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**GOLFPPLAN**<sup>®</sup>  
.CO.UK

**POLICY**

**WORLDWIDE  
ANNUAL  
TRAVEL  
INSURANCE**





INTERNATIONAL GOLF INSURANCE

## ANNUAL TRAVEL INSURANCE

***YOUR** Schedule will  
confirm which option **YOU** have chosen:*

- Plan I Individual Cover
- Plan D Dual Cover
- or
- Plan F Family Cover

*Please read this policy document carefully to ensure that the cover meets **YOUR** needs and that **WE** have provided **YOU** with exactly what **YOU** requested.  
Thank **YOU** for insuring with Golfplan.*

R F G Channon  
Managing Director  
Golfplan International

This policy has been arranged by Golfplan Insurance,  
Prospect House, Sheene Road, Bristol BS3 4EG  
Telephone: 0117 9636198

**YOUR** policy is made up of:

- The policy booklet and
- The policy schedule.

Any advice, leaflets or similar literature **YOU** receive  
about this insurance do not form part of **YOUR** policy.

## DEFINITIONS

Wherever the following words or expressions appear in **YOUR** policy they will have the meaning given here.

**WE/OUR/US** Golfplan and Certain Underwriters at Lloyds.

**YOU/YOUR** Any person named on the policy schedule as being covered under this policy.

**CLOSE BUSINESS ASSOCIATE** Someone **YOU** work with, whose absence from work would force **YOU** to return from **YOUR TRIP**. A senior director or partner would need to confirm that **YOU** are needed back at work.

**CLOSE RELATIVE** Wife, husband, partner, fiancé(e), son (in-law), daughter (in-law), step child, foster child, mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), step brother, step sister, grandparent, grandchild.

**EVENT** An incident or occurrence that causes a loss to one or more people insured by this policy under one or more sections of this policy. Under the Personal Liability Section of this policy only, '**EVENT**' means an incident that causes injury or damage to another person or their property.

**EXCESS** The amount that **YOU** must pay towards a claim.

**INDIVIDUAL** One adult, aged 18 - 70

**DUAL** Two adults, aged 18 - 70, permanently living together.

**FAMILY** Up to two adults, aged 18 - 70 and up to 4 dependent children aged under 18 years, in full time education and living with the Golfplan policyholder.

Please Note: If **YOU** are divorced/separated and **YOUR** children, aged under 18, do not live permanently with **YOU**, they can be named and covered under this policy.

**HIGH RISK ITEMS** Photographic, audio, computer, video and electrical items/equipment of any kind (including CD's, mini discs, DVD's, TV's, electronic games, MP3 players, PDA's, video and audio tapes), telescopes and binoculars, jewellery, watches, furs, leather goods, animal skins, precious stones and items made of or containing gold, silver or precious metals.

**MONEY** Coin and bank notes in current circulation, cheques, postal and money orders, banker's drafts, current postage stamps, travel tickets, tickets for events or entertainment (e.g. concerts, theme parks, theatres), ski lift passes, savings stamps, savings certificates, savings bonds, trading stamps, luncheon vouchers, petrol coupons, driving licences, phone cards, gift tokens and also credit/debit, cash or charge cards. Money does not include anything used or held for business or professional purposes.

**PERIOD OF INSURANCE** Cancellation is effective from the commencement date shown on **YOUR** policy schedule or the date **YOU** book **YOUR TRIP** whichever is later. All other cover starts when **YOU** leave **YOUR** home or place of business, whichever is the last, at the start of the **TRIP** and ends on **YOUR** return home or to **YOUR** place of business, whichever is the first, at the end of **YOUR TRIP**. All cover ceases at the end of the **PERIOD OF INSURANCE**.

### PERSONAL POSSESSIONS

**HIGH RISK ITEMS**, luggage, passport, clothing, sports equipment and any other items not otherwise excluded that **YOU** normally wear, use or carry, which belong to **YOU** or for which **YOU** are legally responsible.

**TRAVELLING COMPANION** Persons booked to travel with **YOU** on **YOUR TRIP**.

**TRIP** A **TRIP** starts when **YOU** leave **YOUR** home or place of business in the UK, whichever is the last, at the start of the **TRIP** and ends on **YOUR** return home or to **YOUR** place of business in the UK, whichever is the first, at the end of **YOUR TRIP**.

- **YOU** are covered for up to a maximum of 120 days in total during the **PERIOD OF INSURANCE**.
- The maximum duration for each single **TRIP** is 60 days and all cover for that **TRIP** will cease at the end of this period.
- **TRIPS** within the UK are not covered
- **YOU** will be covered for a maximum of 17 days Winter Sports during the **PERIOD OF INSURANCE**.

**UNITED KINGDOM/UK** Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

#### **EXCLUDED ACTIVITIES**

- Flying or other aerial activity (e.g. ballooning, gliding, hang-gliding, micro-lighting, paragliding or similar activities) except whilst travelling as a fare paying passenger.
- Paid manual work of any kind
- Mountaineering, cliff or rock climbing which would ordinarily involve the use of ropes or guides
- Potholing, cave diving or canyoning.
- Organised team football, hockey, hurling, Gaelic football, rugby or American football.
- Any sport played as a professional.
- Ski-jumping, Ski-racing, heli-skiing, competition skiing, ski-acrobatics, glacier-skiing, mono-skiing or freestyle skiing.
- The use of bobsleighs, luges, toboggans or skeletons.
- Ice hockey.
- The use of a two wheeled motor vehicle unless the driver has the appropriate licence to do so and **YOU** are wearing a helmet.
- Driving a motor vehicle when not licensed or disqualified to do so.
- Go-karting (above 120cc engine)
- Any form of underwater swimming or sub-aqua activity below a depth of 30 metres.
- Any form of underwater swimming or sub-aqua activity using any underwater breathing apparatus other than a snorkel unless:
  - **YOU** are a qualified diver (in which case **YOU** must not be diving unaccompanied)
  - **YOU** are accompanied by a qualified instructor.
- High diving.
- Parachuting, sky diving, sky surfing or base jumping
- Parasailing, parapenting or parascending unsupervised or over land.
- Hunting.
- Show jumping, eventing, polo, endurance riding or rodeo.
- Horseracing, motor car racing or rallying, motor cycle or bicycle racing.
- Ocean sailing in "International Waters". Sailing within a country's "territorial water limit" is allowed.
- Motorboat or speedboat racing.
- Boxing, wrestling, karate or other martial arts.
- Bullfighting or bull running.
- Extreme sports not mentioned above.

