - e. wear and tear or gradual deterioration of performance;
  - f. claims arising from abuse, misuse or neglect;
  - g. a **gadget** where the serial number has been tampered with in any way.
16. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair to one of **our** approved repairers.
17. The VAT element of any claim if **you** are registered for VAT.
18. Cosmetic damage only to the **gadget** that has no effect on the functionality of the **gadget**, to include marring, scratching and denting.
19. Any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network provider.
20. Where you knowingly leave **your gadget** somewhere where **you** can't see it but others can and it is at risk of being lost, stolen or damaged. For example - in a restaurant or a pub where **you** go to the toilet or bar leaving **your gadget** on a table instead of taking it with **you**.
21. Reconnection costs or subscription fees of any kind.
22. The cost of replacing any personalised ring tones or graphics, downloaded material or software.
23. Any expense incurred as a result of not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.

### Conditions and Limitations

1. **You** are required to take all reasonable precautions to prevent damage, **theft** or **loss**. This will include, but not limited to: -
  - a. using **your gadget** in accordance with the manufactures instructions.
  - b. If left **unattended** in a vehicle or premises, **you** are to ensure that the **gadget** is out of sight and that all locks and security devices are actioned.
  - c. not handing **your gadget** to a person who is not known to you or a third party, other than a **relative**.
2. The **gadget** must have valid **proof of purchase** that meets the **gadget** criteria detailed in this section.
3. **You** must provide **us** with any receipts, documents or **proof of purchase**, that it is reasonable for **us** to request.
4. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

### Claims Procedure

This procedure is specific to the **gadget** cover section.

Please comply with the following procedures in order to allow **us** to authorise **your** claim with the minimum of delay. Failure to observe these procedures may invalidate **your** claim.

For all **Malicious Damage, Theft** and **Loss** Claims:

Notify the appropriate local Police authority within 24 hours of discovering the incident and obtain a Police Crime reference number and a copy of the Police Crime report. Should **you** be claiming for the **theft** or **loss** of **your** mobile phone or another sim enabled device **you** must also contact **your** network provider within 24 hours of discovering the incident to blacklist the IMEI of the device.

**For all claims** (including malicious damage, **theft** and **loss**):

Contact **Taurus** on 0330 880 1750 (local rate call), email [morethangadget@taurus.gi](mailto:morethangadget@taurus.gi) or Taurus Insurance Services Limited Suite 2209-2217 Eurotowers Europort Road, Gibraltar as soon as reasonably possible after discovering the incident (or in the event of an incident occurring outside of the **United Kingdom**, as soon as reasonably possible of returning to the **United Kingdom**).

Complete the claim form in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including:

1. Police Crime Reference Number (if applicable).
2. Proof of Blacklist of IMEI (if applicable).
3. Proof of reported **theft** or **loss** (if applicable).
4. Proof of **violent and forcible entry** (if applicable).
5. Proof of travel dates.
6. Any other requested documentation.

**Taurus** will assess **your** claim, and as long as **your** claim is valid, will authorise the repair or replacement of the **gadget** as appropriate.

**Please note:** If **we** replace **your gadget** the damaged or lost **gadget** becomes **ours**. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

### Complaints

This procedure is specific to the **Gadget** cover section. For complaints relating to sales and other sections please see page 17.

It is always the intention to provide **you** with a first class service. However, if **you** are not happy with the service, in the first instance:

If **your** complaint is in relation to a gadget cover claim, please write to **Taurus**. Their contact details are:

Taurus Insurance Services Limited  
Suite 2209-2217 Eurotowers  
Europort Road  
Gibraltar

**Email:** [gadget.complaints@taurus.gi](mailto:gadget.complaints@taurus.gi)

**Phone:** 0330 880 1750

If **you** are not happy with the response or **your** complaint has not been resolved within eight weeks, **you** have the right to ask the Financial Ombudsman Service to review **your** complaint: Their contact details are:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

+ 44 207 964 1000 - for calls outside the UK

0800 023 4 567 – calls to this number are normally free for people ringing from a 'fixed line' phone but charges may apply if you call from a mobile phone.

