



Policy Document

Emergency Medical Assistance:

Mapfre Assistance +44(0)1454 640022

Claims and enquiries:

Mapfre Assistance Claims +44(0)1454 640021

Download a claim form at www.fluid.co.uk

Policy alterations, Marketing, PR and Website queries:

Log in at www.fluid.co.uk



This is your FLUID travel insurance contract

PLEASE take a little time to read and understand what we will cover and what we will not cover along with what you should do in the event of a claim to avoid any frustration or disappointment.

We would also like to draw your attention to restrictions on this policy in terms of age and pre-existing medical condition(s) as outlined in this policy document.

After reading this document, if you decide the terms of the insurance contract does not meet your requirements you can cancel it and receive a refund of premium (less a £2 administration charge) provided that you do so WITHIN 14 DAYS OF THE DATE YOU PURCHASED YOUR POLICY and you have not travelled or made a claim during that period. You can cancel by logging into your account at www.fluid.co.uk and entering your policy number.

Some helpful hints for your trip

- Never leave your belongings unattended or with strangers, especially at airports or on the beach, nor in view within vehicles.
- Leave in plenty of time to get to the airport/port by the earliest stated check-in time, allowing for the time of day, weather and the latest available travel information.
- If you are taking valuables such as jewellery or camcorders on holiday, you should insure them under an All Risks insurance or your household contents insurance.
- Do not pack valuables, cash and fragile items in the baggage that you intend to check-in at the airport. Keep them with you at all times during your journey.
- If you need regular medication, take enough with you to last your holiday. You should also take an extra supply that should be packed separately in case you lose your first supply.
- Check your baggage for damage each time you reclaim it.
- Think before you dive into water, check the depths of swimming pools and the sea and only dive if you are sure the water is deep enough and never after alcohol or a heavy meal.
- The sun abroad can be much more powerful than you are used to at home, particularly if you are on the water. To prevent sunburn and sunstroke, use plenty of high factor sun cream and take care not to stay out in strong sunlight too long.
- Check that the tap water is safe to drink. Unless you know it is safe, always drink bottled water. Avoid ice in drinks, or cold food such as salads that may have been washed in tap water.
- Remember simple first aid remedies and medications can reduce or eliminate your need to take up valuable holiday time seeking treatment.
- Make sure all passports, visas, vaccinations and health requirements are up to date, and be sure to take all necessary travel documents with you.

SCHEDULE OF BENEFITS

	Section	Budget	Bronze	Silver	Gold	Excess*	Page
1	Cancellation and Curtailment**	£500	£1,000	£3,000	£5,000	£75 for budget, £65 for other policies	9
2	Emergency Medical Expenses	£2,000,000	£2,000,000	£10,000,000	£15,000,000	£100 for budget, £65 for other policies	10
3	Emergency Dental Expenses	£200	£200	£200	£200	£100 for budget, £65 for other policies	10
4	Hospital Benefit	£10 per 24hrs up to £100	£10 per 24hrs up to £100	£15 per 24hrs up to £1000	£25 per 24hrs up to £1,500	Nil	11
5	Personal Accident Permanent Total Disablement Loss of limb/sight Death Death if under 16	£10,000 £10,000 £5,000 £1,000	£10,000 £10,000 £5,000 £1,000	£20,000 £20,000 £5,000 £1,000	£50,000 £50,000 £5,000 £1,000	Nil Nil Nil Nil	11
6	Personal Liability	£1,000,000	£1,000,000	£2,000,000	£2,000,000	£250	11
7	Legal Expenses	£10,000	£10,000	£15,000	£50,000	£75 for budget, £65 for other policies	11
8	Personal Belongings** Single Item Limit Valuables Limit	No cover	No cover	£750 £100 £100	£1,500 £175 £225	£65	12
9	Baggage Delay	No cover	No cover	No cover	£100 per 12hrs up to £300	Nil	12
10	Personal Money**	No cover	No cover	£500	£500	£65	12
11	Travel Documents	No cover	No cover	£100	£150	£65	12
12	Missed Departure	No cover	No cover	£500	£1,000	£65	13
13	Travel Delay Holiday Abandonment	£20 per 12hrs up to £100 £500	£20 per 12hrs up to £100 £1,000	£20 per 12hrs up to £300 £3,000	£25 per 12hrs up to £400 £5,000	Nil £75 for budget, £65 for other policies	13
Wintersports Cover (on payment of additional premium, not available on bronze single trip policies or bronze and gold long stay policies)							
14	Ski Equipment	£500 owned £250 hired	£500 owned £250 hired	£500 owned £250 hired	£1000 owned £500 hired	£75 for budget, £65 for other policies	13

15	Ski Pack	£35 per 24hrs up to £350	£35 per 24hrs up to £350	£35 per 24hrs up to £350	£50 per 24hrs up to £500	Nil	14
16	Ski Hire	£35 per 24hrs up to £500	£35 per 24hrs up to £500	£35 per 24hrs up to £500	£50 per 24hrs up to £500	Nil	14
17	Piste Closure	£20 per 24hrs up to £200	£20 per 24hrs up to £200	£20 per 24hrs up to £200	£20 per 24hrs up to £200	Nil	14
18	Avalanche Cover	£100	£100	£100	£100	Nil	15
Business Cover (on payment of additional premium - not available on Longstay policies)							
19	Business Equipment -Single Item Limit	No cover No cover	No cover No cover	£3,000 £500	£3,000 £500	£65	15
20	Computer Equipment	No cover	No cover	£1,000	£1,000	£65	15
21	Delayed Business Samples	No cover	No cover	£50 per 24hrs up to £250	£50 per 24hrs up to £250	Nil	15
	Delayed Business Equipment	No cover	No cover	£100 per 24hrs up to £500	£100 per 24hrs up to £500	Nil	
22	Business Money	No cover	No cover	£250	£250	£65	15
23	Replacement Employee	No cover	No cover	£3,000	£3,000	£65	16
Golf Cover (on payment of additional premium - not available on long stay policies)							
24	Golf Equipment	No cover	No cover	£1,000	£1,000	£65	16
25	Golf Equipment Hire	No cover	No cover	£30 per day up to £300	£30 per day up to £300	Nil	16
26	Hole in One Cover	No cover	No cover	£150	£150	Nil	17
27	Non-refundable Green Fees	No cover	No cover	£75 per day up to £300	£75 per day up to £300	Nil	17
Cruise Cover (on payment of additional premium - not available on long stay policies)							
28	Stateroom Confinement	No cover	No cover	£50 per 24hrs up to £300	£50 per 24hrs up to £300	Nil	17
29	Unused Excursions	No cover	No cover	£300	£300	Nil	17
30	Missed Port	No cover	No cover	£50 per port up to £300	£50 per port up to £300	Nil	17
Hazardous Activities							
31	Hazardous Activities	As defined	As defined	As defined	As defined	NA	18

*The excess is the first amount you and each person named under the validation certificate have agreed to pay towards a claim under each section of this policy. If you have chosen to double, reduce or waive your excess, this will be shown on your travel insurance certificate.

** If you have chosen to remove cancellation and curtailment or personal belongings and personal money cover, these sections will not apply. This will be shown on your validation certificate.

A. GENERAL INFORMATION ABOUT YOUR TRAVEL INSURANCE

This travel insurance has been arranged by MI Money Limited, trading as FLUID, and is underwritten by Mapfre Asistencia Compania Internacional de Seguros y Reaseguros S.A. (Mapfre Asistencia) trading in the UK under the name Mapfre Assistance.

MI Money Limited is authorised and regulated by the Financial Services Authority. Registered address is Eastcastle House, 27-28 Eastcastle Street, London W1W 8DH.

Mapfre Asistencia is authorised by the Direccion General de Seguros y Fondo de Pensiones in Spain, and is recognised as EEA authorised by the Financial Services Authority (FSA) in the U.K, FSA number 203041. Registered office: 5th Floor, Alpha

House, 24a Lime Street, London EC3M 7HS. Company number: FC02194. Branch number: BR008042.

Please telephone the FSA on 0845 606 1234 or visit www.fsa.gov.uk if you would like further information.

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a travel insurance certificate issued between 1st October 2010 and 30th September 2011.

All travel must commence prior to 31st December 2012.

B. IMPORTANT INFORMATION ABOUT YOUR TRAVEL INSURANCE

EVIDENCE OF COVER

You should read this document carefully. It gives you full details of what is and is not covered and the conditions of the cover. Cover will vary depending on the level and type of policy you take out and from insurer to insurer.

ANNUAL POLICY HOLDERS – AUTO RENEWAL SERVICE

In order to ensure that your travel insurance cover is continuous, FLUID will automatically renew ("auto-renew") your annual multi trip policy on the date it expires unless you tell them otherwise in advance. Each year FLUID will email you and/or write to you at your address 21 days before your policy expires to let you know whether there is a change to your premium or the policy terms and conditions and the renewal date. If you do not want your policy to be auto-renewed please log in to your account at www.fluid.co.uk and select the auto-renew unsubscribe option. If you do not unsubscribe before the renewal date FLUID will collect the renewal premium from the credit or debit card you provided at the time of original payment.