## **HELP US TO HELP YOU**

#### **THE CONTRACT OF INSURANCE**

**YOUR** policy is proof of the contract between **YOU** and **US**. It is based on the information given by or for **YOU** when **YOU** applied for this insurance. This information is shown on the policy schedule. **YOU** promise the information **YOU** have given **US** is true as far as **YOU** know. In return for **YOU** paying and **OUR** accepting **YOUR** premium, **WE** will provide insurance cover under the terms of this policy during the period of cover shown on the policy schedule.

#### **HOW TO READ YOUR POLICY**

This policy must be read as a whole. The General Exclusions and General Conditions apply to each section of this policy. **YOU** should take **YOUR** insurance details with **YOU** when **YOU** travel. This policy booklet and **YOUR** policy schedule are **YOUR** proof of insurance and **YOU** will need them to make a claim.

## GOVERNING LAW

**YOU** and **WE** can choose the law which applies to this contract. Unless **YOU** and **WE** agree otherwise, the law of England and Wales will apply.

## INSURER

Golfplan Travel Insurance is underwritten by Certain Underwriters at Lloyds.  
Registered address 1 Lime Street, London, EC3M 7HA.

## PREVENTING FRAUD

Underwriters and other insurers pass information to fraud prevention and credit reference agencies. **WE** may pass **YOUR** details to The Claims and Underwriting Exchange Register run by Insurance Database Services Ltd and Insurance Hunter, a central insurance anti-fraud system, to which other insurers may have access.

## HOW YOUR DATA IS USED

Golfplan and Certain Underwriters at Lloyds will use the information **YOU** have provided for the purposes of fulfilling this insurance contract. **YOUR** information will be held for no longer than is necessary. **YOU** should show this notice to anyone insured under the policy, about whom personal data has been supplied. By providing this information, **YOU** consent to **OUR** processing sensitive data about **YOU** where this is necessary or appropriate. 'Sensitive' personal data may include, for example, information relating to **YOUR** medical history, which **WE** will use for underwriting and assessment purposes.

Golfplan may use this information to contact **YOU** about other products and services that may be of interest to **YOU** unless **YOU** have stated otherwise. If **YOU** would prefer not to be contacted for marketing purposes, please write to Golfplan Insurance. **YOU** are entitled to a copy of the information that is held about **YOU**. An administration fee will be charged for providing this information.

## CHANGES THAT MAY AFFECT YOUR COVER

**YOU** must tell **US** as soon as possible if there are changes that may affect **YOUR** insurance, such as the following:

- **YOU** change the address where **YOU** normally live.
- **YOU** want to add or remove people insured by this policy.

## MONEY-BACK GUARANTEE IF YOU CHANGE YOUR MIND

If, after purchasing this insurance and reading the policy, **YOU** do not want to continue with the insurance, please return **YOUR** policy to Golfplan within 21 days of receipt. As long as **YOU** have not taken any **TRIPS**, made any claim, or intend to make one, **WE** will cancel **YOUR** policy and give **YOU** **YOUR** money back.

## GEOGRAPHICAL LIMITS

**YOU** are covered for worldwide travel excluding trips within the **UNITED KINGDOM**, for a maximum of 120 days during the **PERIOD OF INSURANCE**

## WINTER SPORTS

The Winter Sports cover provided is for recreational skiing (including snowboarding) in recognised resort areas that have marked pistes or runs designed for public use. Within these recognised areas, **YOU** are covered for 'off-piste' skiing provided that **YOU** are accompanied by a qualified instructor, and the area is not marked as out of bounds or hazardous. At all times **YOU** will be expected to ski safely and not recklessly expose yourself to hazard.

**YOU** are covered for a maximum of 17 days Winter Sports within the **PERIOD OF INSURANCE**.

## HOW TO MAKE A CLAIM

In a medical emergency, if **YOU** need to go into hospital or need to return home urgently, contact **OUR** 24 Hour Emergency Assistance Service providers - see "In a medical emergency".

- For all other claims contact One Assist as soon as possible for a claim form. Tel: 01992 708708. Claim forms may also be downloaded from their website [www.oneclaims.com](http://www.oneclaims.com)

- Check **YOUR** policy and policy schedule carefully to make sure that the loss, damage or medical expense is covered under this insurance.
- As a general guideline however, **YOU** should:
  - Tell the Police immediately or within 24 hours of loss or theft of property and provide **US** with a copy of the Police report to support a claim under Section 4 **PERSONAL POSSESSIONS**, Luggage, **HIGH RISK ITEMS**, **MONEY** and Passport.
  - Give **US** all the information and help **WE** need.
  - At **YOUR** expense, provide **US** with a doctor's certificate, proof of ownership, receipts, or any other documentation if required to support **YOUR** claim.
  - If a carrier (airline, railway or shipping company etc.) loses or damages any of **YOUR** luggage or **PERSONAL POSSESSIONS** in their care, **YOU** must let them know immediately and get a copy of their report (known as a Property Irregularity Report).
  - Keep any items that are damaged and send them to **US** if **WE** ask at **YOUR** expense.

## CUSTOMER CARE

It is always **OUR** intention to provide a first class standard of service. However, if **YOU** have cause for complaint the procedure is as follows:

If **YOUR** complaint relates to the sale or administration of your policy, please write to:  
Golfplan Insurance, Prospect House, Sheene Road, Bristol BS3 4EG

If **YOUR** complaint relates to a medical emergency claim, please contact:  
The Operations Manager, One Assist Ltd, Calle Cardenal Rossell 1,  
Piso 2, Oficena 8 & 9, Palma de Mallorca, 07007 Balearics, SPAIN.