0300 123 9 123 – calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs.

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Web address:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at the following address:

<http://ec.europa.eu/consumers/odr>.

These procedures do not affect **your** legal rights.

### Privacy and Data Protection Notice

"**We**", AmTrust Europe Ltd and Taurus (as Data Controllers), are committed to protecting and respecting **your** privacy in accordance with the current Data Protection Legislation. Below is a summary of the main ways in which **we** process **your** personal data, for more information please visit **our** websites at [www.amtrusteurope.com](http://www.amtrusteurope.com) or <http://www.taurus.gi/>

**We** may use the personal data **we** hold about **you** for the purposes of providing insurance, handling claims and any other related purposes, for offering renewal, research or statistical purposes and to provide **you** with information, products or services that **you** request from **us** or which we feel may interest **you**. **We** will also use **your** data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.

**We** may disclose **your** personal data to third parties involved in providing products or services to **us**, or to service providers who perform services on **our** behalf. These include **our** group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference

bureaus, credit agencies, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, regulatory authorities, and as may be required by law.

**We** may transfer **your** personal data to destinations outside the European Economic Area (“EEA”), and **we** will ensure that it is treated securely and in accordance with the Legislation.

**You** have the right to ask **us** not to process **your** data for marketing purposes, to see a copy of the personal information **we** hold about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict processing, to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the local data protection authority.

**Your** data will not be retained for longer than is necessary and will be managed in accordance with **our** data retention policy. In most cases, the retention period will be for maximum period of 7 years following the expiry of **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

## Sports and Activities (See page 12)

Cover is available for the activities shown in the tables on the following pages provided:

- You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The maximum period of 17 days is not exceeded; and
- The activity is not on a professional basis.

### Guide to the ‘Category’ section of the tables on the following pages:

- Activities shown as ‘Included’ do not require additional premium to be paid.
- Activities shown as ‘Select Winter Sports option’ will only be covered if you have purchased a Winter Sports policy. (If **you** have purchased a winter sports Annual Multi-Trip policy, Winter Sports cover is provided for up to 17 days in total within the period of cover.)
- When purchasing **your** policy **you** will be provided with the option of selecting cover for a Sports and Activities Package.
- Purchase of the Sports and Activities Package will only cover **you** and all **insured persons** for activities listed under this category as well as those included as standard.

**Please note:** The Sports & Activity Package upgrade is not available to those aged 66 or over at the time of purchasing the policy.

If **you** wish to take part in an activity not shown in the following tables, please contact the MORE TH>N Travel Sales and Support Team by calling on 0345 078 7502 or by emailing [morethantravelhelp@hoodtravel.co.uk](mailto:morethantravelhelp@hoodtravel.co.uk) before taking part to make sure that cover is provided.

## Table of sports cover

Activity	Category	Conditions
Abseiling	Select Sports & Activity Package	Must be with professional organisers
Aerobics	Included as Standard	
Amateur athletics	Select Sports & Activity Package	Cover provided if part of a non-professional tournament or competition
Angling	Included as Standard	
Archery	Included as Standard	
Assault courses	Select Sports & Activity Package	
Badminton	Included as Standard	
Bamboo rafting	Select Sports & Activity Package	
Banana boating	Included as Standard	
Baseball	Included as Standard	
Basketball	Included as Standard	
Battle re-enactment	Select Sports & Activity Package	Must be with professional organisers. Excludes the use of live ammunition
Beach games	Included as Standard	
Bigfoot skiing	Select winter sports option	