IMPORTANT: FLUID DO NOT AUTO RENEW POLICIES WHERE (A) AN INSURED TRAVELLER HAS COMPLETED THE MEDICAL SCREENING PROCESS AND PAID AN ADDITIONAL PREMIUM TO COVER A PRE-EXISTING MEDICAL CONDITION OR (B) WHERE AN INSURED TRAVELLER NO LONGER FALLS WITHIN THE ACCEPTANCE CRITERIA OF THE POLICY (e.g. MAXIMUM AGE LIMIT)

Please note that FLUID can only guarantee that your policy will be auto renewed where:

- You have informed them in advance of any changes to your policy details
- The credit or debit card details you originally provided have not changed; and
- The credit or debit card holder has given their permission for their card to be charged on renewal

FLUID are entitled to assume at renewal that your policy and card details have not changed and that you have the permission of the card holder, unless you inform them otherwise before the renewal date. On the relevant renewal date FLUID will charge the relevant premium to your credit or debit card. You can opt out of auto-renewal at any time during your policy term by logging into your account at www.fluid.co.uk.

GEOGRAPHICAL LIMITS

Your policy will be subject to a geographical limit. The description of geographical areas in your travel insurance certificate refer to the following countries:

Europe – The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, The Azores, Mediterranean Islands and Non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya and Israel)

Australia & New Zealand.

Worldwide –including USA & Canada

ELIGIBLE PEOPLE

Your insurance contract contains limitations on the ages, groupings and residence of people to be insured.

GROUPINGS

Individual – Up to 10 individual people travelling with each other, but not as part of a couple or **single parent family** or **family group**.

Couple - Two cohabiting adults whether married, common law or same sex partners. Independent travel is allowed on annual multi-trip policies.

Family

Either:

- 2 adults and up to 8 dependent children, stepchildren or grandchildren all under 18.
 - OR:
 2. 1 adult and up to 4 dependent children, stepchildren or grandchildren all under 18.
- Independent travel is allowed on annual multi-trip policies for adults only.

POLICY AGE LIMITS

Single Trip - 84 years at the time of purchasing your insurance
Annual Multi Trip - 74 years at the time of purchasing your insurance
Longstay/Backpacker – 39 years at the time of purchasing your insurance

RESIDENCE LIMITS

You must have lived in the United Kingdom (which does not include residents of the Isle of Man and the Channel Islands) for at least six of the last twelve months before you bought or renewed your policy.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions, exclusions and warranties will apply to individual sections of your policy while general exclusions, conditions and warranties will apply to the whole of your policy. It is a condition of this policy that all material facts must be disclosed to us at the time of taking out this insurance. Failure to do so may result in our non-liability for claims. Please call us on 01454 640023 if you have any queries or concerns about material facts.

DANGEROUS SPORTS OR PASTIMES

You are only covered under the policy for claims arising from certain hazardous activities as defined within Section 31 of this policy wording.

HEALTH CONDITIONS

This insurance policy contains health restrictions that apply to the cover provided under the cancellation and curtailment, medical expenses and personal accident sections of the policy. These restrictions may apply to you, your travelling companions and anyone on whom travel depends, such as a close relative. Please carefully read the IMPORTANT CONDITIONS RELATING TO HEALTH section for full details.

PROPERTY CLAIMS

These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. An allowance for wear, tear and depreciation will be deducted. Certain items of personal belongings are not covered.

PERSONAL LIABILITY

There is no cover for personal liability claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft or any mechanically propelled conveyance.

POLICY LIMITS

All sections of your policy have limits on the amount the Insurer will pay under that section. There are also specific limits under the Personal Belongings section for: any single item; valuables, items for which an original receipt, proof of purchase or an insurance valuation is not supplied.

POLICY EXCESSES

Under most sections of the policy, claims will be subject to an excess per person. This means that you will be responsible for the first part of the claim. The amount you have to pay is the excess and this is shown on the schedule of benefits. However, if you have chosen to increase, reduce or waive your excess at the point of purchase, this will be shown on your insurance certificate.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury or loss or damage to your property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of cash which was not carried on the Insured's person unless placed in a safety deposit box or similar locked, fixed receptacle.

COMPLAINTS PROCEDURE

If you have any cause for complaint regarding this insurance, please refer to the relevant section of this document for the complaints procedure to follow.

CANCELLATION PERIOD

If, after reading this policy, you are not satisfied with it for any reason you can cancel it within 14 days of the date you purchased your policy and receive a refund of premium (less a £2 administration charge) providing you have not travelled or made a claim within that period or, in the case of a single trip or backpacker policy, the start date for your policy has not already elapsed. You can cancel by logging into your account at www.fluid.co.uk and entering your policy number.

MATERIAL FACTS

You MUST disclose all material facts. A material fact is one that is likely to influence the Insurer in accepting your Insurance. If you are in any doubt as to whether a fact is 'material', you

should tell us by calling 01454 640023. If the fact is considered to be material, the insurer will provide written confirmation of this. If you do not disclose material facts, it may result in your claims being invalid.

LAW APPLICABLE TO THIS CONTRACT

The Insurer and the Insured are entitled to choose the law applicable to the insurance contract. The Insurer chooses the laws of England and Wales and, in the absence of any agreement to the contrary, the laws of England and Wales shall apply.

24HR WORLDWIDE EMERGENCY ASSISTANCE SERVICE

The Emergency Assistance Service is operated by a worldwide organisation specialising in emergency assistance services. The service is available to all travellers insured under this policy and operates 24 hours a day, 365 days a year. If a medical emergency arises whilst you are abroad, you can telephone the number shown below if you would like to use the service. The experienced co-ordinator who takes your call will:

- Call you back immediately if you ask
- Make sure hospitals are contacted
- Guarantee payments of medical fees, if covered
- Consult medical advisers
- Arrange your return to your home country if this is medically necessary and the doctor treating you believes it is safe for you to be moved but, if you or anyone else insured under this policy has to be admitted to a hospital or clinic, you must telephone the Emergency Assistance Service before admission. If you are admitted in an emergency, you or someone else on your behalf, must telephone the Emergency Assistance Service as soon as possible after your admission.

DIRECT SETTLEMENT OF MEDICAL EXPENSES ABROAD

If you are admitted to a hospital or clinic while abroad, the Emergency Assistance Service will arrange for insured inpatient medical expenses to be paid direct to the hospital or clinic. To guarantee payment, the Emergency Assistance Service must be advised immediately, with full medical details. For all reasonable outpatient medical expenses up to £250, you should pay the hospital, clinic, medical practitioner or pharmacy, obtain and keep receipts and claim from us when you return home.

CUTTING SHORT YOUR TRIP

The Emergency Assistance Service is authorised to arrange your return home if you need to make a claim under Section 1 – Curtailment. You must call them and allow them to make the arrangements for your return otherwise the costs may not be covered.

RECIPROCAL HEALTH AGREEMENTS

European Union

If you are travelling to countries within the European Union, Iceland, Liechtenstein, Norway or Switzerland, you should take your European Health Insurance Card with you. This can be obtained by completing a form at your local Post Office or by downloading an application form from www.dh.gov.uk. This will allow you to benefit from the reciprocal health arrangements which exist with these countries. You should take reasonable steps to use these arrangements where possible.

Australia and New Zealand

If you require medical treatment in Australia or New Zealand,

you must enrol with a local Medicare or equivalent country scheme office on the first occasion you receive treatment. Inpatient and out-patient treatment at a public hospital is then available free of charge.

MEDICAL EMERGENCY TELEPHONE NUMBER

+44(0)1454 640022

Please quote your policy number and the telephone number from which you are calling

POLICY CONTRACT PERIOD

Contract Period - Single Trip

A single return trip, as defined in the period of insurance, beginning and ending in the United Kingdom, subject to a maximum limit of 122 days. Cover under this trip type is also permitted for one way travel but the period of insurance shall expire no later than 72 hours after the time the Insured first leaves the immigration control of their final destination country or at the end of the period of insurance, whichever is earlier.

Contract period - annual multi-trip

Any number of return trips as defined subject to the following:

- a maximum duration on any one trip of 45 days.
- cover for overnight trips within England, Scotland, Wales, Northern Ireland, Isle of Man or Channel Islands applies when accommodation is pre-paid & pre-booked for a minimum of two consecutive nights and a booking form confirming your reservation obtained.

C. CONTACT DETAILS

USEFUL TELEPHONE NUMBERS – EMERGENCIES AND CLAIMS

IF YOU HAVE A MEDICAL EMERGENCY OR NEED TO CURTAIL YOUR TRIP, PLEASE CALL MAPFRE ASSISTANCE ON +44(0)1454 640022.

Lines are open 24 hours a day, 365 days a year.