If **YOUR** complaint relates to a claim on any other section of the policy please contact:  
The Claims Manager, One Claims Ltd, The Old Building, Bishops College,  
Churchgate, Cheshunt, Hertfordshire EN8 9XH

If **YOU** are not satisfied with the way **WE** have handled **YOUR** complaint or the outcome, please write (quoting Golfplan, **YOUR** policy number and claims reference) to:  
Lloyd's Advisory Dept, Lloyds of London, 1 Lime Street, London EC3M 7HA

If **YOU** are not satisfied with **OUR** final response **YOU** can refer the matter for independent arbitration to:  
Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR,  
Telephone: 0845 080 1800

## IN A MEDICAL EMERGENCY

### CONTACT US

In a medical emergency, if **YOU** go into hospital or need to return home urgently, contact **OUR** 24 hour Emergency Assistance Service providers, as detailed below, immediately. They are available 24 hours a day, 365 days a year.

From anywhere in the world

Tel: +44 1992 444 332

Fax: +44 1992 645 133

Email: [ops@oneassist.com](mailto:ops@oneassist.com)

Policy Number: \_\_\_\_\_

If **YOU** need to go into hospital, the doctor treating **YOU** may need to speak to **US** directly. Please give the doctor the contact numbers on this page together with **YOUR** policy number.

### HOW CAN WE HELP YOU?

In the event of a medical emergency abroad, **YOU** may not know what to do but **OUR** 24 hour Emergency Assistance Service providers will. They can find the most suitable and practical solution to **YOUR** problem, so please let them help **YOU** with all arrangements.

- Hospitals or clinics will be contacted and any necessary fees guaranteed.
- They will arrange for the sick or injured to be returned home. Specially equipped air ambulances are available for critical cases on medical recommendation by **OUR** 24 hour Emergency Assistance Service providers. Whenever necessary the patient will be escorted home by a medical attendant.
- Assistance will be provided upon arrival in the **UK** where medically necessary.

All in-patient treatment and additional travel expenses (e.g. to return home early) must be authorised by **OUR** 24 hour Emergency Assistance Service providers or **WE** may not pay **YOUR** claim.

### NON-EMERGENCY MEDICAL EXPENSES

For medical expenses which do not require the assistance of **OUR** emergency service, please pay the expenses directly and contact One Assist on 01992 708708 for a claim form when **YOU** return home to the **UK**. Please keep all receipts and accounts for all expenses.

## IMPORTANT INFORMATION ABOUT YOUR TRAVEL INSURANCE

### YOUR DUTY TO TAKE CARE

Of course accidents and losses will happen, but it is **YOUR** responsibility to take good care of **YOURSELF** and **YOUR PERSONAL POSSESSIONS**, Luggage, **MONEY** and Passport. Please bear in mind **YOU** must always pack **HIGH RISK ITEMS** and **MONEY** in **YOUR** hand luggage, when **YOU** are travelling. **YOU** should not leave any **HIGH RISK ITEMS** or **MONEY** unattended unless they are locked in **YOUR** accommodation or a safety deposit box. If **YOU** do not take reasonable care of **YOUR PERSONAL POSSESSIONS**, Luggage, **MONEY** and Passport, **YOUR** claim could be turned down.

## HEALTH DECLARATION

Claims arising from a medical condition which **YOU** have at the time of buying this insurance and at each renewal, are excluded from this insurance unless **YOU** have declared the condition to **US** and **WE** have accepted it.

If **YOU** are aware that a **TRAVELLING COMPANION**, **CLOSE RELATIVE** or business associate is suffering from a medical condition that could affect **YOUR TRIP** in any way, **YOU** should tell **US** about this too.

At the start of this insurance and at each subsequent policy renewal, **YOU** are required to make the following health declaration:

In the past year, have **YOU** or any person to be covered by this insurance:

- Received treatment as a hospital in-patient or daycase patient?
- Been put on a waiting list for treatment?
- Been under the care of or referred to a consultant or are waiting for the results of any tests?
- Been diagnosed with or treated for cancer or diabetes?
- Been treated for a breathing or heart condition (including Angina and Hypertension/High Blood Pressure) and are still taking medication or receiving follow-up consultation?
- Received any treatment for any psychological or psychiatric disorder, anxiety, stress or depression?

If the answer to any of the above is 'yes' **YOU** will need specific approval to cover these conditions.

**WE** would strongly advise **YOU** to contact **OUR** medical screening helpline on 0208 315 0736 to assess whether the condition(s) could be included at no extra cost, in the cover provided. If **YOU** do not contact **US**, we may be unable to pay for any claim arising from that condition.

When **YOU** contact the helpline **YOU** will be provided with a letter confirming the basis on which cover is provided. The medical screening helpline is open Monday to Friday 8am to 8pm and Saturday & Sunday 9am to 5pm. **WE** may need specific medical reports to provide **YOU** with cover. If so, **YOU** will be responsible for the expenses of obtaining these reports.

If **WE** are unable to cover **YOUR** declared condition(s), **YOU** will be given the option to cancel the insurance or accept that the cover excludes all claims relating to the declared condition(s). No charge will be made for cancellations made within 21 days of commencement of this insurance, provided that **YOU** have not already made a claim or intend to make one.

#### **RECIPROCAL HEALTH AGREEMENT E111**

If **YOU** are travelling to European Union countries **YOU** should get a form E111 from your local post office. This will allow **YOU** to get certain free medical treatment in European Union countries. For more details ask for the "Health Advice for Travellers" booklet and form at your local post office. If **YOU** use an E111 which reduces the cost of medical treatment, **YOU** will not have to pay the £35 excess for any medical expenses claim.

#### **Medicare Scheme**

If **YOU** are travelling to Australia or New Zealand and need medical treatment **YOU** must register for treatment under the respective national Medicare scheme. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to register and the free treatment available can be found in the "Health Advice for Travellers" booklet available from your local post office. If **YOU** need to go to hospital, please contact One Assist Ltd., **OUR** 24 hour Emergency Assistance Service provider immediately.