## Table of sports cover cont.

Activity	Category	Conditions
Boardsailing / windsurfing	Included as Standard	
Body boarding / boogie boarding	Included as Standard	
Body flying / wind tunnel flying	Select Sports & Activity Package	Must be adequately supervised
Bowling	Included as Standard	
Bowls	Included as Standard	
Breathing observation bubble diving (to 30 metres)	Included as Standard	
Bridge walking	Included as Standard	Must be adequately supervised and full safety equipment used.
Bungee jumping	Included as Standard	Must be adequately supervised and full safety equipment used.
Camel riding	Select Sports & Activity	No Personal liability cover
Canoeing and kayaking - Grade 1	Included as Standard	
Canoeing and kayaking - Grade 2	Select Sports & Activity	
Canoeing and kayaking - Grade 3	Select Sports & Activity	
Canopy walking / tree-top walking on fixed structure walkways	Included as Standard	
Canopy walking / tree-top walking using ropes	Select Sports & Activity	
Cat skiing / boarding	Select Winter Sports Option +	
Catamaran sailing	Included as Standard	No Personal liability cover
Cave tubing / river tubing	Select Sports & Activity	
Charity work (no manual work)	Select Sports & Activity	Excludes all manual work
Clay pigeon shooting	Included as Standard	No Personal liability cover
Climbing (indoor)	Select Sports & Activity Package	
Cookery courses	Included as Standard	
Cricket	Included as Standard	
Croquet	Included as Standard	
Cross country running	Included as Standard	
Cross country skiing	Select winter sports option	
Curling	Select winter sports option	
Cycle touring	Select Sports & Activity Package	If taking part in any long distance events, please email <a href="mailto:morethantravelhelp@hoodtravel.co.uk">morethantravelhelp@hoodtravel.co.uk</a> to check cover can be provided
Cycling	Included as Standard	
Darts	Included as Standard	
Deep sea fishing	Select Sports & Activity Package	
Dinghy sailing	Included as Standard	No Personal liability cover
Dog sledding	Included as Standard	
Dragon boating	Included as Standard	No Personal liability cover
Dry slope skiing / boarding	Select Sports & Activity	
Dune / wadi bashing	Select Sports & Activity Package	
Education work (not qualified as a teacher)	Included as Standard	No Personal liability cover
Elephant trekking	Included as Standard	Must be with official organisers. No Personal liability cover
Equestrian events	Select Sports & Activity Package	
Fell running	Select Sports & Activity Package	
Fell walking	Included as Standard	
Fencing	Select Sports & Activity Package	
Fishing	Included as Standard	
Fives	Included as Standard	

## Table of sports cover cont.

Activity	Category	Conditions
Football / soccer	Select Sports & Activity Package	Cover provided if part of a non-professional tournament or competition
Fruit picking	Select Sports & Activity Package	Cover provided if no use of
Gaelic football	Select Sports & Activity Package	
Glacier skiing	Select Winter Sports Option + Sports & Activity Package	
Glacier walking up to 4,000 metres	Select winter sports option	
Go-karting	Select Sports & Activity Package	No Personal liability cover
Golf	Included as Standard	Cover provided if part of a non-professional tournament or competition
Gorilla trekking	Included as Standard	Must be with official organisers
Gymnastics	Select Sports & Activity Package	
Handball	Included as Standard	
Hiking (4,000 - 5,000 metres)	Select Sports & Activity Package	
Hiking (below 4,000 metres)	Included as Standard	
Hockey	Select Sports & Activity Package	
Horse grooms	Select Sports & Activity Package	Only occasional manual work (no power tools/machinery). Excludes competitions, racing, jumping and hunting. Only grooming, mucking out and exercising
Horse riding (not polo, jumping or hunting)	Select Sports & Activity Package	
Hot air ballooning	Included as Standard	Organised pleasure rides as fare paying passenger only
Hurling	Select Sports & Activity Package	
Husky sledge rides	Included as Standard	Organised and non-competitive with an experienced local driver. Insured can drive the dogs themselves if supervised by an experienced local driver
Hydro speeding	Select Sports & Activity Package	
Ice climbing	Select Winter Sports Option + Sports & Activity Package	Must be adequately supervised and full safety equipment used
Ice curling	Select winter sports option	
Ice skating (non-rink)	Select Winter Sports Option + Sports & Activity Package	
Ice skating (rink)	Select Sports & Activity Package	
Inline skating	Included as Standard	
Iron man (amateur)	Select Sports & Activity Package	3 event version only (swimming, cycling and running)
Jet skiing	Included as Standard	No Personal liability cover
Jogging	Included as Standard	
Judo	Select Sports & Activity Package	
Karate	Select Sports & Activity Package	
Kayaking and canoeing - Grade 1 Rivers	Included as Standard	
Kayaking and canoeing - Grade 2 Rivers	Select Sports & Activity Package	
Kayaking and canoeing - Grade 3 Rivers	Select Sports & Activity Package	
Kendo	Select Sports & Activity Package	
Kite buggying	Select Sports & Activity Package	No Personal liability cover