IF YOU HAVE ANY OTHER CLAIM, PLEASE CALL MAPFRE ASSISTANCE CLAIMS ON 01454 640021.

USEFUL TELEPHONE NUMBERS – QUERIES

If you have purchased a policy and have a query about the cover, please contact Mapfre Assistance on 01454 640023.

If you have a query about cancelling your policy, alterations to your policy, marketing, PR or the FLUID website, please contact FLUID by email at enquiries@fluid.co.uk.

Details of complaints procedures are at page [21]

D. IMPORTANT CONDITIONS RELATING TO HEALTH

This insurance policy contains health restrictions that apply to the cover provided under the cancellation, curtailment, medical expenses and personal accident sections of the policy. These restrictions may apply to both you, your travelling companions and anyone on whom travel depends, such as a

close relative.

YOU/YOUR INSURED TRAVELLING COMPANIONS

Claims arising from a pre-existing medical condition of you, or your travelling companions insured under this policy, are not covered unless you complete the medical screening process during the purchase of your policy, pay any relevant additional premium and receive written confirmation from FLUID confirming that we have accepted cover for these conditions. Failure to disclose and accept cover for a pre-existing medical condition will result in claims for those conditions not being paid. Please note that there are a number of pre-existing medical conditions which are accepted as standard without completion of the medical screening process and these are shown in the table below.

Please also note that there is no cover available for any claims where you or any travelling companion are travelling or acting against the advice of a medical practitioner or would be had it been sought; are travelling for the purpose of obtaining medical treatment or advice; are on a waiting list or have knowledge of the need for out or in-patient treatment or investigation at a hospital, clinic or nursing home; are awaiting the results of medical tests or investigations; have been given a terminal diagnosis

A PRE-EXISTING MEDICAL CONDITION IS DEFINED AS :

- any heart or circulatory related condition including but not limited to hypertension, angina and stroke;
- any lung or breathing related condition other than inhaler controlled, mild asthma suffered in isolation;
- any cancerous condition;
- any kidney related disorder;
- any psychological condition including anxiety, stress, depression, psychiatric or eating disorders, phobias;

which has been suffered or for which any form of medical advice, treatment or medication has been received at any time;

Or

2) any medical condition which has necessitated admission as an inpatient into hospital in the last 24 months other than those listed under 'Accepted Conditions' below;

ACCEPTED MEDICAL CONDITIONS

Pre-existing Condition (a) above does not apply if the ONLY medical condition(s) suffered appears in the following list:

Achilles tendon injury	Cyst-testicular	Hip replacement	Pregnancy (no complications)
Acne	Cystitis	HRT (hormone replacement therapy)	Psoriasis
Allergy-not requiring pre-prescriptive treatment	Deafness	Hyperthyroidism (overactive thyroid)	Reflux oesophagitis
Anal fissure/fistula	Diarrhoea and/or vomiting	Hypothyroidism (underactive thyroid)	Retinal detachment
ADHD (Attention Deficit Hyperactivity Disorder)	Dislocated hip (not replacement hip)	Hysterectomy	Rheumatism
Benign prostatic enlargement	Dyspepsia	IBS (Irritable Bowel Syndrome)	Rhinitis
Blindness	Eczema	Impetigo	RSI (repetitive strain injury)
Broken bone (not head or spine)	Epididymitis	Macular degeneration	Shingles
Carpal tunnel syndrome	Fungal nail infection	Menorrhagia	Shoulder injury
Cataracts	Essential tremor	Migraine (confirmed diagnosis, no ongoing investigations)	Sinusitis
Chicken pox	Gastric reflux	Myalgic Encephalomyelitis (if only symptom is fatigue)	Sleep Apnoea
Colitis (no hospital admissions in the last 12 months)	Glandular fever (not within 3 months of the planned Trip)	Nasal polyps	Tendon injury
Common cold/influenza	Glaucoma	Neuralgia, Neuritis	Uticaria
Corneal graft	Gout	Nut allergy	Varicose veins-legs only (if GP has confirmed that client is fit to travel)
Cosmetic surgery	Haemorrhoids	Osteochondritis	Tinnitus
Cuts and abrasions (non self inflicted)	Hernia (not hiatus)	PMT (pre-menstrual tension)	Tonsillitis
Cyst-breast	Hay fever	Pelvic inflammatory disease	

E. CANCELLATION AND CURTAILMENT - IMPORTANT RESTRICTIONS

This policy will not cover any claims under the Cancellation and Curtailment section that arise directly or indirectly from a pre-existing medical condition of a:

- Non travelling relative;
- A travelling companion who is not insured under this policy;
- A person with whom you intend to stay whilst on your trip;

Unless the person's doctor is prepared to state that at the date you bought this policy or booked the trip (whichever is later), he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree to cause a necessary cancellation or curtailment claim. If the doctor will not confirm this, any claim arising as a result of a pre-existing medical condition will be excluded.

PREGNANCY

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

F. DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in your policy. These definitions have been listed in alphabetical order.

Accident, Accidental

A sudden, unexpected event caused by something external and visible, which results directly and solely in loss, damage or

physical bodily injury.

Act of Terrorism

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

Bodily Injury

Means an identifiable physical injury sustained by you caused by sudden, unexpected, external and visible means.

Business Equipment

Means communication devices and other business related equipment that is carried by you in the course of your business. It incorporates business goods or samples, presentation materials, packaging/cases, technical materials/equipment directly associated with your trade or profession. It does not include laptop computers or their accessories.

Business Money

Bank currency notes, coins and travellers cheques purchased/ withdrawn via business bank accounts.

Cancellation Costs

Travel, accommodation, car hire and excursions paid or contracted to be paid by you in respect of your trip.

Cash

Bank currency notes and coins.

Certificate

An insurance validation certificate issued by the seller which describes you and the Insured person(s) who are covered under this policy.

Claims Handler

Mapfre Assistance Claims on tel: 01454 640021

Close Business Associate

A person in the same employment as you in your country of residence, whose absence from work or place of employment for one or more complete days at the same time as you, prevents the effective continuation of that business.

Common-Law Partner(s)

Any couple (including same sex) in a common law relationship or who have co-habitated in your country of residence for at least 6 months prior to the commencement of your trip.

Country of Residence

The usual country of residence within the United Kingdom where you live for no less than 6 months of the year.

Curtailment Costs

Travel costs necessary to return you home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day of your trip. The following are not included in the definition: All costs attributable to the outward and return travel tickets, whether used or unused.

Emergency Assistance Company

Mapfre Assistance

Tel: +44(0)1454 640022

24 hours a day, 365 days a year.

Excess

The first amount you and each person named under the validation certificate have agreed to pay towards a claim under each section of this policy, as outlined within the Schedule of Benefits or on your validation certificate.

Family

Up to two (2) adults and 8 dependent children, stepchildren or grandchildren under the age of 18.

Fragile Articles

Means any item(s) carried as your personal belongings which could be easily damaged or destroyed.

Golf Equipment

Golf Clubs, Golf Bags, Golf Shoes, Golf Trolley

Home

The usual place of residence within the United Kingdom where you live for no less than 6 months of the year.

Insurer

Mapfre Assistance

Illness

Any disease, infection or bodily injury which is unexpectedly contracted by you prior to your trip or unexpectedly manifests itself for the first time during your trip.

Insurance Premium Tax (IPT)

A Government tax which must be paid by you in addition to the insurance premium.

Medical Practitioner

A registered practicing member of the medical profession who is not related to you or any person with whom you are travelling.

Pair or Set

Two or more items of personal belongings, which are complementary or used or worn together.

Personal Money

Bank currency notes, coins and travellers cheques.

Personal Belongings

Luggage, clothing, valuables and personal items which are owned by you and have been either taken or purchased on the trip. The following are not included in the definition: Animal skins, antiques, bicycles, binoculars, bonds, buggies, computer games and computer game consoles, computer or telecommunications equipment of any kind, contact or corneal lenses, coupons, diving equipment, documents of any kind, furs, ipods, marine and craft equipment, mobile phones, money, motor vehicles, MP3 players, musical instruments, prams, radios, sailboards or related equipment or fittings of any kind, securities, stamps, surfboards, tape recorders, television sets, travellers cheques, video equipment or DVD equipment of any kind.

Period of Insurance

Single trip cover – The trip duration as shown in your validation certificate.

Cover under the Cancellation section of your policy starts from the date the certificate is issued and ends:

- a) at the start of your trip or
- b) if a claim is made under the Cancellation cover.

The cover under all other sections of your policy starts at your trip departure and ends:

- a) if a claim is made under the Cancellation cover or
- b) on your return home, place of business, hospital, nursing home in the United Kingdom or
- c) at the expiry of the policy or
- d) following your refusal and/or failure to return home following confirmation from the treating doctor that you are fit and able to return home or
- e) your trip exceeding the maximum trip length for single trips.

One-way trip cover - ends on the expiry of the policy, or 72 hours after the time you first leave the immigration control of your final destination country, whichever is earlier.