#### **KNOW BEFORE YOU GO**

**WE** are working with the Foreign and Commonwealth Office (FCO) to do all that **WE** can to help travellers stay safe overseas. Wherever **YOU** are going **YOU** should check the FCO web site at: [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo)

It is packed with essential travel advice and tips, and up to date country information, including those areas where there may be conflict, wars or violence. Alternatively **YOU** can contact the FCO on: 020 7008 0232/0233

Please note: Claims arising from travel to areas affected by war, invasion or hostilities, or areas deemed unsafe by the FCO, are excluded from this insurance (see General Exclusions).

#### **COVER PROVIDED BY THIS INSURANCE**

The next part of this policy tells **YOU** exactly what's covered by this policy. To help **YOU** fully understand what is included in **YOUR** insurance, **WE** have for each section of cover: Detailed 'What's covered' and 'What's not covered' and highlighted the relevant policy limits.

## **SECTION 1 - MEDICAL AND OTHER EXPENSES**

The maximum amount **WE** will pay per person is shown below:

Medical Expenses	£1 million
Emergency Dental Expenses	£350
Funeral Expenses	£2,500
Hospital Benefit	£400

Please Note: Medical, dental or hospital expenses in the **UK** or the country where **YOU** normally live are not covered by this insurance

## **WHAT'S COVERED**

If **YOU** are injured, fall ill or die on a **TRIP**, **WE** will pay all necessary and reasonable expenses, for:

### Medical

- Medical and hospital treatment (including ambulance and rescue services to take **YOU** to hospital).
- Emergency dental treatment to relieve sudden pain of up to £350.

### Travel

- Extra travelling expenses to return to **YOUR** home in the **UK**.
- Extra accommodation expenses if **YOUR** illness or injury forces **YOU** to stay longer than **YOU** had originally booked.
- A qualified medical attendant to escort **YOU** home, if medically advised.
- The travel and accommodation expenses for one person to stay and travel home with **YOU**, if medically advised.

### Funeral Expenses

- The preparation and transport costs of returning **YOUR** body or ashes to **YOUR** home in the **UK**.
- The cost (up to £2,500) of burying or cremating **YOUR** body in the country where **YOU** died.

### Hospital Benefit

- If **YOU** are injured or fall ill while on a **TRIP** abroad and are being treated as an in-patient in a hospital, **WE** will pay **YOU** £20 for each 24 hours **YOU** are hospitalised towards incidental expenses **YOU** have to pay such as telephone calls and transport expenses.

## **WHAT'S NOT COVERED**

- The first £35 of each and every claim per incident for each insured person (but not for burial abroad and hospital benefit claims or where the use of an E111 has reduced **YOUR** claim).
- Any medical, dental or hospital expenses incurred in the **UK** or the country where **YOU** normally live.
- Any in-patient, extra accommodation or travelling expenses not authorised by **US** or **OUR** 24 hour Emergency Assistance Service providers. Any claim where **YOU** have travelled against medical advice or in order to obtain medical treatment or advice abroad. Any expenses incurred 12 months after the original injury or illness.
- Any expenses that have been or can be recovered under a reciprocal health agreement.
- Any expenses for treatment or surgery or exploratory tests which are not directly related to the illness or injury for which **YOU** originally went into hospital.
- Any expenses for cosmetic or elective surgery.
- Any expenses for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- Any expenses as a result of a tropical disease where **YOU** have not had the recommended immunisation and/or taken the recommended medication.
- Telephone calls, faxes or other telecommunications unless **WE** agree otherwise.
- Taxi fares, unless **WE** agree otherwise.
- Any expenses for obtaining or replacing medication which **YOU** knew **YOU** would need while **YOU** were away.
- Any expenses incurred after **WE** have instructed **YOU** to return home if **OUR** medical advisers and the doctors treating **YOU** decide **YOU** are fit to travel.
- Any expenses which are not usual, reasonable or customary to treat **YOUR** illness or injury.
- Any expenses for:
  - Non-essential or ongoing treatment, which could be reasonably delayed until **YOUR** return to the **UK**.
  - A single or private hospital room unless it is medically necessary or authorised by **US** or **OUR** 24 hour Emergency Assistance Service providers .
- Non-emergency dental work or providing dentures, artificial teeth and dental work using a precious material.
- Any claim caused directly or indirectly by pregnancy or childbirth if the end of **YOUR TRIP** is within 8 weeks of **YOUR** expected delivery date.
- See also General Exclusions.

## SECTION 2 - CANCELLATION

The maximum amount **WE** will pay per person is shown below:

Cancellation £2,500

### WHAT'S COVERED

- All accommodation, travel, excursion, car hire, admission tickets, expenses which **YOU** have paid or are contracted to pay if **YOU** need to cancel **YOUR TRIP** before **YOU** leave **YOUR** home or place of business, whichever is last, because:
  - **YOU** become ill, are injured or die.
  - A **CLOSE RELATIVE** or **CLOSE BUSINESS ASSOCIATE** becomes ill, is injured or dies.
  - A relative or friend with whom **YOU** had planned to stay or travel becomes ill, is injured or dies.
  - **YOU**, a relative or friend with whom **YOU** had planned to stay or travel, are:
    - (i) confined to compulsory quarantine,
    - (ii) summoned for jury service, or
    - (iii) called as a witness in a court of law.
- **YOU** are made involuntarily redundant and are qualified to receive a payment under current Redundancy Legislation.
- **YOU** or **YOUR TRAVELLING COMPANION** are unable to travel due to serious fire, flood or burglary at **YOUR** home or place of business in the UK.
- **YOU** or **YOUR TRAVELLING COMPANION** are a member of the British Armed Forces, police, fire, nursing or ambulance services and have **YOUR** authorised leave cancelled for operational reasons.

### WHAT'S NOT COVERED

- The first £35 (£10 for loss of deposit claims only) of each and every claim per incident for each insured person.
- Any expenses which **YOU** can recover from elsewhere.
- Air Passenger Duty as this can be recovered direct from **YOUR** tour operator or airline.
- Any expenses resulting from changing **YOUR** mind to travel or continue with **YOUR TRIP**.
- Any expenses arising from any loss of enjoyment of **YOUR TRIP**.
- Any extra expenses resulting from **YOU** not cancelling the **TRIP** as soon as reasonably possible.
- Any expenses arising from any circumstances **YOU** were aware of at the time that this insurance was bought or at the time of booking the **TRIP** which **YOU** knew might lead to **YOUR TRIP** being cancelled.
- Any expenses arising from an **EVENT** which **YOU** could reasonably foresee when **YOU** first booked the **TRIP** or bought this insurance.
- Any claim caused directly or indirectly by pregnancy or childbirth if the end of **YOUR TRIP** is within 8 weeks of **YOUR** expected delivery date, unless the **TRIP** was booked before **YOU** were aware that **YOU** were pregnant.
- See also General Exclusions.

## SECTION 3 - CURTAILMENT

The maximum amount **WE** will pay per person is shown below:

Curtailment £2,500

### WHAT'S COVERED

1. **WE** will pay all extra reasonable travelling expenses incurred because **YOU** urgently need to return to the UK for the following reasons:

- **YOU** become ill, are injured or die, or **YOU** are admitted into hospital as an in-patient for more than 48 hours and this seriously affects the purpose of **YOUR TRIP**.
- A **CLOSE RELATIVE** or **CLOSE BUSINESS ASSOCIATE** becomes ill, is injured or dies.
- A relative or friend with whom **YOU** had planned to stay or travel becomes ill, is injured or dies.
- **YOU**, a relative or friend with whom **YOU** had planned to stay or travel, are:
  - (i) confined to compulsory quarantine,
  - (ii) summoned for jury service,
  - (iii) called as a witness in a court of law.

- A serious fire, flood or burglary at **YOUR** home or **YOUR** travelling companions home or place of business in the UK.
- **YOU** or **YOUR TRAVELLING COMPANION** are involved in a hijack of an aircraft or other mode of transport of which **YOU** are a passenger or are kidnapped or held hostage.
- **YOU** or **YOUR TRAVELLING COMPANION** are a member of the British Armed Forces, Police, Fire, Nursing or Ambulance Services and are recalled for operational reasons.

2. **WE** will also refund **YOU** for any portion of any unused accommodation, excursion, car hire and admission ticket expenses. The refund will be on a pro rata basis dependent on the number of days of use lost. Any benefit **WE** pay for the unused portion of **YOUR TRIP** will be calculated from the date **YOU** return home.

#### **WHAT'S NOT COVERED**

- The first £35 of each and every claim per incident for each insured person.
- Any curtailment expenses that are not authorised in advance by **OUR** 24 hour Emergency Assistance Service providers.
- Any expenses which **YOU** can recover from elsewhere.
- Any expenses resulting from changing **YOUR** mind to continue with **YOUR TRIP**.
- Any expenses arising from any loss of enjoyment of **YOUR TRIP**.
- Any expenses arising from any circumstances **YOU** were aware of at the time that the insurance was bought, or at the time of booking the **TRIP** which **YOU** knew might lead to **YOUR TRIP** being curtailed.
- Any expenses arising from an **EVENT** which **YOU** could reasonably foresee when **YOU** first booked the **TRIP** or bought the insurance.
- Any claim caused directly or indirectly by pregnancy or childbirth if the end of **YOUR TRIP** is within 8 weeks of **YOUR** expected delivery date.
- See also General Exclusions.

## **SECTION 4 - PERSONAL POSSESSIONS, LUGGAGE, MONEY AND PASSPORT**

The maximum amount **WE** will pay per person is shown below:

Personal possessions and Luggage	£1,000
Money	£500
Loss of Passport/Tickets	£200
Delayed Luggage - Emergency Replacement Items	£100

Important additional limits are shown below:

£200 (£100 if **YOU** are under 18 at the date of travel) is the maximum **WE** will pay for **HIGH RISK ITEMS** in total.

£300 (£100 if **YOU** are under 18 at the date of travel) is the maximum **WE** will pay for any single item. A camera with attachments or a matching set of earrings and necklace, for example, are considered one item.

£100 (£50 if **YOU** are under 18 at the date of travel) is the maximum **WE** will pay per person for cash which is lost, stolen or damaged. This limit also applies where one person is carrying cash belonging to another person or family member.

Please Note:

For accidental loss, theft or damage to **PERSONAL POSSESSIONS** the amount payable will be the value at today's prices less a deduction for wear and tear and depreciation. **WE** may at **OUR** discretion replace or repair the item. Any payments made under delayed luggage will be deducted from an eventual claim for loss, damage or theft, if the property proves to be permanently lost.

#### **WHAT'S COVERED**

1. Loss or theft of or damage to **YOUR PERSONAL POSSESSIONS**, luggage or **MONEY**.
2. The extra expenses **YOU** may incur to replace **YOUR** passport or travel documents, where they have been lost, stolen or damaged outside the **UK**.
3. Replacing essential toiletries, medication and clothing, if **YOUR** luggage is delayed for more than 24 hours, after arrival at **YOUR** final outward destination.

## WHAT'S NOT COVERED

- The first £35 of each and every claim per incident for each insured person (except claims for delayed luggage).
- Unless **YOU** report the matter to the nearest police authority within 24 hours of discovering its occurrence, and **YOU** obtain a written police report, claims for:
  - Accidental loss of **PERSONAL POSSESSIONS** worth over £100 or cash to the value of £100 or more.
  - Any theft of **PERSONAL POSSESSIONS** or **MONEY**.
  - Damage to **YOUR PERSONAL POSSESSIONS** caused deliberately by another person.
- **PERSONAL POSSESSIONS**, luggage or **MONEY** lost, damaged or stolen while in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless **YOU** obtain a written report from them.
- Theft of **PERSONAL POSSESSIONS** or **MONEY** from an unoccupied vehicle unless securely closed and locked with the items placed out of sight in a locked boot, luggage area or compartment and there is evidence of forcible or violent entry.
- Theft of **PERSONAL POSSESSIONS** or **MONEY** from **YOUR** accommodation unless the accommodation has been securely locked or items locked in a safe or safety deposit box, where this is reasonably practicable.
- Theft of **PERSONAL POSSESSIONS** or **MONEY** left unattended other than as detailed above in a place to which the public have or may obtain access.
- Loss or theft of **HIGH RISK ITEMS** not carried in **YOUR** hand luggage (i.e. carried on or about **YOUR** person) while **YOU** are travelling, other than as detailed above.
- Any loss causing a shortage due to a mistake while exchanging currency or because the exchange rate has fallen and so **YOUR** currency has lost value.
- Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown. Any loss of, theft of or damage to dentures, hearing aids, contact or corneal lenses, samples, merchandise or property used in connection with **YOUR** business or trade, pets and livestock, aircraft or accessories, caravans, trailers, vehicles or accessories, household goods and domestic appliances, antiques, fine art, sports equipment when in use, boats and/or associated equipment, perishable goods, glass, china or any other brittle or fragile items. Any loss of, theft of or damage to bonds, coupons, securities, stamps or documents except passports or **MONEY**.
- Any loss of credit/debit cards where the issuer provides a replacement service or where **YOU** have not complied with the issuer's instructions.
- Any loss or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused material unless purchased pre-recorded.
- Loss of or damage to property shipped as freight or under a bill of lading.
- Loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- Traveller's cheques.
- Mobile telephones.
- See also General Exclusions.

## SECTION 5 - TRIP ABANDONMENT, DELAYED AND MISSED DEPARTURE

The maximum amount **WE** will pay per person is shown below:

Delayed Departure	£300
Trip Abandonment	£2,500
Missed Departure	£500

### WHAT'S COVERED

#### 1. Delayed Departure

If **YOUR** departure from or return to the **UK** is delayed by 12 hours or more from the departure time shown on **YOUR** ticket because of:

- Strike or industrial dispute.
- Weather conditions affecting scheduled public transport.

- Mechanical breakdown of the aircraft, cross-channel train or sea vessel in or on which **YOU** are to travel. **WE** will pay £20 for the first full 12 hours and £20 for each following full 12 hours, up to the maximum shown in the table.

## 2. TRIP Abandonment

If **YOUR** departure from the **UK** at the start of **YOUR TRIP** is delayed for more than 12 hours from the departure time shown on **YOUR** ticket from any of the causes above, **YOU** can choose to abandon **YOUR TRIP**. **YOU** can then claim for all accommodation, travel, excursion, car hire, admission tickets, expenses which **YOU** have paid or are contracted to pay for the **TRIP YOU** have abandoned, that are not recoverable from elsewhere.

## 3. Missed departure

If **YOU** arrive late at **YOUR** departure point from or to the **UK** and miss **YOUR** booked departure time (as shown on **YOUR** ticket) because of the following:

- **YOU** have an accident.
- **YOUR** transport breaks down.
- **YOUR** scheduled public transport fails to arrive or is delayed.

**WE** will pay reasonable extra travel expenses.

## WHAT'S NOT COVERED

- The first £35 of each and every claim per incident for each insured person
- Any expenses arising from any **EVENT** which **YOU** could reasonably foresee or of which **YOU** were aware of at the time **YOU** booked the **TRIP** or bought this insurance.
- Any claim arising from strike or industrial action which had commenced or was announced at the time of buying this insurance or booking **YOUR TRIP**.
- Any claim for delayed departure or **TRIP** abandonment which is the result of **YOUR** failure to check-in at the departure airport, port or railway terminus at the time advised by **YOUR** carrier.
- The withdrawal of an aircraft, cross-channel train or sea vessel from service (whether temporary or permanent) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar body in any country.
- Missed departure claims due to road traffic congestion or road closures where **YOU**:
  - Have not left reasonable time to reach **YOUR** departure point on time
  - Are not travelling by scheduled public transport.
- Expenses **YOU** can recover from elsewhere.
- See also General Exclusions.

## SECTION 6 - PERSONAL ACCIDENT

The maximum amount **WE** will pay for any one accident per person:

Age of Insured Person

Age 18-64

£15,000 for Death, Permanent Total Disablement  
or Loss of Limb/Eye

Age 17 and under

£1,000 Death  
£5,000 Loss of Limb/Eye

Age 65 - 70

No payment will be made for Permanent Total Disablement  
£15,000 for Death, Permanent Total Disablement  
or Loss of Limb/Eye

## WHAT'S COVERED

If **YOU** suffer accidental bodily injury and as a direct result are disabled or die within 12 months, **YOU** will receive one of the following payments:

1. The amount shown in the table if the injury causes **YOUR** death.
2. The amount shown in the table if the injury results in:
  - **YOUR** hand or foot being permanently cut off at or above the wrist or ankle.
  - The total and irreversible loss of use of all of **YOUR** hand, arm, foot or leg.
  - The total and irreversible loss of sight in one or both of **YOUR** eyes.

3. The amount shown above if the injury causes permanent total disablement, which prevents **YOU** from working in **YOUR** usual occupation or any similar occupation. It must also stop **YOU** from doing any paid work that **YOUR** experience, education or training reasonably qualifies **YOU** to do.

#### **WHAT'S NOT COVERED**

- Payment for more than one **EVENT** described in 1,2 and 3 of "What's Covered". If a claim is paid, there will be no further liability under this section for any further accidents to that Insured Person.
- Sickness, disease or gradually occurring conditions.
- See also General Exclusions.

## **SECTION 7 - PERSONAL LIABILITY**

The maximum amount **WE** will pay per **EVENT** is shown below:

Personal Liability	£1 million
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Note: Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **OUR** written consent.

#### **WHAT'S COVERED**

If **YOU** are found legally liable to pay for an accident during a **TRIP** which causes:

- Injury or death to another person.
- Loss or damage to someone else's property.

**WE** will pay:

1. Legal costs and expenses recoverable by any person claiming against **YOU** as long as they were incurred before **WE** agreed to settle the claim.

2. **YOUR** costs and expenses incurred with **OUR** written consent.

If **YOU** die, **WE** will pass the rights **YOU** had under this section onto **YOUR** personal representative(s).

#### **WHAT'S NOT COVERED**

- Liability arising from any of the following:
  - Injury or death to any person who is a relative, member of **YOUR** household, **TRAVELLING COMPANION** or working for **YOU**.
  - Damage to property belonging or hired to **YOU** (except temporary rented holiday accommodation), a relative, member of **YOUR** household, **TRAVELLING COMPANION** or someone working for **YOU**.
- Liability arising out of, or from:
  - Ownership, possession or use of any lift, horse drawn or mechanically propelled vehicle, aircraft or watercraft, other than a boat designed for and being used as accommodation and which is permanently moored, model aircraft, model watercraft, hand/foot propelled watercraft less than 5 metres long, surf/sail boards and domestic gardening equipment.
  - Ownership, possession or use of animals or firearms.
    - (i) **YOUR** profession, business or employment.
    - (ii) Actions between insured persons.
  - Ownership of any land or building.
  - Any agreement or contract which introduced liability that would not have existed otherwise.
- See also General Exclusions.

## **SECTION 8 - LEGAL EXPENSES**

The maximum amount **WE** will pay per person is shown below:

Legal Expenses	£25,000
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#### **WHAT'S COVERED**

Legal costs or expenses incurred by **YOU** or **YOUR** legal representatives, if **YOU** need to take legal action to claim damages or compensation for **YOUR** injury, illness or death, happening on **YOUR TRIP**.

If **WE** ask, **YOU** must instruct the appointed solicitor to have legal expenses taxed, assessed or audited. **YOU** must take every step to recover legal expenses costs from opponents that **WE** have to pay, and these must be paid to us.

**WE** will have complete control over any legal proceedings and the appointment of solicitors.

#### **WHAT'S NOT COVERED**

- Claims where the damages or compensation claimed are below £100.
- Any claim brought against:
  - (i) A tour operator, travel agent carrier or their agents.
  - (ii) A relative, member of **YOUR** household, **TRAVELLING COMPANION** or employee
- Legal costs and expenses incurred before **WE** agree to support **YOUR** claim.
- Claims reported after 180 days of the **EVENT** causing **YOUR** injury or death.
- Claims where **WE** do not consider **YOU** have a reasonable prospect of success.
- See also General Exclusions.

## **SECTION 9 - SKI EQUIPMENT**

The maximum amount **WE** will pay per person is shown below:

Ski Equipment	£400
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£300 is the maximum amount payable for any one single item belonging to **YOU**.

For example a pair of skis with bindings are considered as one item.

£150 is the maximum amount payable for any one item which **YOU** have hired.

#### **WHAT'S COVERED**

1. Loss, theft or damage to skis, ski-sticks/poles, bindings, snowboards and ski boots belonging to **YOU**.
2. Up to £20 per day up to a maximum of £300 for hire of equipment if:
  - **YOU** are without **YOUR** equipment for more than 12 hours, from the time **YOU** arrive at **YOUR** destination due to temporary delay or misdirection.
  - **YOU** can no longer use **YOUR** equipment because it has been lost, stolen or damaged. **YOU** must keep all damaged equipment to be inspected by **US** in the **UK**.

#### **WHAT'S NOT COVERED**

- The first £35 of each and every claim per incident for each insured person (except claims for the hire of equipment).
- Loss, theft or damage to hired equipment.
- Loss, theft or deliberate damage unless **YOU** report the loss to the nearest Police authority within 24 hours of discovery, and **YOU** obtain a written Police report.
- Loss, theft or damage while in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless **YOU** obtain a written report from them.
- Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- Loss of or damage to property shipped as freight or under a bill of lading.
- Loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- Expenses recoverable from elsewhere.
- See also General Exclusions.

## **SECTION 10 - SKI PACK**

The maximum amount **WE** will pay per person is shown below:

Ski Pack	£200
Inability to Ski	£200
Replace Lift or Ski Passes	£200

### WHAT'S COVERED

1. If **YOU** are prevented from skiing for more than 48 hours because of serious injury or illness on a **TRIP WE** will cover the proportional costs of **YOUR** unused ski pack which has been paid or is due to be paid. **YOUR** ski pack is defined as:
  - Ski equipment hire
  - Lift passes
  - Ski school expenses.
2. If **YOU** are prevented from skiing because of serious injury or illness on a **TRIP WE** will pay £20 for each full day **YOU** are unable to ski
3. The extra expenses **YOU** may incur to replace **YOUR** lift or ski passes if they are lost or stolen

### WHAT'S NOT COVERED

- Expenses recoverable from elsewhere.
- Injury or illness claims that are not supported by a medical certificate from a medical practitioner in the resort.
- Accidental loss or theft of ski or lift passes unless **YOU** report the matter to the nearest police authority within 24 hours of discovering its occurrence and **YOU** obtain a written police report.
- See also General Exclusions.

## SECTION 11 - PISTE CLOSURE

The maximum amount **WE** will pay per person is shown below:

Piste Closure	£200
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### WHAT'S COVERED

If adverse snow conditions cause all the skiing/snowboarding facilities in **YOUR** resort to close, **YOU** will receive:

- Up to £20 a day to help cover the expenses of travelling to a nearby piste
- £20 a day compensation if there is no suitable piste nearby.

### WHAT'S NOT COVERED

- If **YOU** can claim compensation from any other source.
- For piste closure outside the normal ski season. For the purpose of this policy the ski season shall be December 15th to April 15th.
- If **YOUR** chosen resort does not have skiing/snowboarding facilities above 1,600 metres.
- See also General Exclusions.

## GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

Please read carefully as these exclusions apply to all sections of cover. **WE** will not pay claims directly or indirectly arising from:

1. Loss, damage or liability directly or indirectly occasioned by, happening through or in consequence of war (whether declared or not) \* invasion \* act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs \* civil war \* riot \* rebellion \* insurrection \* revolution \* overthrow of the legally constituted government \* terrorist activity of any kind \* explosions of war weapons \* release of weapons of mass destruction that do not involve an explosive sequence \* murder or assault subsequently proved in a legally constituted court to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not \* release of nuclear, chemical or biological weapons.
2. Loss or destruction of or damage to any property whatsoever or any loss or expense by whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear components thereof or pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.

3. A medical condition that **YOU** suffer from unless **YOU** have declared the condition to **US** and **WE** have accepted it in writing. Please read the Health Declaration detailed within the "Important Information about your Travel Insurance" section of this booklet

4. Travelling:

- Against medical advice or where **YOU** would be travelling against medical advice had **YOU** sought advice prior to commencing the **TRIP**.
- To obtain medical treatment (including surgery or investigation) abroad.
- When **YOU** have been given a terminal prognosis.
- When **YOU** are suffering from stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.

5. Participating in Excluded Activities. Please refer to the definition of Excluded Activities earlier in this policy booklet for details of those activities which are not covered.

6. **YOUR** intentional self-injury, suicide or attempted suicide or exposing yourself to unnecessary danger (except in the attempt to save a human life).

7. The influence or effect of alcohol or drug(s) (unless prescribed by a doctor and taken according to his instructions), solvent/substance abuse or a sexually transmitted disease.

8. **YOUR** wilful, malicious, unlawful or criminal act.

9. Travelling to a country or specific area deemed unsafe by the Travel Advice Unit of the Foreign & Commonwealth Office where this information was known prior to booking and/or departing on **YOUR TRIP**.

10. Consequential loss of any kind.

11. Any restrictions caused by the law of any country.

12. Injury, death (except under Section 6 of this policy) loss or damage which is covered by another insurance. In these circumstances **WE** will only pay **OUR** share of the claim.

13. Expenses which **WE** have paid out which **YOU** are not covered for. In this case **WE** will ask **YOU** to reimburse **US**.

## GENERAL CONDITIONS APPLYING TO ALL SECTIONS

### YOUR DUTY

**WE** will only provide the cover set out in this policy if **YOU** keep to all the terms and conditions of the policy.

### PREVENTING INJURY, LOSS OR DAMAGE

**YOU** must take all reasonable precautions to prevent any injury, loss or damage. Also, **YOU** must take all reasonable steps to safeguard **YOUR PERSONAL POSSESSIONS**, particularly **HIGH RISK ITEMS** and **MONEY** from loss, theft or damage. **YOU** should always pack **HIGH RISK ITEMS** and **MONEY** in **YOUR** hand luggage, when **YOU** are travelling. **YOU** should not leave any **HIGH RISK ITEMS** or **MONEY** unattended, unless they are locked in **YOUR** accommodation or a safety deposit box.

### ACCIDENTS OR LOSSES

**YOU** must tell **US** as soon as possible about any **EVENT** which may lead to a claim under this policy. If **YOU** are sent a writ, summons, claim or letter **YOU** must send it to **US**, unanswered, as soon as possible. **YOU** must so keep **US** up to date with any developments in **YOUR** claim.

### CLAIMS

**YOU** must:

- Tell the Police immediately or within 24 hours of loss or theft of property and provide **US** with a copy of the Police report to support a claim under Section 4 **PERSONAL POSSESSIONS**, Luggage, **HIGH RISK ITEMS**, **MONEY** and Passport.
- Give **US** all the information and help **WE** need.
- At **YOUR** expense, provide **US** with a doctor's certificate, proof of ownership, receipts, or any other documentation if required to support **YOUR** claim.
- If a carrier (airline, railway or shipping company etc.) loses or damages any of **YOUR** luggage or **PERSONAL POSSESSIONS** in their care, **YOU** must let them know immediately and get a copy of their report (known as a Property Irregularity Report).
- Keep any items that are damaged and send them to **US** if **WE** ask at **YOUR** expense.

**YOU** must not:

- Admit or deny any claim made against **YOU** or negotiate, pay or settle the claim without **OUR** written permission.

### **FRAUD**

**YOU** or any person acting for **YOU** must not make false claims. If **YOU** or anyone acting for **YOU** makes a claim knowing any part of it to be false or exaggerated in any way, or if **YOU** deliberately cause the injury, loss or damage, **WE** will not pay the claim and **WE** will cancel **YOUR** policy.

### **CHANGES THAT MAY AFFECT YOUR COVER**

**YOU** must tell **US** as soon as possible if there are changes that may affect **YOUR** insurance, such as the following:

- **YOU** change the address where **YOU** normally live.
- **YOU** want to add or remove people insured by this policy.

### **OUR RIGHTS**

**WE** may at **OUR** discretion:

- Take over the defence or settlement of any claim.
- Try to get recoveries or compensation from any other parties at any time in **YOUR** name or in the name of anyone else claiming under this policy.
- If **YOU** claim for illness or injury, approach any doctor who may have treated **YOU** for up to three years before the claim.
- Arrange for **YOU** to be medically examined as often as required provided **WE** give **YOU** reasonable notice.
- Request a post mortem examination of **YOUR** body if **YOU** die.

### **RIGHTS OF THIRD PARTIES**

A person or company who is not party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy. This does not affect any right or remedy of a third party which exists or is available under the Act.

### **OTHER INSURANCE**

If **YOU** have other insurance which covers the same loss, damage or liability, **WE** will not pay more than **OUR** share of **YOUR** claim.

### **IF YOU HAVE NOT PAID YOUR PREMIUM**

If **WE** do not receive any payment on or before its due date **WE** may not pay any claim arising from an **EVENT** which happened on or after that due date.

### **CANCELLING YOUR POLICY**

**WE** can cancel this policy by sending **YOU** seven days' written notice in writing to **YOUR** last known address. **YOU** can cancel the policy by giving **US** seven days' notice. No refund of premium will be given except where the policy is cancelled during the 21 day "Money Back Guarantee" period.