## Table of sports cover cont.

Activity	Category	Conditions
Kite skiing	Select Winter Sports Option + Sports & Activity Package	No Personal liability cover
Kite surfing (over land)	Select Sports & Activity Package	No Personal liability cover
Kite surfing (over water)	Select Sports & Activity Package	No Personal liability cover
Korfball	Included as Standard	
Lacrosse	Select Sports & Activity Package	
Langlauf	Select winter sports option	
Lifeguards (non beach)	Select Sports & Activity Package	Cover only for swimming pools, leisure only. No beach cover
Marathon running	Select Sports & Activity Package	
Martial arts	Select Sports & Activity Package	
Modern pentathlon	Select Sports & Activity Package	
Mono skiing	Select winter sports option	
Motor cycling	Included as Standard	Limitations apply. Please see General exclusion number 9 for details. No Personal liability cover
Mountain biking (recreational)	Included as Standard	Must be on recognised routes. No cover for downhill racing or competitions. No Personal Liability cover.
Mountain boarding	Select Sports & Activity Package	
Mud buggying	Select Sports & Activity Package	No Personal liability cover
Netball	Included as Standard	
Off piste skiing	Select winter sports option	No cover in areas considered to be unsafe by local resort management
Off piste snowboarding	Select winter sports option	No cover in areas considered to be unsafe by local resort management
Orienteering	Select Sports & Activity Package	
Paintballing	Included as Standard	Must wear eye protection. No Personal liability cover
Parachute jumping (tandem)	Select Sports & Activity Package	
Parapenting	Select Sports & Activity Package	Must be adequately supervised
Parasailing	Included as Standard	
Parascending (over land)	Select Sports & Activity Package	
Parascending (over water)	Included as Standard	
Racketball	Select Sports & Activity Package	
Rackets	Select Sports & Activity Package	
Rafting	Included as Standard	
Rambling	Included as Standard	
Refereeing	Included as Standard	Must be on an amateur basis
Reverse bungee jumping	Included as Standard	Must be adequately supervised and full safety equipment used
Ringos / doughnuts	Included as Standard	
Rock scrambling safety precautions	Select Sports & Activity Package	Must be organised and must take adequate safety precautions
Roller blading / skating	Included as Standard	
Roller hockey	Select Sports & Activity Package	
Rounders	Included as Standard	
Rowing	Included as Standard	
Running (not long distance)	Included as Standard	
Safari (no guns)	Included as Standard	Must be organised by bona fide tour Operator
Safari trekking in a vehicle (no guns)	Included as Standard	Must be organised by bona fide tour Operator
Sail boarding	Included as Standard	No Personal liability cover