Annual Multi Trip cover – The period starting and ending on those dates shown on your certificate.

Cover under the Cancellation section of your policy, starts from the later of either:

- a) the date of inception of your certificate, or
 - b) the time at which the trip is booked;
- and ends at whichever happens first;
- a) the start of your trip, or;
 - b) the expiry of the policy contract period.

The cover under all other sections of your policy, starts at your trip departure and ends on either;

- a) your return home, or
- b) the expiry of this policy, or;
- c) your trip exceeding the maximum trip length of 45 days for any one trip;
- d) following your refusal and/or failure to return home following confirmation from the treating doctor that you are fit to return home; whichever happens first.

Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the policy when the return is necessarily delayed as a result of ill-health of you or failure of public transport provided that the Assistance Company has been notified and agreed this.

Policy Age Limits

Single Trip - 84 years at the time of purchasing your policy

Annual Multi Trip - 74 years at the time of purchasing your policy

Longstay – 39 years at the time of purchasing your policy

Policy

Your certificate, this policy and endorsements.

Pre-existing medical condition

Any condition which falls within the criteria defined under the Important Conditions Relating to Health section.

Public Transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant

You becoming unemployed under the Protection of Employment Act. You must have been given a Notice of Redundancy and be receiving payment under the current redundancy payments legislation.

The following are not included in the definition:

- Any employment which has not been continuous and with the same employer;
- Any employment which is not on a permanent basis;
- Any employment which is on a short term fixed contract;
- Any instance where you had reason to believe that you would be made redundant at the time of booking your trip.

Relative

Brother, step brother, brother-in-law, common law partner, daughter, step daughter, adopted daughter, daughter-in-law, fiancé(e), grandchild, grand parents, legal guardian, parent, step parent, parent-in-law, sister, step sister, sister-in-law, son, step son, adopted son, son-in-law, foster child or spouse.

Single Item

Any one article, pair, set or collection owned by you.

Single Parent Family

One adult and up to 4 of his/her dependent children, stepchildren or grandchildren under the age of 18.

Ski Equipment

Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots, owned or hired by you.

Sports Equipment

Those items that are usually worn, carried, used or held during the participation in a sporting activity.

Territorial Waters

All waters within the jurisdiction of the country you are visiting during your trip.

Total Disablement

Means you are prevented from engaging in paid employment or paid occupation of any and every kind, except any occupation normally reserved for the disabled.

Travel Documents

Means passport, green cards, travel tickets and accommodation vouchers owned by you.

Travelling Companion

Any named person on your validation certificate and/or booking invoice.

Trip

Any journey made by you within the area shown on the validation certificate which begins and ends in the United Kingdom during the period of insurance. The policy will also cover a one way trip commencing in the United Kingdom but ends 72 hours after the time you first leave the immigration control of your final destination country or expiry of the policy, whichever is earlier.

If annual multi trip cover is selected any such trip over 45 days are not insured and any trip solely within England, Scotland, Wales, Northern Ireland, Isle of Man or the Channel Islands, is only covered where you have pre-booked at least two nights accommodation and a booking invoice is obtained.

United Kingdom

England, Scotland, Wales, Northern Ireland

Unattended

Means when you are not in full view of and not in a position to prevent unauthorized interference with your property or vehicle.

Valuables

Articles made of or containing gold, silver or other precious metals, jewellery, leather goods, furs, camcorders, photographic equipment, precious or semi-precious stones, silks, telescopes, binoculars, watches, computer equipment, computer games & computer game consoles, cameras, compact disc players, MP3 players & iPods, sunglasses, spectacles, Mini-Disc players, owned by you.

Winter sports

Guided cross-country skiing (Nordic Skiing), mono skiing, off-piste skiing or snowboarding (in areas designated safe by resort management), recreational racing, skiing, snowboarding and snow sledging.

Some activities are not included in the definition of “winter sports”. This includes (but is not limited to) the following:

Freestyle skiing, heli-skiing, ice hockey, luge, off-piste skiing or snowboarding in areas designated as unsafe by resort management, off-piste skiing or snowboarding where there is an avalanche warning in place, parapenting, ski acrobatics and stunting, ski bob racing, ski-doing, ski flying, ski jumping, ski racing or training, the use of skeletons or bobsleighs, snowmobiling, tobogganing.

We/Us/Our

Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima trading as Mapfre Assistance.

You/ Yours/ Insured

Any person named on the validation certificate.

G. SECTIONS OF COVER

The Insurer hereby agrees, to the extent and in the manner hereinafter provided, to indemnify the Insured against loss or damage sustained or legal liability for accidents happening during the period stated on the travel insurance certificate. After such loss, damage or liability are proved provided always that the liability of the Insurer shall not exceed the limits of liability as expressed in the terms, conditions and Schedule of Benefits or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed on behalf of the Insurer.

SECTION 1 - CANCELLATION AND CURTAILMENT

What You Are Covered For:

If your trip is cancelled or curtailed due to any one of the reasons listed below during the period of insurance, the Insurer will indemnify you up to the amount shown in the Schedule of Benefits:

Cancellation

For travel, accommodation, car hire and excursions paid or contracted to be paid by you in respect of your own trip (prior to any occurrence giving rise to a claim under this section) which are not recoverable elsewhere.

Curtailed

Travel costs necessary to return you home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day of your trip which is foregone and which are not recoverable (excluding pre-paid or contracted costs for transportation to return home and used travel ticket costs).

Reasons for Cancellation and Curtailment:

- (a) death, accidental bodily injury or unexpected illness during the period of insurance of you, your travelling companion, or the person with whom you have arranged to stay whilst on the trip, your relative or your close business associate;
- (b) you being called for jury service, witness call or compulsory quarantine;
- (c) your posting overseas or emergency and unavoidable requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services;
- (d) your redundancy notified during the period of insurance which qualifies for payment under the current redundancy payments legislation;
- (e) fire, flood or burglary at your home or place of business occurring or becoming apparent within 5 days prior to the commencement of the journey or holiday or during the course of your holiday;
- (f) your presence being required by the police following burglary at your home or your place of business;

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

- 1. the excess as shown in the Schedule of Benefits or on your validation certificate;
- 2. claims arising directly or indirectly from medical conditions which fall within the criteria defined under the Important Conditions Relating to Health section, unless we have accepted these in writing.
- 3. claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing cancellation or curtailment;
- 4. claims for any costs associated with unused timeshare property;
- 5. claims arising where you have not received the necessary inoculations or vaccinations or obtained necessary passports and / or visas;
- 6. claims arising from any loss resulting from the cancellation or delay of a flight, subsequent to your initial International departure from or return to your country of residence;
- 7. claims arising from where you will not and/or cannot

travel to an area subject to disease of epidemic or pandemic proportions.

SPECIAL CONDITIONS

It is a condition of this section that any claim for Cancellation be advised to the claims handlers within 48 hours. Curtailment must be authorised by the Assistance Company if the cost of your trip home is more than £250, following confirmation from the treating doctor that it is medically necessary that the Insured curtails their trip. If you curtail your trip due to an illness/death of a travelling companion, a relative, or a close business associate, then you must also contact the Assistance Company, otherwise your claim may be declined. You must always mitigate your costs.

SECTION 2 - EMERGENCY MEDICAL EXPENSES

What You Are Covered For:

The Insurer will reimburse you up to the amount shown in the Schedule of Benefits in respect of the following expenses necessarily incurred as a result of you sustaining accidental bodily injury, unexpected illness or your death:

1 Emergency Medical Expenses

- (a) cost of medical, surgical or hospital treatment. The Insurer reserves the right to repatriate when, in the opinion of the doctor in attendance and the Insurer's medical advisors, the Insured is fit to travel;
- (b) cost of transporting your remains back to the United Kingdom or the reasonable cost of a funeral in the country where death occurs, if other than your usual country of residence, up to the amount shown in the Schedule of Benefits;
- (c) reasonable additional transportation and accommodation costs incurred by you and any one of your travelling companions, as a result of you receiving medical advice from the doctor in attendance and the Insurer's medical advisors that your originally planned return journey to the United Kingdom is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date, at the Insurer's discretion).

2 Emergency Repatriation

(a) the cost of return to the United Kingdom of an injured or sick Insured by medically appropriate means where, in the opinion of the Insurer's medical advisors, such return is medically necessary.

What You Are Not Covered For:

- In addition to the General Exclusions of the policy, the Insurer shall not be responsible for
1. the excess (unless you use an EHIC (European Health Insurance Card) which successfully reduces the amount of the claim) as shown in the Schedule of Benefits or on your insurance certificate;
 2. claims arising directly or indirectly from medical conditions which fall within the criteria defined under the Important Conditions Relating to Health section, unless we have accepted these in writing.
 3. claims arising for treatment or surgery which, in the opinion of the Insurer's medical advisors, is not essential or can reasonably be delayed until your return home;
 4. claims arising from the additional costs of single or private hospital room accommodation;

5. claims arising from medical treatment of any kind received after you have returned to the United Kingdom;
6. claims arising from medical treatment of any kind not authorised at the time by a recognised registered medical practitioner;
7. claims arising from medical treatment of any kind occurring after you have refused the offer of repatriation when, in the opinion of the doctor in attendance and the Insurer's medical advisors, you are fit to travel;
8. claims arising in respect of elective medical treatment, physiotherapy treatment and other associated therapies;
9. claims arising out of your failure to contact the Assistance Company.

SPECIAL CONDITIONS

In the event of your death, incurring medical expenses in excess of £250, or you being involved in an accident, being admitted to hospital, or curtailing for medical reasons, the Assistance Company must be advised as soon as possible and liability shall only attach for expenses agreed by them. Failure to notify the Assistance Company could prejudice the Insurer and could result in the Insurer's non-acceptance of liability of such claims.

Should you require medical treatment in Australia, you should enrol with MEDICARE. It is not necessary to enrol on arrival. You can simply do this at the first occasion on which you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Should you be admitted to hospital, immediate contact must be made with the Assistance Company and their authority obtained in respect of any treatment NOT available under MEDICARE before such treatment is provided.

SECTION 3 – EMERGENCY DENTAL EXPENSES

What You Are Covered For:

The Insurer will reimburse you up to the amount shown in the Schedule of Benefits for emergency dental treatment for the immediate relief of pain only.

What You Are Not Covered For:

- In addition to the General Exclusions of the policy, the Insurer shall not be responsible for
1. the excess (unless you use an EHIC (European Health Insurance Card) which successfully reduces the amount of the claim) as shown in the Schedule of Benefits or on your insurance certificate;
 2. claims arising directly or indirectly from medical conditions which fall within the criteria defined under the Important Conditions Relating to Health section, unless we have accepted these in writing.
 3. claims arising for treatment or surgery which, in the opinion of the Insurer's medical advisors, is not essential or can reasonably be delayed until your return home;
 4. claims arising from the additional costs of single or private hospital room accommodation;
 5. claims arising from dental treatment of any kind received after you have returned to the United Kingdom;
 6. claims arising from dental treatment of any kind not authorised at the time by a recognised registered dental practitioner;
 7. claims arising from dental treatment of any kind occurring after you have refused the offer of repatriation when, in the

opinion of the doctor in attendance and the Insurer's medical advisors, you are fit to travel;

SPECIAL CONDITION

Should you require dental treatment in Australia, you should enrol with MEDICARE. It is not necessary to enrol on arrival. You can simply do this at the first occasion on which you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Should you be admitted to hospital, immediate contact must be made with the Assistance Company and their authority obtained in respect of any treatment NOT available under MEDICARE before such treatment is provided.

SECTION 4 - HOSPITAL BENEFIT

What You Are Covered For:

The Insurer will pay you the amount shown in the Schedule of Benefits for each and every completed period of 24 hours for which you are an inpatient in a hospital abroad, as a direct result of you sustaining accidental bodily injury or unexpected illness which is covered under the Emergency Medical Expenses section.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for claims where the Assistance Company has not been contacted and a recommended hospital has not been appointed.

SECTION 5 – PERSONAL ACCIDENT

What You Are Covered For:

The Insurer will pay you or your estate the sum insured as shown in the Schedule of Benefits for losses resulting from an external accident resulting in your death, loss of limb(s), loss of sight or permanent total disablement. Loss must occur within 180 days of the date of accident. No benefits shall be paid for more than one loss suffered.

What You Are Not Covered For:

- In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:
1. Any benefit where your death, injury or loss does not occur within 180 days of the accident.
 2. Any benefit as a result of participating in a hazardous sport or leisure activity, not detailed as covered in this policy document, unless you have paid the additional premium prior to travel, for that specific hazardous activity and cover is confirmed on your validation certificate.
 3. Any benefit if you cannot prove to the Insurer that the permanent total disablement has continued for 12 months from the date of the injury and in all probability will continue for the remainder of your life.
 4. More than one lump sum under this section.

SECTION 6 - PERSONAL LIABILITY

What You Are Covered For:

The Insurer will indemnify you up to the amount as shown in the Schedule of Benefits for the legal liability of the Insured for accidental injury to third parties and/or accidental damage

to their property within the geographical limits of their policy. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, or under the laws of England and Wales (whichever is applicable to the case in point).

What You Are Not Covered For:

- In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:
1. the excess as shown in the schedule of benefits or on your validation certificate.
 2. claims arising directly or indirectly from, happening through or in consequence of:
 - (i) employer's liability, contractual liability, or liability to a member of your family or your travelling companion;
 - (ii) animals belonging to, or in the care, custody or control of the Insured;
 - (iii) wilful, malicious or unlawful acts or the use of firearms;
 - (iv) the pursuit of trade, business or profession;
 - (v) ownership or occupation of land or buildings (other than your temporary trip accommodation); or
 - (vi) you being under the influence of intoxicating liquor or drugs;
 3. claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft, or any mechanically propelled conveyance;
 4. claims for legal fees and costs resulting from any criminal proceedings;
 5. any claim where you have cover under another insurance policy.

SPECIAL CONDITION

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the Insured without the written consent of the Insurer, who shall be entitled, if they so desire, to take over and conduct, in the name of the Insured, their defence of any claim or to prosecute for their own benefit any claims for indemnity, damages or otherwise against any third party. The Insurer shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and the Insured shall, wherever possible, give all such information and assistance as the Insurer may require.

SECTION 7 - LEGAL EXPENSES

What You Are Covered For:

The Insurer will reimburse you up to the amount as shown in the Schedule of Benefits, for legal costs incurred by you in pursuit of legal proceedings against third parties (excluding any member of your or your travelling companion's family, your travelling companion, close business associate or employer) for any compensation owed to you arising directly from physical bodily injury or your death during the period of insurance.

What You Are Not Covered For:

- In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:
1. claims arising for any legal expenses incurred without prior written authorisation by the Insurer;
 2. claims arising where the Insurer considers your prospects of success in achieving a reasonable benefit to be insufficient;

3. claims arising pursuant to a contingent fee agreement between you and your counsel/lawyer;
4. claims arising for any additional travel and accommodation expenses incurred over the amount shown in the Schedule of Benefits, whilst in pursuit of legal proceedings;
5. claims arising from you pursuing legal proceedings as part of and/or on behalf of a group or organisation;
6. claims incurred for any legal costs in pursuing legal proceedings against a Travel Agent, Tour Operator, Carrier, Broker, the Insurer, the Claims Handlers, the Assistance Company;
7. claims occurring under criminal law;
8. claims occurring or where the case is brought to court in more than one country.

SPECIAL CONDITIONS

The Insured must comply with the following procedures:

- a) the Insured shall apply to the Insurer for a written acknowledgement by the Insurer of the existence of a potentially viable claim;
- b) if an acknowledgement in (a) is granted, the Insurer shall initially pay up to 5% of the amount shown in the Schedule of Benefits for legal costs incurred by the Insured to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant;
- c) the Insurer shall not be responsible for any legal expenses incurred prior to its issuing the Insured with a written acknowledgement of the existence of a potentially viable claim;
- d) in the event that the Insured is awarded compensation (by judgement or settlement), the Insurer shall be entitled to recover from the Insured or on behalf of the Insured any sum paid under any section of this policy on account of the same incident for which compensation is received.

SECTION 8 - PERSONAL BELONGINGS

What You Are Covered For: Lost, Stolen or Damaged

The Insurer will reimburse you up to the amount as shown in the Schedule of Benefits, for the value of personal belongings taken or purchased on the trip by you which are accidentally lost, stolen or damaged.

The maximum payment for any single item is shown as a sub-limit in the Schedule of Benefits. The maximum payment for valuables is shown as a sub-limit in the Schedule of Benefits. The maximum payment for any single item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £60 subject to a maximum of £300 for all such items.

What You Are Not Covered For:

Please see Sections 8, 9, 10 and 11 – What You Are Not Covered For.

SECTION 9 – BAGGAGE DELAY

What You Are Covered For:

The Insurer will reimburse you for the cost of emergency purchases, up to the maximum as shown in the Schedule of Benefits should personal belongings be delayed or lost in transit on the outward journey for more than 24 hours. Payment made under this heading will be set against the amount of any claim arising if the personal belongings are permanent-

ly lost. You must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

What You Are Not Covered For:

Please see Sections 8, 9, 10 and 11 – What You Are Not Covered For.

SECTION 10 – PERSONAL MONEY

What You Are Covered For:

The Insurer will indemnify you up to the amount as shown in the Schedule of Benefits in respect of loss of personal money which is the property of you and carried on your person or placed in a safety deposit box or similar locked, fixed receptacle.

What You Are Not Covered For:

Please see Sections 8, 9, 10 and 11 – What You Are Not Covered For.