## Table of sports cover cont.

Activity	Category	Conditions
Sailing / yachting (within a 12 mile limit of coastline)	Included as Standard	No Personal liability cover
Sand boarding	Select Sports & Activity Package	
Sand dune surfing / skiing	Select Sports & Activity Package	
Scrambling	Select Sports & Activity Package	
Scuba diving (30 - 40 metres depth if qualified or with an instructor)	Select Sports & Activity Package	No cover for solo dives
Scuba diving (up to 30 metres depth if qualified or with an instructor)	Included as Standard	No cover for solo dives
Sea canoeing	Select Sports & Activity Package	
Sea kayaking	Select Sports & Activity Package	
Shark diving (in a cage)	Select Sports & Activity Package	Must be professionally organized
Shinty	Select Sports & Activity Package	
Skate boarding	Included as Standard	
Ski biking / snow biking	Select winter sports option	
Ski blading / snow blading	Select winter sports option	
Ski randonee	Select Winter Sports Option + Sports & Activity Package	
Ski touring	Select Winter Sports Option + Sports & Activity Package	
Ski-dooing	Select Winter Sports Option + Sports & Activity Package	No Personal liability cover
Skiing	Select winter sports option	
Skiing – off piste	Select winter sports option	No cover in areas considered unsafe by local resort management)
Sky jump from Auckland Sky Tower (in New Zealand)	Select Sports & Activity Package	Must be adequately supervised
Sledging / sleighing	Select winter sports option	
Small bore target shooting	Included as Standard	No Personal liability cover
Snooker	Included as Standard	
Snorkelling	Included as Standard	
Snow Mobiling	Select Winter Sports Option + Sports & Activity Package	No Personal liability cover
Snowboarding	Select winter sports option	
Snowboarding – off piste	Select winter sports option	
Soccer	Select Sports & Activity Package	
Softball	Included as Standard	
Speed skating	Select Winter Sports Option + Sports & Activity Package	
Squash / rackets	Select Sports & Activity Package	
Street dancing	Included as Standard	
Street hockey	Select Sports & Activity Package	Must wear pads and helmets
Summer tobogganing	Select Sports & Activity Package	
Surfing	Included as Standard	Cover provided if part of a non-Professional competition. No Personal Liability Cover
Swimming	Included as Standard	
Swimming with dolphins	Included as Standard	Must be with official organisers
Swimming with stingrays	Included as Standard	Must be with official organisers
Sydney Harbour bridge walk	Included as Standard	Must be adequately supervised and full safety equipment used
Table tennis	Included as Standard	
Tae kwon do	Select Sports & Activity Package	
Tall-ship crewing	Select Sports & Activity Package	
Teacher (not qualified)	Included as Standard	No Personal liability cover



## Table of sports cover cont.

Activity	Category	Conditions
Tennis	Included as Standard	
Tenpin bowling	Included as Standard	
Tobogganing	Select winter sports option	
Touch football	Select Sports & Activity Package	Cover provided if part of a non-professional tournament or competition
Touch rugby	Select Sports & Activity Package	Cover provided if part of a non-professional tournament or competition
Trampolining	Included as Standard	
Trekking (4,000 to 5,000 metres)	Select Sports & Activity Package	
Trekking / walking / hiking up to 4,000 metres	Included as Standard	
Triathlon	Select Sports & Activity Package	Cover provided if part of a non-professional tournament or competition
Tug-of-war	Included as Standard	
Ultimate frisbee	Included as Standard	
Vegetable picking	Select Sports & Activity Package	Cover provided if no use of machinery
Volleyball	Included as Standard	
Wake boarding	Included as Standard	No Personal liability cover
War games	Included as Standard	Must wear eye protection. No Personal liability cover
Water polo	Included as Standard	
Water skiing	Included as Standard	No competitions. No Personal liability cover
White water canoeing / rafting (Up to Grade 3)	Select Sports & Activity Package	
Windsurfing	Included as Standard	Cover provided if part of a non-professional competition. No Personal Liability Cover
Yoga	Included as Standard	
Zip lining	Select Sports & Activity Package	Must be adequately supervised and full safety equipment used
Zorbing	Included as Standard	Must be adequately supervised and full safety equipment used

Notes:

The logo consists of a green arrow pointing to the right, with the text 'MORE TH>N' in white, bold, uppercase letters inside the arrow. The arrow has a white outline and a white arrowhead on the right side.

**MORE TH>N<sup>®</sup>**

**TRAVEL INSURANCE**

MORE TH>N Travel insurance is administered and sold by Hood Travel Limited. Registered in England at 1<sup>st</sup> floor Maitland House, Warrior Square, Southend – on – Sea, Essex, SS1 2JY. Registered In England No. 08318836. Hood Travel Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 597211. Calls may be recorded and monitored.

R003148F (05/18)