SECTION 11 – TRAVEL DOCUMENTS

What You Are Covered For:

The Insurer will reimburse you up to the maximum as shown in the Schedule of Benefits for the value of travel documents held by you which are lost or stolen (and reasonable expenses directly consequential upon any such loss whilst abroad).

What You Are Not Covered For:

Please see Sections 8, 9, 10 and 11 – What You Are Not Covered For.

SECTIONS 8, 9, 10 and 11

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

1. the excess as shown in the Schedule of Benefits or on your validation certificate;
2. claims arising from breakage of fragile articles unless caused by fire or accident to a vehicle;
3. claims arising from damage caused by leakage of powder or liquid carried within personal belongings;
4. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
5. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained (and specifically for claims arising against or in connection with carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official written report obtained). In the case of an airline, a Property Irregularity Report will be required;
6. claims arising for breakage of sports equipment (unless ski equipment and appropriate wintersports cover has been effected) whilst in use;
7. claims arising from delay, detention, seizure or confiscation by customs or other officials;
8. claims arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading;
9. claims arising for loss of or damage to dentures or bridge-

work;

10. claims arising for personal belongings and personal money left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property. Including theft or damage occurring on a beach or in or around a swimming pool;
11. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot, glove box or locked & secured roof box between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a written police report;
12. claims arising for loss or damage to items carried on a vehicle roof rack;
13. claims arising for loss, theft or damage to valuables or personal money which at the time of such loss, theft or damage were located in checked-in luggage or in a motor vehicle;
14. claims arising from shortages due to error, omission or depreciation in value;

SPECIAL NOTE:

The Insurer's liability for articles owned by the Insured shall be further limited to take into account wear and tear, as follows:

- Up to 1 year old - 90% of purchase price
- Up to 2 years old - 70% of purchase price
- Up to 3 years old - 50% of purchase price
- Up to 4 years old - 30% of purchase price
- Up to 5 years old - 20% of purchase price
- Over 5 years old – Nil

SECTION 12 - MISSED DEPARTURE

What You Are Covered For:

The Insurer will indemnify you up to the amount shown in the Schedule of Benefits, in respect of reasonable additional costs of travel and accommodation necessarily incurred if you are unable to reach the international point of departure of the booked travel itinerary on the initial outward journey or the final return journey to or from your home country only, as a consequence of the failure of public transport services or the accident/breakdown of a motor vehicle in which you are travelling.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

1. the excess as shown in the Schedule of Benefits or on your validation certificate;
2. claims arising as a result of you not having taken reasonable steps to complete the journey to the departure point on time;
3. claims arising from the failure of public transport services caused by strike, riot or civil commotion for which warning has been given prior to the commencement of departure to the departure point;
4. claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown;
5. claims arising from an accident/ breakdown of a motor vehicle, where no written evidence of such accident/ breakdown has been supplied.
6. claims arising from delay/cancellation of public transport, where no written evidence of such delay/cancellation has been supplied.
7. claims arising where missed departure is caused as a result

of a delay in a prior connecting flight.

SECTION 13 – TRAVEL DELAY AND HOLIDAY ABANDONMENT

What You Are Covered For:

If departure of the public transport on which you are booked to travel is delayed at the final departure point from or to the United Kingdom for at least 12 hours from the scheduled time of departure as a result of strike or industrial action, adverse weather conditions or mechanical breakdown, the Insurer will compensate you as follows:

1. Travel Delay

The amount shown in the Schedule of Benefits for the first full 12 hour period of delay, up to the maximum amount shown in the Schedule of Benefits, provided always that you obtain in writing from the carrier a statement confirming the length and exact nature of the delay.

2. Abandonment

If you choose to cancel your trip following a delay of not less than 24 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the Insurer will indemnify you up to the amount shown in the Schedule of Benefits for travel, accommodation, car hire & excursions paid or contracted to be paid by you in respect of your own trip (prior to any occurrence giving rise to a claim under this section) and which are not recoverable elsewhere.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

1. the excess as shown in the Schedule of Benefits or on your validation certificate for Holiday Abandonment;
2. claims arising for delay caused by strike or industrial action from the date the strike or industrial action was announced and/or dates published;
3. your failure to check in as per your original itinerary;
4. any claim payable that can be paid under the section Missed Departure.

WINTER SPORTS COVER

Provided only when the appropriate additional premium has been paid & detailed on your certificate.

SECTION 14 - SKI EQUIPMENT

What You Are Covered For:

The Insurer will indemnify you in respect of loss or breakage of ski equipment up to the amount as shown in the Schedule of Benefits for owned or hired ski equipment.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

1. the excess as shown in the Schedule of Benefits or on your validation certificate;
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and

an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;

4. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
5. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading;
6. claims arising for ski equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of property;
7. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am to 8pm local time and there is evidence of damage or forced entry which is confirmed by a written police report;
8. breakage, loss or theft of ski equipment over 5 years old;

SPECIAL NOTE:

The Insurer's liability for ski equipment owned by the Insured shall be further limited to take into account wear and tear, as follows :

- Up to 1 year old - 90% of purchase price
- Up to 2 years old - 70% of purchase price
- Up to 3 years old - 50% of purchase price
- Up to 4 years old - 30% of purchase price
- Up to 5 years old - 20% of purchase price
- Over 5 years old – No cover provided

SECTION 15 - SKI PACK

What You Are Covered For:

The Insurer will indemnify you up to the amount as shown in the Schedule of Benefits, for the proportionate value of any ski pass, ski hire or tuition fee unused due to the following:

- (a) you being involved in an accident or due to your illness.
- (b) loss or theft of ski pass.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

1. claims arising from a medical condition which are not substantiated by a written report from the treating doctor confirming your inability to ski.
2. claims arising directly or indirectly from medical conditions which fall within the criteria defined under the Important Conditions Relating to Health section, unless we have accepted these in writing.
3. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
4. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;
5. claims arising for property left unattended in a place to

which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;

6. claims arising for loss or theft of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a written police report;

SECTION 16 - SKI HIRE

What You Are Covered For:

The Insurer will indemnify you up to the amount as shown in the Schedule of Benefits for the cost of necessary hire of ski equipment following:

- (a) loss, theft or breakage of your ski equipment; or
- (b) the misdirection or delay in transit of your ski equipment.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

1. claims arising for theft which are not reported to the appropriate police authority within 24 hours of discovery and an official written report obtained;
2. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official written report obtained. For claims arising against or in connection with common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official written report obtained, will not be covered. In the case of an airline, a Property Irregularity Report will be required;
3. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading;
4. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
5. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a written police report;
6. claims arising from delay, detention, seizure or confiscation by Customs or other officials.

SECTION 17 - PISTE CLOSURE

What You Are Covered For:

The Insurer will indemnify you up to the amount shown in the Schedule of Benefits in the event that, due to lack of snowfall or adverse weather in the pre-booked winter sports resort between the months of December to March and no alternative being available, you are unable to ski for a period in excess of 24 hours.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

1. claims arising which are not substantiated by a written report from the resort management.
2. claims arising due to lack of snow fall in a winter sports resort which does not possess skiing facilities above 1,000 metres.

SECTION 18 – AVALANCHE COVER

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for additional travel and accommodation expenses in the event that your outward or return journey is delayed for at least 12 hours beyond the scheduled departure time as a direct result of avalanche.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for claims arising which are not substantiated by a written report from the resort management.

BUSINESS COVER

Provided only when the appropriate additional premium has been paid & detailed on your certificate.

SECTION 19 – BUSINESS EQUIPMENT

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for accidental loss, theft of or damage to your business equipment. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation. (or we may at our option replace, reinstate or repair the lost or damaged business equipment). The maximum we will pay for any single item is as shown on the Schedule of Benefits.

What You Are Not Covered For:

Please see Sections 19, 20, 21 and 22 – What You Are Not Covered For.

SECTION 20 – COMPUTER EQUIPMENT

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for accidental loss, theft of or damage to your computer equipment. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation. (or we may at our option replace, reinstate or repair the lost or damaged computer equipment).

What You Are Not Covered For:

Please see Sections 19, 20, 21 and 22 – What You Are Not Covered For.

SECTION 21 – DELAYED BUSINESS SAMPLES AND BUSINESS EQUIPMENT

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for the purchase of essential items, if your business equipment or business samples are delayed or lost in transit on your outward journey for more than 12 hours. This also includes any emergency courier expenses you have incurred, in obtaining any business equipment, which is essential to your intended business itinerary.

What You Are Not Covered For:

Please see Sections 19, 20, 21 and 22 – What You Are Not Covered For.

SPECIAL CONDITIONS

You must comply with the following procedures:

1. If your business equipment is delayed you must supply receipts for the essential items purchased and written confirmation from the carrier as to the exact nature and length of delay.
2. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.
3. Our liability for business equipment shall be further limited as follows:

Age of Item

Up to 1 year old -	90% of purchase price
Up to 2 years old -	70% of purchase price
Up to 3 years old -	50% of purchase price
Up to 4 years old -	30% of purchase price
Up to 5 years old -	20% of purchase price
Over 5 years old -	Nil Payment

SECTION 22 – BUSINESS MONEY

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for the accidental loss or theft of business money.

What You Are Not Covered For:

Please see Sections 19, 20, 21 and 22 – What You Are Not Covered For.

SPECIAL CONDITION

You must comply with the following procedure:

1. Receipts for items lost or stolen including foreign currency exchange receipts or statements from your business bank accounts showing the amounts withdrawn must be retained as these will be needed for you to substantiate your claim.

SECTIONS 19, 20, 21 and 22 – What You Are Not Covered For.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, we will not pay for:

1. the excess as shown in the Schedule of Benefits or on your validation certificate;
2. Claims arising for loss or theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
3. Claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
4. Claims arising for damage to business equipment or computer equipment whilst on your trip if you do not obtain an official report from an appropriate retailer detailing the damage.

5. Loss, theft of or damage to business equipment or computer equipment contained in or stolen from an unattended vehicle:

- a. overnight between 9 p.m. and 8 a.m. (local time); or
 - b. at any time between 8 a.m. and 9 p.m. (local time); unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle is confirmed by a police report.
6. Claims arising for business equipment, computer equipment or business money left unattended in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of a person who does not have official responsibility for the safekeeping of the property;
7. Claims arising from business equipment and valuables whilst in the custody of a carrier.
8. Loss or damage due to delay, confiscation or detention by customs or other authority.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
10. Claims arising from damage caused by leakage of powder or liquid carried within personal belongings or business equipment or computer equipment.
11. Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
12. Any loss or damage arising out of you engaging in manual work.
13. Interruption of your business.
14. Claims arising from shortages due to error, omission or depreciation in value;
15. Claims arising for loss or theft of business money which at the time of such loss or theft was located in checked-in luggage or an unattended motor vehicle at any time;

SECTION 23 – REPLACEMENT EMPLOYEE

What You Are Covered For:

We will pay you up to the amount shown in the Schedule of Benefits for reasonable additional transport (economy class) and accommodation expenses incurred for a business colleague to replace you in your location abroad, where necessary, in the event that you have a valid claim for repatriation under Section 2 Emergency Medical Expenses or die during a trip.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, we will not pay for:

1. the excess as shown in the Schedule of Benefits or on your validation certificate;
2. Any loss or damage arising from you engaging in manual work.
3. Any financial loss, costs or expenses incurred arising from the interruption of your business.
4. Anything mentioned in the General Exclusions.

GOLF COVER

Provided only when the appropriate additional premium has been paid & detailed on your certificate.

SECTION 24 – GOLF EQUIPMENT

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for loss, theft or breakage of your own or hired golf equipment.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

1. the excess as shown in the Schedule of Benefits or on your validation certificate;
2. Claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
3. Claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
4. Claims arising from delay, detention, seizure or confiscation by Customs or other officials;
5. Claims arising for loss, theft or damage to golf equipment shipped as freight or under a Bill of Lading;
6. Claims arising for golf equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;
7. Claims arising for loss, theft or damage of golf equipment from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a police report;
8. Breakage of golf equipment over 5 years old;

SECTION 25 – GOLF EQUIPMENT HIRE

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for each 24 hour period, for the cost of necessary hire of golf equipment following:

1. Loss or breakage of an Insured's golf equipment or;
2. The misdirection or delay in transit for at least 12 hours of an Insured's golf equipment.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

1. Claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
2. Claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
3. Claims arising from delay, detention, seizure or confiscation by Customs or other officials;
4. Claims arising for loss, theft or damage to golf equipment shipped as freight or under a Bill of Lading;

5. Claims arising for golf equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property;

6. Claims arising for loss, theft or damage of golf equipment from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a police report;

SECTION 26 – HOLE IN ONE COVER

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for customary celebratory expenses you incurred within the golf club premises immediately following you achieving a hole-in-one during a competition round.

What You Are Not Covered For:

The Insurer shall not be responsible for anything mentioned in the General Exclusions.

SPECIAL CONDITIONS

You must comply with the following procedures:

1. You must obtain a written report from the golf club secretary confirming the competition details counter signed by your playing partner together with a certified copy of your score card.
2. Receipts from the golf club for expenditure incurred immediately following your hole-in-one must be retained as these will help you to substantiate your claim.

SECTION 27 – NON REFUNDABLE GREEN FEES

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for the proportionate value of any non-refundable, pre-paid green fees, golf equipment hire or tuition fees necessarily unused due to the following:

1. Accident or sickness of an Insured; or
2. Loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

1. Claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official report obtained;
2. Claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
3. Claims arising from delay, detention, seizure or confiscation by Customs or other officials;
4. Claims arising for loss, theft or damage to golf equipment shipped as freight or under a Bill of Lading;
5. Claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the

safekeeping of the property;

6. Claims arising for loss, theft or damage of golf equipment from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a police report;

7. Claims arising directly or indirectly from medical conditions which fall within the criteria defined under the Important Conditions Relating to Health section, unless we have accepted these in writing.

8. Claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to play golf;

9. Claims arising from weather conditions resulting from the failure to protect items;

10. Property more specifically insured elsewhere.

CRUISE COVER

Provided only when the appropriate additional premium has been paid and detailed on your certificate.

SECTION 28 - STATEROOM CONFINEMENT

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits for each 24 hour period that you are confined by the ships medical officer to your cabin for medical reasons during the period of the trip.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for any confinement to your cabin which has not been confirmed in writing by the ships medical officer.

SECTION 29 - UNUSED EXCURSIONS

What You Are Covered For:

The Insurer will pay you up to the amount shown in the Schedule of Benefits, for the cost of pre-booked excursions, which you were unable to use as a direct result of being confined to your own cabin due to an accident or illness which is covered under Section 2 – Medical Expenses.

SECTION 30 - MISSED PORT

What You Are Covered For:

In the event of the cancellation of a scheduled port visit due to adverse weather or timetable restrictions, as confirmed by the cruise operator in writing, the Insurer will reimburse you for the amount as shown in the Schedule of Benefits for each missed port, up to the maximum amount shown in the Schedule of Benefits, provided always that you obtain in writing from the cruise operator a statement confirming the reason for the missed port.

What You Are Not Covered For:

In addition to the General Exclusions of the policy, the Insurer shall not be responsible for:

1. claims arising from a missed port caused by strike or industrial action if strike or industrial action was notified at the time

the insurance was purchased.

2. your failure to attend the excursion as per your itinerary.
3. claims arising from when your ship cannot put people ashore due to a scheduled tender operation failure.
4. claims where a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator.

SECTION 31 - HAZARDOUS ACTIVITIES

This policy will not cover any activity:

1. considered to be dangerous that is not listed below,
2. listed below but that is played professionally, or
3. a sport or pastime that involves an increased risk of getting injured.

Grade 1 Activities

This policy will cover you when you are engaging in the following sports and activities on an incidental and non-competitive and non-professional basis during your trip:

ACTIVITY
A
Archery (amateur)
B
Badminton (amateur)
Baseball (amateur)
Basketball (amateur)
Banana Boat Rides (Beach Activity)
Blade Skating (pls also refer to Roller Blading)
Beach Games
Black Water Rafting Grade 1-4
Bowls
Bum Boarding
Bungee Jump 1 jump
Bungee Jump 3 jumps
C
Canoeing
Canoeing in White Water
Canoeing In Calm Waters
Canoeing up to grade 3
Clay Pigeon Shooting
Cross Country Skiing (on recognised paths) (when winter sports premium paid)
Curling
Cricket (amateur)
Cycling

Cycling Excl. BMX/Mountain
D
Dinghy Sailing
E
F
Fell Running
Fell Walking
Fencing
Fishing
Football
G
Golf
H
Hiking (on recognized routes)
Hiking (under 2000 meters altitude)
Horse Riding (no polo, hunting, jumping) (Up to 7 days)
Hot Air Ballooning (which has been organized in the UK prior to departure)
Hot Dogging Grades (Grades 1, 2 + 3)
I
Ice Skating
Inner Tubing
Ice Skating (not ice hockey)
J
Jet Boating
Jet Skiing
Jet Skiing (non incidental)
Jogging
K
Kayaking in calm waters
L
M
Marathon Running (amateur)
Motorcycling up to 125cc
N
Narrow River and Canal Boat Cruises
Netball (amateur)
Non Manual Work (administrative or clerical duties only)
O
Orienteering

Outward-bound Pursuits
P
Paintballing
Parascending (over water)
Parascending (over water, non incidental)
Passenger Sledge (Horse and Carriage)
Pedaloos
Pony Trekking
Q
R
Racquetball
Rambling
Rambling/Trekking between 2,001m and 4,000m
Rifle Range
River Canoeing
River Canoeing up to grade 3
Roller Blading
Roller Skating
Rounders
Rubber Ring Rides (Beach Activity)
Rowing
Running-sprinting/long distance (amateur)
S
Safari / Gorilla Trekking (UK organised)
Safari (UK/Ireland Organised)
Sail Boarding
Sailing (inc Flotilla) European waters only
Sailing within territorial waters
Scuba Diving up to 15 metres- if qualified and not diving alone or accompanied with a qualified instructor
Snorkelling (non Incidental)
Snorkelling
Snorkelling To 10 Meters
Snow shoeing
Squash (amateur)
Surfing Under 14 days- Amateur
Swimming with Dolphins
T
Table Tennis
Ten Pin Bowling
Tennis- Amateur

Tour operator Safari
Track Events
Trekking under 2,000 metres altitude
Triathlon
Tubing
U
V
Volleyball
W
Wake- Boarding (water skiing but with board)
War Games
Water polo-amateur
Water Skiing (Non Incidental)
Water Skiing-amateur
White Water Rafting Grades 1, 2 + 3
White Water Rafting (grades 1-4)
White water Rafting-grade 1-3
White water Rafting-grade 4
Wide River Boat Cruises
Wind Surfing - Non Incidental
Wind Surfing-Amateur
Work Abroad (Bar Work + Fruit Picking)
X
Y
Yachting (racing/crewing inside territorial Waters)
Z

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

The Insurer shall not be responsible for claims which are directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim;

i) act of terrorism; this exclusion will not apply to losses under the Emergency Medical Expenses Section, nor the Hospital Benefit Section nor the Personal Accident Section unless such losses are caused by nuclear, chemical or biological attack or planned attack, or the disturbances were already taking place at the beginning of any trip in which case the exclusion will apply.

ii) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
iii) seizure or illegal occupation; or

iv) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or v) discharge of pollutants or contaminants, which pollutants and contaminants shall include but are not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or vi) chemical or biological release or exposure of any kind; or vii) attacks by electronic means including computer hacking or the introduction of any form of computer virus; or viii) threat or hoax, in the absence of physical damage due to an act of terrorism; or ix) any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

2. from loss or destruction of, or damage to any property whatsoever, or any loss or expense whatsoever resulting in or arising there from, or any consequential loss of any legal liability of whatsoever nature, directly or indirectly caused by or contributed to, or arising from;

i) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or

ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;

3. from you engaging in any illegal or criminal act;

4. from any other loss, damage or additional expenses following on from the event for which you are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, cost incurred in preparing a claim or loss of earnings following bodily injury or illness. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance;

5. wilful exposure to areas known to be infected with;

i) Severe Acute Respiratory Syndrome (S.A.R.S.);

ii) Avian Influenza, Asian Birdflu, and/or H5N1, Swine Influenza A/H1N1

iii) or any other Influenza A viruses.

6. directly or indirectly out of your financial incapacity, except in the circumstance of redundancy;

7. which but for the existence of this insurance, would be covered under any other insurance policy(ies), including any amounts recovered by you from private health insurance, EHIC Card payments, any reciprocal health agreements, airlines, hotels, home contents Insurers or any other recovery by you which is the basis of a claim;

8. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation;

9. from any hazardous activity including but not limited to all winter sports (except where cover has been confirmed and any appropriate premium has been paid);

10. your suicide or attempted suicide or your wilful exposure to danger (except in an attempt to save human life);

11. you being under the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor;

12. from you being in, entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which you are travelling as a passenger;

13. from your wilful exposure to a peril. You must exercise

reasonable care to prevent illness, injury or loss or damage of your property as if uninsured;

14. directly or indirectly from you being engaged in any manual employment after the commencement of the trip;

15. which have not been proven and the amount thereof substantiated.

16. you travelling against the advice of a medical practitioner

17. your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

18. volcanic ash

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

1. All material facts must be disclosed to the Insurer at the time of taking out this Insurance. Failure to do so may result in the Insurer's non-liability for claims. A material fact is any fact known to the Insured which is likely to influence the Insurers in the acceptance or assessment of the insurance. If you are in any doubt as to whether a fact is material then for your own protection it should be disclosed. All information provided in purchasing this insurance shall form the basis of the contract. Please contact us on 01454 640023 if you have any queries regarding disclosure of a material fact.

2. All certificates, information and evidence required by the Insurer shall be furnished at the expense of the Insured or your legal personal representatives and shall be in such form and of such nature as the Insurer may prescribe. The Insured shall as often as required submit to a medical examination on behalf of the Insurer at the Insured's expense.

3. In the event of the death of the Insured, the Insurer shall be entitled to have a post-mortem examination at their own expense.

4. Any items which become the subject of a claim for loss or damage shall be retained for Insurer inspection and shall be forwarded to our Claims Handlers upon request at the expense of the Insured or your legal personal representatives. All such items shall become the property of the Insurer following final settlement of the claim.

5. In the event of any occurrence which may give rise to a claim under this insurance, the Insured shall take all reasonable steps to minimise any loss arising out of such claim.

6. This insurance is non-transferable. Should the journey or holiday be cancelled prior to departure for any reason whatsoever other than those set out in the Cancellation section of the policy then the insurance cover terminates immediately and the premium is neither apportionable nor refundable.

7. The Insurer and the Insured are entitled to choose the law applicable to the insurance contract. The Insurer chooses the laws of England and Wales and, in the absence of any agreement to the contrary, the laws of England and Wales shall apply.

8. The Insurer, at its own expense is entitled to take proceedings in the name of the Insured to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the Insurer.

9. In the event that the Insured recovers by any means, damages from any third party in respect of personal accident, all benefits paid to the Insured shall be repaid to the Insurer.

10. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit or compensation

under this policy, all benefits thereunder shall be forfeited as well as all premiums paid.

11. In the event that the Insured experiences a problem with the policy or the claims process, please refer to the Complaints Procedure.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS and you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

You can get more information by visiting the FSCS's website at www.fscs.org.uk or by writing to:

Financial Services Compensation Scheme
7th Floor Lloyds Chambers
Portsoke Street
London
E1 8BN

DATA PROTECTION

We collect information about you and any other insured person(s) in order to effectively administer your Insurance policy. We may disclose this information to any agent acting on our behalf as may be necessary for the administration of your plan. In particular, we will share information about you with any Company that may have introduced you to us, so that they can keep their records up to date. We may also send the information, in confidence, for process to other companies acting on their instructions including those located outside the European Economic Area. We follow the rules in the Data Protection Act 1998 when dealing with your personal information, and that of any insured person. All of this personal information is protected against unauthorised people obtaining access to it, and each of you has a right to see personal information about you that we hold. There is a charge if you wish to do this. For more details, you should write to us. You should ensure that all insured person(s) are aware of the information set out in this paragraph.

COMPLAINTS PROCEDURE

We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received please contact Mapfre or FLUID using the contact details below. When you contact us:

- Please give us your name and contact telephone number.
- Please quote your policy and/or claim number and the type of policy you hold.

Step One - Initiating your complaint:

Does your complaint relate to:-
A. cancelling your policy, alterations, premium refunds, marketing and PR or the website?

B. the scope of your policy cover or your policy wording?
C. a claim on your policy?

If A, please contact FLUID: By email at enquiries@fluid.co.uk.
If B, you need to contact Mapfre Assistance on 01454 640023.
If C, you need to contact Mapfre Assistance Claims on Tel: 01454 640021.

We expect that the majority of complaints will be resolved at this stage, but if you are not satisfied, you can take it further:

Step Two - Contacting Mapfre Management:

If your complaint is one of the few that cannot be resolved by this stage contact:

The Customer Care Manager
Mapfre Asistencia
5th Floor
Alpha House
24A Lime Street
London
EC3M 7HS

Step Three – the FOS:

If you are still not satisfied with the way in which FLUID or Mapfre Assistance have handled the complaint then you may refer the matter to the Financial Ombudsman Service who will investigate the complaint:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9ST
Telephone: 0845 080 1800

Please note the Ombudsman will not consider your case until you have followed the complaints procedure, as outlined above. Please quote your insurance reference number and your claim number in all your correspondence to all parties involved with this procedure. This procedure is intended to provide you with a prompt and practical service with any complaints that you may have, and does not affect your legal rights.

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE:

Please telephone Mapfre Assistance
Tel: +44(0)1454 640022
24 hours a day, 365 days a year.

FOR CLAIMS:

Please telephone Mapfre Assistance claims on
Tel: 01454 640021

You can download a claim form from www.fluid.co.uk
Please note that it is a condition of your policy that you notify us of your intention to make a claim within 45 days of your return date.

When you contact us please ensure that you have the following information available to you as we will require it to process your claim:

- Policy reference : Fluid Travel Insurance
- Your policy number, as shown on your insurance certificate
- Date of purchase of your policy
- Travel itinerary
- Country and resort you visited or intended to visit
- Actual or intended travel dates
- Incident date
- Brief circumstances of your claim
- Value of your claim

Please note that your claim may be delayed if you are unable to provide us with the above information.

N.B.

Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra.