

TRAVEL INSURANCE

Policy Wording



DEBENHAMS
PERSONAL FINANCE

INTRODUCTION TO YOUR POLICY

This policy has been arranged by ROCK Insurance Group which is a trading style of Rock Insurance Services Limited on behalf of Debenhams PLC who collects and holds premium as agents of the Insurers. ROCK Insurance Group is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registration number is 300317. You can check the regulatory status of ROCK Insurance Group Limited by visiting <http://www.fca.org.uk/register> or by calling 0800 111 6768.

Debenhams is a trademark of Debenhams Retail PLC, a company registered in England and Wales (registration company number 00083395). Debenhams Retail PLC is an Appointed Representative of Rock Insurance Services Limited.

You will not receive advice or a recommendation in connection with the purchase of Your insurance. You will need to make Your own choice about the policy.

You have the right to cancel this insurance should it not meet Your needs within 14 days from either the date of purchase or receipt of Your Certificate of insurance, whichever is later, and provided that You have not already travelled.

If You do decide to cancel the policy then Your premium will be refunded in full, provided no claims have been made or no incidents have occurred that may give rise to a claim.

If You are in any doubt about any aspect of this policy wording and how it relates to You please contact Us using the telephone number on Your Certificate of insurance.

If you are a person buying insurance, you have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This duty exists before the cover is placed, when renewed, or altered at any time throughout the duration of the policy. If you do not do so, your Insurer may be able to void your policy from inception. An example of this could be the medical history of a close relative or other person that may cause you to cancel or cut short your trip. If you are unsure whether or not information is relevant, please do not hesitate to call Us.

You should read the important conditions and exclusions to ensure that this policy is right for You.

Specifically You should note that the policy may **not** be applicable if:

- You reside outside the UK Area;
- You are over the age of 55

We always aim to provide a first class service. However if You have any cause for complaint, any enquiry should be addressed in the first instance to The Compliance Manager, Debenhams Travel Insurance, Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ or email debenhamstravelinsurance@rockinsurance.com. Should You remain dissatisfied You may have the right to ask the Financial Ombudsman Service to review Your complaint.

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if We are unable to meet Our obligations. This depends on the type of business, and circumstances of the claim. Insurance arranging is covered for 90% of the claim, without any upper limit. Further information can be obtained from the Financial Services Compensation Scheme by visiting their website at www.fscs.org.uk.

10 THINGS TO DO BEFORE YOU GO

1. Check the Foreign and Commonwealth Office (FCO) travel advice online at www.gov.uk/foreign-travel-advice.
2. Get travel insurance and check that the cover is appropriate.
3. Get a good guidebook and get to know the place You are going to. Find out about local laws and customs.
4. Make sure You have a valid passport and any visas You need.
5. Check what vaccinations You need at least six weeks before You go.
6. Check to see if You need to take extra health precautions (visit www.gov.uk/foreign-travel-advice).
7. Make sure whoever You book Your Trip through is a member of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL).
8. Photocopy Your passport, insurance policy, 24-hour emergency numbers and Your ticket details and leave copies with family and friends.
9. Take enough money for Your trip and some back-up funds, for example, traveller's cheques, sterling or US dollars.
10. Tell Your family or friends where You will be staying and what You plan to do, and give them a way of contacting You (such as an e-mail address).

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YOUR TRAVEL INSURANCE POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.

Cooling Off Period: Unless Your Trip will be completed within 14 days of buying this insurance, You have the right to cancel Your policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

Please keep this document in a safe place and take it with You when You travel in case You need assistance or need to make a claim. If You have any questions or are in any doubt about the cover provided please call Our travel helpline as quoted on Your Certificate of insurance.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 14Q47

For Annual Multi-Trip policies, please quote 14Q48

YOUR TRAVEL POLICY

We will provide the services and benefits described in this policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
- to persons who habitually reside in the UK Area (i.e. have their main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the policy)
- following payment of the appropriate premium for the level of cover selected.

In order for this policy to be valid, You must purchase this policy before the start of Your intended Trip and before You leave Your Home Country. Benefits under this policy are provided by SOLID Försäkringar, Box 22068, 250 22 Helsingborg, Sweden. Corp ID No 516401-8482. This policy is effected in England and is subject to the Laws of England and Wales. SOLID is a Swedish based insurance company regulated by Finansinspektionen, the Financial Supervisory Authority Sweden (Institute Number: 22090) and passported into the Financial Conduct Authority (Financial Services Firm Reference Number: 401229).

YOUR CERTIFICATE (VALIDATION) NUMBER

IMPORTANT - MEDICAL HEALTH DECLARATION

This travel insurance operates on the basis that all Insured Persons are not travelling against medical advice nor with the intention of obtaining medical treatment abroad. The insurance will NOT cover You if You have any undiagnosed symptoms that may require treatment in the future (i.e. symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established).

No claim arising directly or indirectly from any Pre-existing Medical Condition affecting any person travelling under this insurance will be covered.

For the purposes of this insurance, a Pre-existing Medical Condition is considered to be:

- any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow up/ check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip; and
- any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.

CANCELLATION AND CURTAILMENT COVER

It is important to note that the policy contains conditions and exclusions relating to non-insured travelling companions, Close Relatives or persons with whom You intend to stay whilst on Your Trip in the event of any need to cancel or curtail a Trip.

Please refer to Important Limitations - Cancellation & Curtailment Cover.

IMPORTANT NOTES

We would like to draw Your attention to important features of Your policy including:

- **Emergency Medical Expenses:** This policy is NOT a Private Medical Insurance policy, and does not provide cover for procedures that can be carried out in Your country of residence after repatriation or for any medical expenses incurred in private facilities if a medically suitable State facility is available.
- **Health:** This policy contains restrictions regarding Pre-existing Medical Conditions which are not covered. If You are in any doubt as to whether You would be covered by the policy please call the Travel Helpline.
- **Cruising:** If You intend spending more than one night and one day on a cruise ship during Your Trip then You must purchase the Cruise Cover.
- **Cancellation & Curtailment cover:** It is important to note that the policy contains conditions and exclusions in relation to non insured travelling companions, close relatives or persons with whom You intend to stay whilst on Your Trip, in the event of any need to cancel or curtail a Trip as a result of changes in their health. Please refer to the 'Important Limitations - Cancellation & Curtailment Cover' section for full details.
- **Age Limit:** No Section of this policy shall apply in respect of any person who has reached the age of 56 years.
- **Special Sports & Activities:** This policy specifically excludes participating in or practising for certain sports and activities shown in Table E in the Special Sports and Activities section. Your policy includes certain Special Sports and Activities as shown in Tables A & B. Special Sports and Activities shown in Table C & D however can only be included by extending cover (as detailed under the Optional Special Sports & Activities Cover section) when You have paid an appropriate additional premium. Your policy can be extended before departure from the Home Country. If You are going to take part in Special Sports and Activities where there may be a high risk of injury or if You are in any doubt as to whether cover will apply, please call the Travel Helpline as quoted on Your Certificate of insurance..
- **Trip Limits:** This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words. **IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID.** The policy must be purchased before departure from Your Home Country. Trips must commence and end in Your Home Country and a return ticket must have been booked prior to departure. If You have purchased a One Way Trip a return ticket is not required but the cover is limited, please see the definition in the Meaning of Words.
- **Medical Emergency:** In the event of a medical emergency You must contact Us as soon as possible. You **MUST** contact Us before incurring expenses in excess of £500, except in case of emergency. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.
- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. In particular, cover is provided under Section 1 for unforeseen bodily injury or illness. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is **ONLY** given under Sections 1, 3, 4 and 5 of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words.
- **Third Party Liability:** If You use any form of mechanically propelled vehicle, (e.g. car, motor cycle, moped or scooter), sail or powered boat, or an aircraft, no liability cover will apply under this policy and You must ensure that You have cover for third party injury or property damage in place.
- **Personal Possessions:** While this policy provides cover for Your Personal Luggage, if You are planning to take expensive items such as sophisticated photographic equipment, jewellery and other Valuables with You then You should check that You have adequate personal possessions cover, under a home contents insurance. The maximum We will pay under this policy for Valuables owned by all Insured Persons is limited to £200 in total for Bronze, £250 in total for Silver or £300 in total for Gold policies (or £75 in total if the Insured Person is aged under 18). Personal Luggage claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation. Payment of any claims in respect of any one article or Pair or Set of articles will be limited to £50 unless satisfactory proof of ownership is submitted. Evidence of replacement value is not sufficient.
- **Policy Limits:** Most Sections of Your policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one item or for Valuables in total. You are advised to check Your policy.
- **Policy Excess:** Under most Sections of the policy, claims will be subject to an Excess. This means that You will be responsible for paying the first part of the claim per Insured Person each and every incident, each and every section of cover. A definition of Policy Excess is in the Meaning of Words.
- **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property, as You would if You were not insured.

IMPORTANT HEALTH REQUIREMENTS

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may, at Our discretion, cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
2. The insurance will **NOT** cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will **NOT** cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will **NOT** cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered.

You should also refer to the General Exclusions.

IMPORTANT LIMITATIONS - CANCELLATION & CURTAILMENT COVER

This policy will NOT cover any claims under Section 5 (Cancellation or Curtailment) arising directly or indirectly from any Pre-existing Medical Condition known to You prior to the commencement of the Period of Insurance affecting any Close Relative or travelling companion who is not insured under this policy, or person with whom You intend to stay whilst on Your Trip if:

- a terminal diagnosis had been received prior to the commencement of the Period of Insurance; or
 - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;
- or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:
- required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication.

You should also refer to the General Exclusions.

EMERGENCY ASSISTANCE 24 HOURS A DAY

You should first check that the circumstances are covered by Your policy.

Having done this please contact the 24 hour emergency assistance team on **0044 (0) 343 658 0373** or **0044 (0) 2920 474226**. Give Your name, insurance details, and as much information as possible. Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £500, except in case of emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 14Q47

For Annual Multi-Trip policies, please quote 14Q48

RECIPROCAL HEALTH AGREEMENTS

If You intend travelling to European Union (EU) countries, the European Economic Area (EEA) or Switzerland We would advise You to obtain a Form CM1 from Your local main Post Office. On returning this, duly completed, to the main Post Office You will be issued with a European Health Insurance Card (EHIC), which will entitle You to certain free or reduced cost health arrangements in the EU, EEA or Switzerland.

(Full details are given in the DSS Leaflet No. T7 - Health Advice for Travellers.)

Please note: For claims under the section Medical Emergency & Repatriation or the section Emergency Dental Treatment, no Policy Excess will apply when You receive inpatient treatment (where medically necessary) at a state hospital within the EU, EEA or Switzerland if You have used the European Health Insurance Card to effectively reduce the cost of Your treatment or medicines.

When You are travelling to Australia and You register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if You will be receiving treatment. If You receive treatment before You enrol, Medicare benefits can be backdated, if You are eligible. To be eligible You must be a resident of the United Kingdom and will need to show Your British passport with an appropriate visa. If You do not enrol at Medicare offices We may reject Your claim or limit the amount We pay to You. If You need treatment which cannot be carried out under Medicare You **MUST** contact Our 24 hours Emergency Service before seeking private treatment. If You do not do so, We may reject Your claim or limit the amount We pay to You.

If You hold an Irish passport You are entitled to free treatment as an in-patient or out-patient at a public hospital. You will need to show Your passport at the hospital.

For more information You should contact:

Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: www.hic.gov.au

MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

Accidental Bodily Injury: A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results, within 12 months, in the death, Loss of Limb, Loss of Sight or the Permanent Total Disablement of an Insured Person.

Carrier: A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

Certificate: The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance and any other special terms and conditions.

Child/Children: An Insured Person or Persons aged under 18 years of age on the commencement date of the Period of Insurance.

Civil Partner: A Civil Partner is someone who has entered into a formal agreement with the Insured Person (known as a 'civil partnership') as a same sex partner so that they have the same legal status as a married couple.

Close Relative: Spouse, Civil Partner or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

Common Law Partner: The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.

Complications of Pregnancy and Childbirth: For the purposes of this Policy Complications of Pregnancy and Childbirth shall only be deemed to include the following: toxæmia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Cruise: A Trip where You spend more than one night and one day living on a ship and which is not an excursion taken as part of Your holiday.

Curtailement: Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

Dependent Children: Your biological, step, adopted or foster children. Please note for Annual Multi-Trip Policies Dependent Children can travel independently of the main Insured Persons, provided they are accompanied at all times by a Responsible Adult.

Family: The main Insured Person, his/her spouse, Civil Partner or Common Law Partner, and their dependent children under 18 years of age (in full-time education and residing with them). For Annual Multi-trip policies, each insured adult can travel independently. All members of the Family must live at the same address.

Geographical Limits: The countries of the Zone for which You have paid the appropriate premium as specified on the Certificate of Insurance, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home.

You will be covered when travelling by recognised Public Transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Zone 1: The UK Area.

Zone 2: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, UK Area, Ukraine, and Vatican City.

Zone 3: All countries worldwide, excluding the United States, Canada, Bermuda and the Caribbean.

Zone 4: Australia & New Zealand.

Zone 5: All countries worldwide.

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

Home: Your principal place of residence in the UK Area, used for domestic purposes, and including garage(s) and other outbuilding(s).

Home Country: The UK Area (Great Britain, Northern Ireland and the Isle of Man excluding the Channel Islands).

Insured Person or You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 55 years.

Limits of Cover: Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each section, per each Insured Person.

Loss of Limb: Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of Sight: Total and irrecoverable loss of sight in one or both eyes. This is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what You should see at 60 feet.)

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance, use or repair of electrical, mechanical or hydraulic plant, or machinery of any kind (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover for Manual Work will be provided where such work is solely in a voluntary capacity, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where there is no financial gain. In such circumstances, there will be no cover for hands-on involvement with the installation, assembly, maintenance, repair or use of heavy electrical, mechanical or hydraulic plant or machinery, or for working more than 3 metres above the ground, and cover for Personal Accident and Personal Liability is excluded. In the event of an injury occurring as a result of voluntary labour, the Policy Excess under the section Medical Emergency & Repatriation will be increased to £250 and application of Excess Waiver will not delete this increased excess. Cover excludes interaction with wild animals of any kind.

Medical Condition: Any medical or psychological disease, sickness, condition, illness or injury that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Money: Sterling, foreign currency and travellers cheques.

One Way Trip: Purchasing a ticket for a single direction of travel with no intention of returning to the Home Country within the Period of Insurance.

Pair or Set: A number of items of Personal Luggage considered as being similar or complementary to one another or used together.

Period of Insurance: The period shown on the Certificate. Subject to:

Single Trip policies: Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the later. Cover for all other Sections applies for the duration of Your Trip, as stated on the Certificate, and for which You have paid the appropriate premium up to a maximum of 365 days.

Annual Multi-Trip policies: Cover applies as for Single Trip policies however, the Period of Insurance is for 12 months during which You are covered for each Trip You book and undertake within that period. Please refer to the definition of Trip for conditions on Trip limits.

Note: Dependent Children can travel independently of the main Insured Persons, provided they are accompanied at all times by a Responsible Adult.

One Way Trips: The period of Insurance will cease upon whichever occurs first of the following:

- when you first leave immigration control in the country of Your final ticketed and declared destination
- the expiry of the period of cover subject to a maximum of 7 consecutive days beyond arrival date of Your final ticketed and declared destination

Note: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

There is no cover under the section Cancellation & Curtailment of this policy outside the Period of Insurance. However, if during the Period of Insurance You book a Trip with a start date after the expiry of Your Annual Multi-Trip policy then Cancellation cover will continue for that Trip provided You renew this policy on or before its expiry date and there is no gap in cover.

Legal advice continues to apply for up to 7 days after You return Home.

Permanent Total Disablement: Permanent Total Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent specialist, entirely prevent You from engaging in, or giving any attention to, any and every business or occupation for the remainder of Your life.

Personal Luggage: Items usually carried or worn by travellers for their individual use during a Trip.

Note 1: Items hired to You, and all items loaned or entrusted to You are excluded (other than Ski Equipment and Golf Equipment where You have paid the appropriate additional premium.)

Note 2: This travel insurance is not intended to cover expensive items for which You should take out full Personal Possessions insurance under Your Home contents policy.

Policy Excess: The first amount payable per Insured Person, each and every incident, each and every section of cover, where the Policy Excess applies. The Policy Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.

Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under the section Medical Emergency & Repatriation will be increased to £250 and the application of the Excess Waiver will **not** delete this increased excess.

Pre-existing Medical Condition:

1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received **during the 2 years** prior to the commencement of cover under this policy and/or prior to any Trip; **and**
2. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred **at any time** prior to the commencement of cover under this policy and/or prior to any Trip.

Public Transport: A train, bus, coach, ferry service or scheduled airline flight (non internal) 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 qualify for 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.

Resident: You are within Your Home Country and have been for at least six months prior to the time of arranging this insurance.

Responsible Adult: A person who is aged over 18, and who is at least 5 years older than any Child insured on the policy and who takes legal responsibility for the actions of that Child.

Secure Luggage Area: Any of the following, as and where appropriate:

- The locked dashboard, boot or locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats;
- The fixed storage units of a motorised or towed caravan;
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski Equipment: Skis, ski bindings, ski boots, ski poles, snowboard, snowboard bindings and snowboard boots, owned or hired by You.

Special Sports and Activities: The activities listed under the Special Sports & Activities cover section of this policy.

Strike or Industrial Action: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Travel Documents: Travel tickets, accommodation and other redeemable travel vouchers, green card, driving licences and passports.

Trip: A journey within the countries of the Geographical Limits, during the Period of Insurance:

Single Trip policies: the maximum number of days for which You have paid the appropriate premium up to a maximum of 365 days;

Annual Multi-Trip policies: a maximum of 31 consecutive days which take place entirely during the Period of Insurance (or continue into the next Period of Insurance if Your contract is renewed with Us, and is in force at the time of any incident resulting in a claim).

UK Area: Great Britain, Northern Ireland and the Isle of Man (excluding the Channel Islands).

Unattended: When You cannot see **and** are not close enough to Your property or vehicle to prevent unauthorised interference or theft of Your property or vehicle.

Valuables: Cameras, photographic and video equipment, and associated equipment of any kind; computer hardware and software; games consoles (Playstation, Gameboy, Nintendo, etc) accessories and games; personal organisers; mobile telephones; smart phones; televisions; portable audio equipment (DVD, CD, mini-disc, MP3 players, i-pods, etc) and all associated discs and accessories; spectacles; prescription sunglasses; telescopes; binoculars; jewellery; watches; furs; leather articles; perfumes; precious stones and articles made of or containing gold, silver or other precious metals.

We, Our or Us: SOLID Försäkringar., Box 22068, 250 22 Helsingborg, Sweden. Corp ID No 516401-8482. This policy is effected in England and is subject to the Laws of England and Wales.

SOLID is a Swedish based insurance company regulated by Finansinspektionen, the Financial Supervisory Authority Sweden (Institute Number: 22090) and passported into the Financial Conduct Authority (Financial Services Firm Reference Number: 401229).

Winter Sports: The activities listed under the optional Winter Sports cover section of this policy.

You/Your: Each person named on the Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 55 years.

UPGRADES

This policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Any extra benefit You have purchased is shown on Your Certificate. Please read the wording and ensure the cover reflects Your requirements.

Upon the payment of an additional premium, You may upgrade Your travel insurance coverage by purchasing any of the following upgrades prior to commencement of Your Trip:

- **Excess Waiver**

Excess is reduced to nil when You have paid the premium for Excess Waiver except where stated.

Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Waiver will not delete this increased excess.

- **Excess Reduction**

The Policy Excess is reduced to the amount shown on Your Certificate when You have paid the appropriate premium for Excess Reduction.

Note 1: In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section 1 (Medical Emergency & Repatriation) will be increased to £250 and application of Excess Reduction will not delete this increased excess

- **Optional Cruise Upgrade**

Your policy can be extended to cover Cruise holidays upon payment of the appropriate additional premium.

- **Optional Winter Sports Cover**

Your policy can be extended to cover Winter Sports. (Please refer to the Optional Winter Sports Cover Section in this policy for full details.)

- **Optional Golf Cover**

Your policy can be extended to cover Golf Equipment and Non-refundable golfing fees. (Please refer to the Optional Golf Cover Section in this policy for full details.)

- **Optional Special Sports and Activities Cover**

Some Special Sports and Activities are automatically covered within the policy. Your policy can be extended, subject to certain limitations, to cover additional Special Sports & Activities. (Please refer to the optional Special Sports & Activities cover section in this policy for full details.)

SECTION 1 - MEDICAL EMERGENCY & REPATRIATION

What is covered:

We will pay You the following costs, up to a maximum of **£10,000,000** for each Insured Person who suffers sudden and unforeseen bodily injury or illness, or who dies during a Trip outside their Home Country:

- Reasonable medical expenses for the immediate needs of an unforeseen medical emergency. Included are Medical Practitioner's fees, hospital expenses, in-patient and out-patient medical treatment and charges for medical transportation to the nearest suitable hospital abroad, when deemed necessary by a recognised Medical Practitioner.
- Up to **£1,000** for Burial or cremation of a deceased Insured Person abroad; or transportation costs to a maximum of **£1,000** for returning Home an Insured Person's body or ashes.
- Additional travelling costs to repatriate You Home when recommended by Our medical officer. We will pay for the cost of a medical escort if considered necessary.

For travel to the United States of America We will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare

We reserve the right to limit payment to what Our medical officer deems to be reasonable.

If Our medical officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain abroad, Our liability to pay any further costs under this section after that date will be limited to what We would have paid if Your repatriation had taken place.

What is not covered:

- a) costs in excess of **£500** which have not been authorised by Us in advance (see Important Notes);
- b) any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions;
- c) any pre-planned, pre-known or expected medical treatment or diagnostic procedure;
- d) treatment which, in the opinion of Our medical officer, can reasonably be delayed until Your return to the country of departure;
- e) any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury;
- f) any claims for costs related to pregnancy or childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- g) treatment or services provided by a private clinic or hospital, health spa, convalescent home or any rehabilitation centre unless confirmed as medically necessary by Our medical officer;
- h) treatment for cosmetic purposes unless Our medical officer agrees that such treatment is necessary as the result of an accident covered under this policy;
- i) expenses incurred as a result of a tropical disease when You have not had the recommended inoculations and/or taken the recommended medication;
- j) any costs incurred in Your Home Country other than in connection with transportation of You and Your remains to Home from abroad;
- k) any costs incurred in Australia which would have been covered by Medicare had You enrolled, and You failed to enrol in Medicare;
- l) any costs where the transportation Home has not been arranged by Us;
- m) any costs in respect of unused pre-paid travel costs when We have paid to repatriate You;
- n) air-sea rescue and transfer costs;
- o) the Policy Excess except where:
 - You have paid the Excess Waiver premium; or
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- p) any costs incurred when engaging in Special Sports and Activities included in Table C & Table D unless You have paid the appropriate Special Sports & Activities premium;
- q) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- r) anything mentioned in the General Exclusions.

IN AN EMERGENCY

You should first check that the circumstances are covered by Your policy. Having done this please contact the number shown below, giving Your name, Certificate number, and as much information as possible.

Please give Us a telephone, fax or telex number where We can contact You or leave messages at any time of the day or night.

To comply with the terms and conditions of the insurance You MUST contact Us as soon as possible. You MUST obtain Our prior authorisation before incurring any expenses over £500, except in the case of an emergency. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 14Q47

For Annual Multi-Trip policies, please quote 14Q48

For assistance outside U.K. dial: 00 44 (0) 343 658 0373

or 00 44 (0) 2920 474226

Fax: 00 44 (0) 2920 468797

SECTION 2 - EMERGENCY DENTAL TREATMENT

What is covered:

We will pay You up to a maximum of **£200 Bronze/£250 Silver/£300 Gold** per each Insured Person for the costs of providing necessary temporary treatment for the immediate relief of pain or discomfort, and/or emergency repairs to dentures and orthodontic appliances carried out solely to alleviate distress in eating.

What is not covered:

- a) the costs of any subsequent permanent or routine treatment;
- b) any pre-planned, pre-known or expected dental treatment or diagnostic procedure;
- c) treatment which, in the opinion of Our medical officer, can reasonably be delayed until Your return to the country of departure;
- d) any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
- e) normal wear and tear;
- f) any self-inflicted damage, including damage caused by tooth-brushing or any other oral hygiene activity;
- g) any damage to dentures, other than whilst being worn by You;
- h) dental treatment involving the provision of dentures or the use of precious metals;
- i) any costs incurred in the Home Country;
- j) the Policy Excess except where:
 - You have paid the Excess Waiver premium; or
 - You have received inpatient treatment at a state hospital within the European Union, European Economic Area or Switzerland and You have used a European Health Insurance Card to effectively reduce the cost of Your treatment or medicines;
- k) any costs incurred when engaging in Special Sports and Activities included in Table C & Table D unless You have paid the appropriate Special Sports & Activities premium;
- l) any costs incurred by You when You are engaging in Winter Sports unless You have paid the Winter Sports premium;
- m) anything mentioned in the General Exclusions.

SECTION 3 - ADDITIONAL ACCOMMODATION & TRAVELLING COSTS

What is covered:

On condition that You contact Us first and We make all the travel arrangements, in the event of a valid claim for repatriation under the section Medical Emergency & Repatriation, We will pay You up to a maximum of **£2,000** per Trip for the following:

- If Our medical officer confirms that it is medically necessary for You to be accompanied on the Trip Home, and the return journey cannot take place on the original scheduled date, We will pay for the additional travelling costs and accommodation costs incurred by one person staying with You and accompanying You on the Trip Home.
- Additional travelling and accommodation costs arranged by Us for one person required, on medical advice, to fly out to You and accompany You Home.
- Additional travelling costs incurred in returning Home Your Children under 18 years of age and insured under this policy if You are incapacitated and there is no other responsible adult to supervise them. A competent person will be provided to accompany the Children Home.

What is not covered:

- a) any air travel costs in excess of a return economy/tourist class ticket;
- b) accommodation costs other than the cost of the room;
- c) for each Child to be repatriated, their air travel costs in excess of a one-way economy/tourist class ticket;
- d) any claims for costs related to pregnancy or Childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) anything mentioned in the General Exclusions.

SECTION 4 - HOSPITAL DAILY BENEFIT

What is covered:

In the event of a valid claim under the sections Medical Emergency & Repatriation and Emergency Dental Treatment, when You are admitted to a recognised hospital abroad as an in-patient for **more than 24 continuous hours**, We will pay You the sum of **£25** per each Insured Person per complete 24 hours of in-patient treatment up to a maximum of **£200 Bronze/£250 Silver/£300 Gold** per each Insured Person.

What is not covered:

- a) any claim arising in connection with a Trip solely within the Home Country;
- b) any claims for costs related to pregnancy or Childbirth unless the claim is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- c) anything mentioned in the General Exclusions.

SECTION 5 - CANCELLATION & CURTAILMENT

What is covered:

We will pay You up to a maximum of **£750 Bronze/£1,500 Silver/£3,000 Gold** per each Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid (or have contracted to pay), for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

Cancellation cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip. Please see also the section Travel Delay cover.

Curtailement cover applies if You are **forced** to cut short a Trip You have commenced, and return to the Home Country, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of **more than 24 hours** in the departure of Your outward international flight, sea-crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You booked the Trip), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made Redundant and You qualify for Redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of **£1,500** and Your presence is required by the police in connection with such events.
- Your compulsory quarantine.
- Cancellation or Curtailement of any one component part or series of parts of the booked trip travel arrangements arising solely from the insolvency, or default of each provider on which the performance of any other component part or series of parts of the itinerary depends.

The maximum amount We will pay You under this section is **£750 Bronze/£1,500 Silver/£3,000 Gold** per each Insured Person.

Special conditions relating to claims

You must obtain a medical Certificate from the Medical Practitioner in attendance and Our prior approval to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

In the event of Curtailement, You must contact Us first and allow Us to make all the necessary travel arrangements.

If, at the time of requesting Our assistance in the event of a Curtailement claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to an unforeseen illness, injury or death of You, a Close Relative, travelling companion or person with whom You have arranged to stay whilst on Your Trip, We will make all necessary arrangements **at Your cost** and arrange appropriate reimbursement as soon as the claim has been validated.

You must notify the Carrier or travel agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or travel agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical Certificate from the treating general practitioner (GP) stating that this prevented You from travelling.

If Your outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailement claims will be calculated from the date of return to Your Home Country.

What is not covered:

- a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under **What is covered**;
- b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You,
- c) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip if:
 - a terminal diagnosis has been received prior to the commencement of the Period of Insurance;
 - they were on a waiting-list, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the Period of Insurance;or if during the 90 days immediately prior to the commencement of the Period of Insurance they had:
 - required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication;
- d) cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
- e) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- f) any costs in respect of any unused pre-paid travel costs when We have paid to repatriate You;
- g) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
- h) change of plans due to Your financial circumstances except if You are made Redundant and qualify for Redundancy payment under current EU legislation;
- i) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
- j) any costs relating to airport taxes, airport charges, service charges, facility charges, user fees, security charges or air passenger duty. You should obtain a refund from Your Carrier for such charges;
- k) any cancellation or Curtailement caused by work commitment or amendment of Your holiday entitlement by Your employer;
- l) any claim resulting from Your inability to travel due to an Insured Person's failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
- m) withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- n) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
- o) any costs relating to the cancellation of pre-paid airport parking, airport lounges, attraction tickets, car hire, concert or theatre tickets, excursions, special sports or activities in the event of a cancellation or Curtailement claim. Such costs are not related to travel or accommodation.
- p) the Policy Excess except where You have paid the Excess Waiver premium. If You are claiming only for loss of deposit then the excess is reduced to £20 per Insured Person per claim;
- q) the cost of this policy;
- r) anything mentioned in the General Exclusions.

SECTION 6 - TRAVEL DELAY

What is covered:

If the departure of any international flight, sea crossing or coach or train journey forming part of a booked Trip and specified on Your ticket, is delayed as a direct result of Strike, Industrial Action, adverse weather conditions, failure of air traffic control systems, or mechanical breakdown of aircraft, sea vessel, coach or train:

- For **more than 24 hours** beyond the intended departure time: We will pay You the sum of **£25** per each Insured Person **for the first 24 hours** Your departure is delayed and a further **£25** per each Insured Person **for each subsequent full 24 hours delay**, up to a maximum of **£200 Bronze/£250 Silver/£300 Gold** in all per each Insured Person per Trip; or
- If the delay is for **more than 24 hours** beyond the intended departure time on the first outbound flight, sea crossing, coach or train, You can choose instead to abandon Your Trip and submit a cancellation claim under the section Cancellation & Curtailment.

Special conditions relating to claims

If You suffer delays You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- c) claims where You have not obtained written confirmation from the Carrier stating the period and reason for delay;
- d) withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- e) anything mentioned in the General Exclusions.

SECTION 7 - MISSED DEPARTURE ON THE OUTWARD JOURNEY

What is covered:

We will pay You for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum of **£200 Bronze/£500 Silver/£750 Gold** per each Insured Person if You arrive at the airport, port or international coach or rail terminal to depart Your Home Country too late to commence the outward international journey abroad of Your booked Trip, as a result of:

- Breakdown of or accident involving the vehicle in which You are travelling; or
- Cancellation or Curtailment of scheduled Public Transport due to adverse weather conditions, Strike or Industrial Action or mechanical breakdown or accident.

We will provide assistance by liaising with the Carrier and/or tour operator to advise of Your late arrival and, as necessary, We will make arrangements for overnight hotel accommodation and alternative international travel.

Special conditions relating to claims

You must take every reasonable step to commence and complete the journey to the departure point and check in for the flight, sea crossing, coach or train journey on time.

You must obtain written confirmation from the Carrier stating the period and reason for delay.

What is not covered:

- a) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip;
- b) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim to the transport operator involved;
- c) additional costs where the scheduled Public Transport operator has offered reasonable alternative travel arrangements;
- d) claims for additional mechanical wear and tear or depreciation of Your vehicle or for mileage charges other than additional fuel and oil;
- e) claims under this section in addition to claims under the section for Travel Delay;
- f) withdrawal from service of the aircraft on which You are booked to travel as a result of ash or other debris arising from a volcano. You should direct any claim in this event to the transport operator involved;
- g) claims due to You allowing insufficient time to complete Your journey to the departure point;
- h) the Policy Excess except where You have paid the Excess Waiver premium
- i) anything mentioned in the General Exclusions.

SECTION 8 - PERSONAL LUGGAGE

What is covered:

If, in the course of a Trip, Your Personal Luggage is damaged, stolen, destroyed or lost (and not recovered), We will pay You up to a maximum of **£2,000** per each Insured Person in total under this policy.

Within this amount the following sub-limits apply:

- The maximum We will pay You for any one article, or for any one Pair or Set of articles, is **£200 Bronze/£250 Silver/£300 Gold** per each Insured Person (or **£75** if the Insured Person is aged under 18). If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership (for example, a photograph of You wearing the article) and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay You for all articles lost, damaged or stolen in any one incident is limited to **£50** if You cannot provide satisfactory proof of ownership and value.
- The maximum We will pay You under this policy for all Valuables owned by each Insured Person is limited to **£200 Bronze/£250 Silver/£300 Gold** per each Insured Person (or **£75** if the Insured Person is aged under 18).
- The maximum We will pay You for sunglasses or prescription glasses of any kind is limited to **£150** per each Insured Person.
- The maximum We will pay for mobile telephones and smart phones is limited to **£100** per Insured Person
- The maximum We will pay You for Personal Luggage or Valuables lost, damaged or stolen from a beach or pool-side is limited to **£100** per each Insured Person.
- The maximum We will pay You for any cigarettes or alcohol lost, damaged or stolen is limited to **£50** in total under this policy.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Personal Luggage, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the incident, You must report loss of Personal Luggage to the local police or to the Carrier, as appropriate, (damage to Personal Luggage in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- a) any item loaned, hired or entrusted to You;
- b) any loss, theft of, or damage to Personal Luggage left in an Unattended motor vehicle if:
 - the items concerned have not been locked out of sight in a Secure Luggage Area;
 - no forcible and violent means have been used by an unauthorised person to affect entry into the vehicle; and
 - no evidence of such entry is available;
- c) theft of Valuables from an Unattended motor vehicle;
- d) loss, theft of, or damage to, Valuables from checked-in luggage left in the custody of a Carrier and/or Valuables packed in luggage left in the baggage hold or storage area of a Carrier;
- e) electrical or mechanical breakdown or derangement of the article insured;
- f) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning;
- g) confiscation or detention by Customs or other lawful officials and authorities;
- h) contact or corneal lenses; dentures; bonds; securities; stamps or documents of any kind, including driving licences and passports; musical instruments; typewriters; glass; china; antiques; pictures; pedal cycles; hearing aids; coupons; vehicles or accessories; boats and/or ancillary equipment; samples or merchandise or business goods or specialised equipment relating to a trade or profession, unused mobile telephone rental charges or pre-payments;
- i) damage to fragile or brittle articles unless by fire or resulting from an accident to a sea going vessel, aircraft or vehicle;
- j) liability in respect of a Pair or Set of articles where We shall be liable only for the value of that part of the Pair or Set which is lost or damaged;
- k) sports' gear whilst in use;
- l) equipment used in connection with any Winter Sports, Golf or Special Sports and Activities Table C & D unless You have paid the appropriate additional premium to extend Your policy;
- m) loss or theft of or damage to Money;
- n) losses from a roof or boot luggage rack (other than losses of camping equipment, which remains covered under this section);
- o) the Policy Excess except where You have paid the Excess Waiver premium;
- p) anything mentioned in the General Exclusions.

SECTION 9 - LUGGAGE DELAY ON YOUR OUTWARD JOURNEY

What is covered:

If Your luggage is certified by the Carrier to have been lost or misplaced on the outward journey of a Trip, We will pay:

- **up to £25 per complete 24 hours** for the purchase of essential items up to a maximum of **£200 for Bronze**; or
- **up to £25 per complete 24 hours** for the purchase of essential items up to a maximum of **£250 for Silver**; or
- **up to £25 per complete 24 hours** for the purchase of essential items up to a maximum of **£300 for Gold**.

Such sums will be refundable to Us if the luggage or any part of it proves to be permanently lost and/or a claim is made under the Personal Luggage section.

Special conditions relating to claims

You must provide receipts and a report from the Carrier confirming the length of the delay - otherwise no payment will be made.

What is not covered:

- a) any claim arising in connection with a Trip solely within the Home Country;
- b) anything mentioned in the General Exclusions.

SECTION 10 - MONEY, PASSPORT & TRAVEL DOCUMENTS

What is covered:

- If during a Trip, the Money You are carrying on Your person or that You have left in a safety deposit box is lost, stolen, damaged or destroyed, then subject to the following conditions and exclusions, We will pay You up to a maximum of **£500** per each Insured Person in total, and in respect of Money, with a maximum of **£200** in respect of bank notes, currency notes and coins.
The maximum We will pay for bank notes, currency notes and coins belonging to an Insured Person aged under 18 years is **£50**.
- If Your passport or Travel Documents are lost or stolen outside the country of departure during a Trip, We will pay You up to a maximum of **£200 Bronze/£250 Silver/£300 Gold** per each Insured Person (or **£100** if the Insured Person is aged under 18) in respect of reasonable additional travel and accommodation expenses You incur abroad to obtain a replacement passport. We do not cover the replacement cost of the passport itself or other Travel Documents.

Special conditions relating to claims

Within 24 hours of discovery of the incident You must report loss of Money or Your passport or Travel Documents to the local police or to the Carrier, as appropriate, or to Your hotel or accommodation management, or to the tour operator representative.

You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

You must produce to Us evidence of the withdrawal of bank notes, currency notes or coins - otherwise no payment will be made.

What is not covered:

- a) shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
- b) anything that can be replaced by the issuer;
- c) the replacement cost of the passport;
- d) the Policy Excess for passport except where You have paid the Excess Waiver premium;
- e) anything mentioned in the General Exclusions.

SECTION 11 - PERSONAL LIABILITY**What is covered:**

If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

- All sums which You shall become legally liable to pay as compensation; and
- All law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay You up to a maximum, including costs, of **£2,000,000** under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

- a) injury to, or the death of, any member of Your family or household, or any person in Your service;
- b) property belonging to, or held in trust by You or Your family, household or servant;
- c) loss of or damage to property which is the legal responsibility of You or Your family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
- d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
- e) claims for injury, loss or damage arising directly or indirectly from:
 - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boats (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
 - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
 - the ownership or occupation of any land or building;
 - wilful or malicious acts;
- f) liability or material damage for which cover is provided under any other insurance;
- g) accidental injury or loss not caused through Your negligence;
- h) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
- i) an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Liability cover is excluded (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid);
- j) any claim arising in connection with a Trip solely within the Home Country;
- k) the Policy Excess except where You have paid the Excess Waiver premium;
- l) anything mentioned in the General Exclusions.

SECTION 12 - PERSONAL ACCIDENT**What is covered:**

If You suffer Accidental Bodily Injury during the Trip, which within 12 months is the sole and direct cause of death or disablement, We will pay You or Your legal personal representatives the following sums:

COVER PER INSURED PERSON	BRONZE	SILVER	GOLD
Death	£10,000	£15,000	£20,000
Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	£15,000	£20,000
Permanent Total Disablement	£10,000	£15,000	£20,000

What is not covered:

- a) injury not caused solely by outward, violent and visible means;
- b) Your disablement caused by mental or psychological trauma not involving Your bodily injury;
- c) disease or any physical defect, infirmity or illness which existed prior to the commencement of the Trip;
- d) any payment per Insured Person in excess of **£10,000 Bronze/£15,000 Silver/£20,000 Gold**;
- e) any payment in excess of £1,000 arising from death of Insured Persons under 18 years of age;
- f) any claim arising from Insured Persons over 55 years of age;
- g) an Insured Person engaging in any Special Sports and Activities or Winter Sports where this policy specifically states that Personal Accident cover is excluded (regardless of whether the Special Sports and Activities or Winter Sports premium has been paid);
- h) anything mentioned in the General Exclusions.

SECTION 13 - LEGAL PROTECTION

The following definitions apply only to this section:

We, Our, Us

SOLID Försäkringar, org nr 516401-8482, PO Box 22068, SE25022 Helsingborg, Sweden.

Representative

The solicitor or other suitably qualified person appointed by Us in accordance with this section of the policy.

Legal Costs and Expenses

If You suffer death, illness or personal injury during the Trip, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and We consider that You are likely to obtain a reasonable settlement, We will advance on Your behalf up to **£10,000 Bronze/£15,000 Silver or Gold** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in the pursuit of these proceedings. When We have begun proceedings on Your behalf and You receive no compensation, or only limited compensation, We will cover You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, up to **£10,000 Bronze/£15,000 Silver or Gold** in total under this policy per Insured Person (and in total for all Insured Persons in connection with any one event giving rise to a claim). This benefit will be offset against the advance described above.

Conditional Fee Agreement

The separate agreement between You and the Representative for paying his or her professional fees which is an enforceable conditional fee agreement within the meaning of sections 58, 58A, Courts and Legal Services Act 1990 (as substituted and inserted by section 27, Access to Justice Act 1999).

Insured Event

An event which leads to a claim being made under this section of Your policy.

Reasonable Prospects of Success

There must be throughout the duration of Your claim a greater than 50% chance of the claim being successful and a greater than 50% chance that damages will be recovered. In addition, the amount of any damages must always be likely to be greater than the anticipated unrecovered costs.

Limits of Cover

Up to **£10,000 Bronze/£15,000 Silver or Gold**. This is the most We will pay for all claims resulting from one or more insured events arising at the same time or from the same originating cause.

Conditions

In addition to the General Conditions set out in this policy:

1. The claim must always have reasonable prospects of success.
2. We shall have complete control over the legal proceedings through Representatives We nominate up to the point where proceedings are issued at which point You are free to nominate a suitably qualified person, although We do not have to accept them.
3. Any Representative will be appointed by Us to represent You according to Our standard terms, which may include a Conditional Fee Agreement or a Contingency Fee Agreement.
4. If an award of compensation is made and payment is received by You, or by a Representative instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.
5. You must cooperate fully with Us and the Representative and follow their advice and provide any information and assistance required by them within a reasonable timescale.
6. You must advise Us of any offers of settlement made by any third party and We may refuse to pay further legal costs if You do not accept any reasonable offers of settlement or if You withdraw Your claim without Our permission.
7. We may take over, conduct or negotiate, in Your name, any claim or legal proceedings.
8. We will have direct contact with the Representative and You authorise them to disclose any information or documentation We may ask for.
9. If We ask, You must have any legal costs taxed, assessed or audited.
10. You must take every step to recover any legal costs that We have to pay and must repay to Us any legal costs recovered.
11. If the Representative refuses to continue acting for You with good reason or You dismiss the Representative without good reason, the cover We provide will end immediately.
12. We will not pay any claim covered under any other policy or any claim that would have been covered under any other policy if this policy did not exist.

Exclusions

In addition to the General Exclusions set out in this policy, the following are specifically excluded:

1. Any claim not notified to Us within 90 days of the insured event occurring or where notification is within the 90 days but where any delay has nevertheless adversely effected the prospects of success.
2. Costs or expenses incurred without our prior authorisation.
3. The pursuit of a claim against Us, Our agent, the Representative or an Insurer underwriting any Section of this policy.
4. Any claim relating to:
 - a) An illness which gradually develops and is not caused by a specific or sudden event;
 - b) The driving of a motor vehicle for which You had no valid insurance;
 - c) Judicial review or coroner's inquest;
 - d) Defending your legal rights, except for the defence of any counterclaim.
5. Any fines, penalties, compensation or damages which You are ordered to pay.
6. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded and specifically which is capable of being pursued under a Contingency Fee Agreement.
7. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
8. Legal costs and expenses incurred if an action is brought in more than one country.
9. The costs of any appeal.
10. Actions between Insured Persons or family members
11. Any claim arising in connection with a Trip solely within Your Home Country.
12. The Policy Excess
13. Anything mentioned in General Exclusions

OPTIONAL WINTER SPORTS COVER

This policy specifically excludes participating in or practising for certain Winter Sports and activities.

When are You covered for Winter Sports?

If You have purchased a Single Trip policy and are under 56 years of age You are covered when taking part in Winter Sports if You have paid the appropriate additional premium for the Period of Insurance.

If You have purchased an Annual Multi-Trip policy and are under 56 years of age You can purchase Winter Sports for one Trip of up to 17 consecutive days during the Period of Insurance when You have paid the appropriate additional premium.

This policy will cover You when You are engaging in the following sports and activities on a non-competitive and non-professional basis during Your Trip when You have paid the additional Winter Sports premium:

• Cat Skiing (with guides)	• Snow Blading (no jumping, tricks)
• Cross Country Skiing	• Snow Bobbing
• Glacier Skiing	• Snow Scooting
• Ice Hockey	• Snow Shoe Walking
• Langlauf (cross country skiing)	• Snow Shoeing
• Monoskiing (not for time trials/speed skiing or racing)	• Snow Tubing
• Skiing on piste	• Snowblading
• Skiing or snow-boarding Off-piste (within local ski patrol guidelines)	• Snowboarding on piste
• Sledging/tobogganing	• Tobogganing

Your policy can be extended to cover the following Winter Sports when you have paid the additional Winter Sports premium, **but no cover will apply in respect of any Personal Accident or personal liability claims:**

• Kite Snowboarding	• Snow Carting
• Snow Go Karting	• Snowmobiling
• Skidoo	• Snowmobile Safari

You will **not** be covered for any claims arising directly or indirectly when engaging in or practising for the following sports and activities:

• Aerial Skiing	• Ski Jumping
• Air Boarding	• Ski Mountaineering
• Biathlon	• Ski Race Training
• Bobsleigh	• Ski Racing
• Freestyle Skiing	• Ski Randonee
• Heli Skiing or Heli Boarding	• Ski Stunting
• Ice Climbing	• Ski Touring
• Ice Diving	• Ski Yawing
• Ice fishing by snowmobile (snowmobile driven by guides)	• Skiing Off-piste (outside local ski patrol guidelines/ outside recognised and authorised areas)
• Ice fishing by snowmobile (snowmobile not driven by guides)	• Snow Biking
• Ice Holing	• Snow Cat Driving
• Ice Marathon	• Snow Kiting
• Ice Speedway	• Snow Parascending
• Nordic Skiing	• Snowboarding off-piste (outside local ski patrol guidelines/outside recognised and authorised areas)
• Paraskiing	• Tandem Skiing
• Ski Acrobatics/Aerials	
• Ski Bob Racing	

You are **not** covered when engaging in organised competitions or when skiing against local authoritative warning or advice.

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call **Our Travel Helpline as quoted on Your Certificate of insurance.**

What is covered?

Benefits under the sections of cover already described are extended to cover Winter Sports. Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections in respect of Winter Sports. You must read these extensions in conjunction with sections 1-13 and refer back to them when appropriate for full cover details.

SECTION 14 - CANCELLATION OR CURTAILMENT

What is covered in addition to section 5:

- Financial loss You suffer in connection with deposits You cannot recover, or for payments You have made (or have contracted to pay) for unused ski pass or ski school fees.
- If You are certified by a Medical Practitioner at the ski resort as being unable to ski as a direct result of injury or sudden and unforeseen illness occurring during the Trip, We will pay You a proportionate refund in respect of charges for unused ski pass or ski school fees.

What is not covered:

- a) anything mentioned in the General Exclusions.;

SECTION 15 - SKIS, SKI EQUIPMENT & SKI PASS

What is covered in addition to section 8:

We will pay You up to a maximum of **£500** per each Insured Person if skis and Ski Equipment belonging to or hired by You is/are damaged, stolen, destroyed or lost (and not recovered) in the course of a Trip.

Within this amount the following sub-limits apply:

- The maximum We will pay for one article owned by You is **£200 Bronze/£250 Silver/£300 Gold;**
- The maximum We will pay for one article hired by You is **£200 Bronze/£250 Silver/£300 Gold.**

We will pay You the sum of **£50 per complete 24 hours** up to a maximum of **£200 Bronze/£250 Silver/£300 Gold** per each Insured Person if Your ski pass that You are carrying on Your person or have left in a safety box is lost, stolen, damaged or destroyed in the course of a Trip.

Skis and Ski Equipment are covered against damage or loss whilst in use.

Skis are covered when locked to a roof rack, which is itself locked to the roof of a vehicle.

<p><u>Special conditions relating to claims</u></p> <p>You must take sufficient precautions to secure the safety of Your skis, Ski Equipment and ski pass and must not leave them Unattended at any time in a place to which the public has access.</p>

What is not covered:

- a) the Policy Excess if skis or Ski Equipment belonging to or hired to You is/are damaged, stolen, destroyed or lost (and not recovered) except where You have paid the Excess Waiver premium;
- b) anything mentioned in the General Exclusions.

SECTION 16 - PISTE CLOSURE

What is covered:

If during a Trip You are prevented from skiing at the pre-booked resort for **more than 24 consecutive hours**, because insufficient snow causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), We will pay You the sum of **£25 per complete 24 hours** up to a maximum of **£250** per each Insured Person:

- For all reasonable travel costs and lift pass charges You have to pay to travel to and from a similar area to ski; or
- As a cash benefit payable if no suitable alternative skiing is available.

What is not covered:

- a) claims arising from closure of the resort lift system due to avalanches or dangerous high winds;
- b) Trips in the Northern Hemisphere outside the period commencing 1st December and ending 31st March;
- c) Trips in the Southern Hemisphere outside the period commencing 1st May and ending 30th September;
- d) anything mentioned in the General Exclusions.

SECTION 17 - AVALANCHE OR LANDSLIDE

What is covered:

If, following avalanches or landslides, access to and from the ski resort is blocked or scheduled Public Transport services are cancelled or curtailed We will pay You the sum of **£25 per complete 24 hours** up to a maximum of **£200 Bronze/£250 Silver/£300 Gold** per each Insured Person for reasonable extra accommodation and travel expenses. Evidence of limited access will be required.

What is not covered:

- a) anything mentioned in the General Exclusions.

SECTION 18- SKI HIRE

What is covered:

If Your luggage is certified by the Carrier to have been misplaced on the outward journey of a Trip of **more than 12 hours**, then We will Pay You the sum of **£25 per complete 24 hours**, up to a maximum of **£200 Bronze/£250 Silver/£300 Gold** per Insured Person, for hire of replacement skis and Ski Equipment. You must provide Us with receipts and written confirmation from the Carrier confirming the delay.

What is not covered:

- a) anything mentioned in the General Exclusions.

OPTIONAL GOLF COVER

You can purchase Golf cover for up to 31 days during the Period of Insurance when You have paid the appropriate additional premium and the cover is shown on Your Certificate.

SECTION 19 - GOLF EQUIPMENT

What is covered:

We will pay You up to a maximum of **£300 Bronze/£400 Silver/£500 Gold** per each Insured Person, for accidental loss, theft of or damage to Golf Equipment which You own.

Within this amount the following sub-limits apply:

- The maximum We will pay You for any one club or one piece of Golf Equipment, is **£200 Bronze/£250 Silver/£300 Gold**. If You cannot provide an original receipt, valuation report or other satisfactory proof of ownership and value to support the claim, payment for any one article, or for any one Pair or Set of articles, will be limited to a maximum of **£50**. Evidence of replacement value is not sufficient.
- The maximum We will pay You, in total, for all articles lost, damaged or stolen in any one incident is limited to **£200** if You cannot provide satisfactory proof of ownership and value.

Special conditions relating to claims

We have the option to either pay You for the loss, or replace, reinstate or repair the items concerned.

Claims are paid based on the value of the goods at the time that they are lost and not on a 'new for old basis' or replacement cost basis; thus a deduction is made for wear, tear, and depreciation, bearing in mind the age of the items.

You must take suitable precautions to secure the safety of Your Golf Equipment, and must not leave it unsecured or Unattended or beyond Your reach at any time in a place to which the public have access.

If claiming for Your goods that were stolen or lost You should produce proof of purchase of the original goods by way of receipts, credit card or bank statements, as failure to do so may affect the assessment of the claim.

Within 24 hours of discovery of the of the incident, You must report loss of Personal Luggage to the local police or to the Carrier, as appropriate, (damage to Golf Equipment in transit must be reported to the Carrier before You leave the baggage hall and a Property Irregularity Report (PIR) must be obtained), or to Your hotel or accommodation management, or to the tour operator representative. You must produce to Us written documentation from one of the parties listed above confirming that the loss or theft occurred during the Trip - otherwise no claim will be paid.

What is not covered:

- a) the Policy Excess except where You have paid the Excess Waiver premium;
- b) more than **£200 Bronze/£250 Silver/£300 Gold** per single club or single item of Golf Equipment;
- c) wear and tear, damage caused by moth or vermin, denting or scratching, or any process of dyeing or cleaning.
- d) Golf Equipment which is over three years old;
- e) any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- f) loss, theft of, or damage to, Golf Equipment from checked-in luggage left in the custody of a Carrier and/or packed in luggage left in the baggage hold or storage area of a Carrier;
- g) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- h) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- i) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;
- j) damage to, loss or theft of Golf Equipment, if it has been left:
 - Unattended in a place to which the public have access; or
 - left in an Unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- k) any claim for damage to Golf Equipment whilst in use;
- l) anything mentioned in the General Exclusions.

SECTION 20 - GOLF EQUIPMENT HIRE

What is covered:

If Your own Golf Equipment is lost, stolen, damaged, misdirected or delayed in transit by more than 24 hours We will pay You **£10** for the cost of hiring the necessary Golf Equipment for each 24 hour period You are without Your own Golf Equipment, up to **£200** per Insured Person.

What is not covered:

- a) any claim for loss or theft of Golf Equipment if You have not notified the police within 24 hours of its discovery and obtained a written report which includes the crime reference number;
- b) any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR);
- c) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- d) claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading;
- e) damage to, loss or theft of Golf Equipment, which is being carried on a vehicle roof rack;

- f) damage to, loss or theft of Golf Equipment, if it has been left:
- Unattended in a place to which the public have access; or
 - left in an Unattended motor vehicle; or
 - in the custody of a person who does not have an official responsibility for the safekeeping of the property;
- g) anything mentioned in the General Exclusions.

SECTION 21 - NON REFUNDABLE GOLFING FEES

What is covered:

The Insurer will pay You up to **£25 per complete 24 hours** up to a maximum of **£200** for the proportionate value of any non-refundable, pre-paid green fees, Golf Equipment hire or tuition fees necessarily unused due to the following:

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

What is not covered:

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

- a) claims arising for theft which is not reported to any appropriate police authority within 24 hours of discovery and an official written report obtained;
- b) claims arising for loss or damage which is not reported to any appropriate authority within 24 hours of discovery and an official written 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 written report obtained). In the case of an airline, a Property Irregularity Report (PIR) will be required;
- c) claims arising from delay, detention, seizure or confiscation by Customs or other officials;
- d) claims arising for loss, theft or damage to documentation shipped as freight or under a Bill of Lading;
- e) claims arising for documentation 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 documentation;
- f) claims arising for loss, theft or damage of documentation from an Unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of violent and forcible entry which is confirmed by a written police report;
- g) claims arising from a medical condition which is not substantiated by a written report from the treating doctor confirming Your inability to play golf;
- h) claims arising from weather conditions resulting from the failure to protect items;
- i) documentation more specifically insured elsewhere;
- j) anything mentioned in the General Exclusions.

SECTION 22 - HOLE IN ONE

What is covered:

We will pay You up to a maximum of **£50** in the event of Your scoring a hole-in-one during Your Trip.

What is not covered:

- a) if You are not a member of a recognised golf club affiliated to a National Golfing Union and hold an official National Golfing Union Handicap.
- b) if You do not have Your scorecard signed by Your playing partner(s) who must be members of a National Golfing Union.
- c) if the golf course at which the hole-in-one is scored is not affiliated to the Golfing Union of the country in which it is located.
- d) if Your scorecard is not countersigned by the secretary/ manager of the club at which the hole-in-one has been scored.
- e) if temporary greens and/or tee boxes are in use.
- f) for anything mentioned in the General Exclusions.

SECTION 23 - OPTIONAL SPECIAL SPORTS & ACTIVITIES COVER

What is covered:

Benefits under the sections of cover already described under Sections 1 - 22 are extended to cover Special Sports and Activities as follows.

Please note that all terms, conditions and exclusions (except where these are amended under this upgrade) continue to apply for all sections. You must read these extensions in conjunction with all sections to which they relate and refer back to them when appropriate for full cover details.

This policy specifically excludes participating in or practising for certain sports and activities. Please see the following tables to confirm which sports and activities are covered on a non-competitive and non-professional basis during Your Trip:

TABLE A

The following Special Sports and Activities are automatically included in the policy.

• Abseiling (within organiser's guidelines)	• Cricket
• Aerobics	• Croquet
• Angling	• Curling
• Archery	• Cycling (incidental) occasional not mainpurpose of trip
• Athletics	• Dancing
• Badminton	• Deep Sea Fishing
• Ballroom Dancing	• Donkey Ride
• Bamboo Rafting	• Downhill Mountain Biking
• Banana Boating	• Fell Walking
• Bar Work	• Fishing
• Baseball	• Football - Beach kick around
• Basketball	• Football/Soccer (non-competitive)
• Billiards	• Free Swimming (freestyle only)
• Bird Watching	• Fresh Water/Sea Fishing
• Black Water Rafting/Canoeing/Tubing up to Grade 3	• Glacier Walking
• Blade Skating	• Glass Bottom Boats
• Board Sailing (wind surfing)	• Gliding (no cover for crewing or piloting)
• Bobbing (i.e. apple bobbing)	• Golf
• Body Boarding	• Gymnastics
• Bowling	• Handball
• Bowls	• Hiking/Trekking/Walking (below 2,500 metres)
• Breathing Observation Bubble (BOB)	• Historical Research
• Bridge Swinging	• Hot Air Ballooning (organised pleasure rides only)
• Bungee Jumping (within organiser's guidelines)	• Husky Dog Sleigh Ride
• Camping	• Husky Safari
• Canoeing (up to grade 2 rivers only)	• Hydro Zorbing
• Chess	• Ice Skating
• Climbing (on a climbing wall only)	• Indoor Climbing (on climbing wall)

• Indoor Skating	• Safari Trekking on foot (must be organised tour)
• Inline Skating	• Sailboarding
• Jogging	• Scuba Diving to 10 metres with a dive buddy (within organiser's guidelines)
• Kayaking (up to grade 3 rivers only)	• Scuba Diving 10 to 18 metres with a dive buddy (within organiser's guidelines): PADI Open Water Qualified
• Keepfit	• Scuba Diving 18 to 30 metres with a dive buddy (within organisers guidelines): PADI Advanced Open Water Qualified
• Kick Sledding	• Scuba Diving 10 to 20 metres with a dive buddy (within organisers guidelines): BSAC Ocean Diver Qualified
• Kiting (on ground, not used to propel forward)	• Scuba Diving 20 to 30 metres with a dive buddy (within organisers guidelines):BSAC Sports Diver Qualified
• Korfball	• Sea Fishing
• Lasso Throwing (not Rodeo)	• Sea Kayaking
• Motorcycling (up to 125cc)	• Segway
• Mountain Biking - Recreational (General cross-country, off road cycling)	• Skateboarding (wearing pads and helmets, no tricks, jumping)
• Netball	• Sledging (pulled by horse or reindeer as a passenger)
• Octopush	• Sleigh Rides (horse pulled only)
• Organised Safari without guns	• Snorkelling
• Orienteering	• Softball
• Overland trips	• Sphereing
• Parascending over water	• Squash
• Passenger Sledge (horse and carriage)	• Stoolball
• Pedalo	• Surfcasting
• Petanque	• Surfing
• Pilates	• Swimming
• Pony trekking	• Swimming with dolphins
• Quoits	• Table Tennis
• Rackets	• Ten Pin Bowling
• Racquet Ball	• Tennis
• Rambling	• Tubing
• Rap Jumping/Running (within organiser's guidelines)	• Tug of war
• Reenacting	• Volleyball
• Reindeer Safari	• Wakeboarding
• Reindeer Sleigh Ride	• Walking
• Ringos	• Water Polo
• River Bugging	• Water Skiing
• River Tubing up to grade 2 only - NOT through caves	• White water rafting/canoeing up to grade 3 (within organiser's guidelines)
• Roller Blading	• Windsurfing
• Roller Skating/Blading (wearing pads & helmets)	• Yoga
• Rounders	• Zorbing
• Rowing (except racing)	
• Running (non competitive)	
• Safari (organised by bona fide tour operator with no guns)	
• Safari Trekking in a vehicle (must be organised tour)	

TABLE B

The following sports and activities in Table B will also be covered **but no cover will apply in respect of any Personal Accident or personal liability claims:**

• Blowcarting (LAND SAILING - in a Kart)	• Mountain Boarding (no jumping / racing / tricks)
• Catamaran Sailing (if qualified)	• Mud Buggy
• Clay Pigeon Shooting	• Paintballing (wearing eye protection)
• Darts	• Pigeon Racing
• Devil Karting (unpowered)	• Pistol Shooting (within organisers guidelines)
• Dinghy Sailing	• Restaurant Work
• Dirt Boarding (no tricks, jumps)	• Rifle Range Shooting
• Dune Bashing	• Sailing/Yachting in-shore - (Recreational, no racing)
• Frisbee	• Sandboarding
• Go Karting	• Shooting (within organiser's guidelines)
• HobbieCat Sailing	• Small Bore Target Shooting (within organiser's guidelines)
• Jet Boating (no racing)	• Snooker
• Jet Skiing (no racing)	• Softball
• Karting	• Stoopball
• Kite Boarding on water	• Target Rifle Shooting (within organiser's guidelines)
• Kite Surfing	• Telemarking
• Land Skiing (not on snow)	• Wadi Bashing
• Low Ropes (less than 1m from ground)	• War Games (wearing eye protection)
• Model Flying (not pilot or passenger carrying aircraft)	• Wicker Basket Tobogganing
• Model Sports (model radio controlled cars, aircraft, boats, etc)	• Wind Tunnel Flying

TABLE C

Your policy can be extended to cover the following Special Sports and Activities in Table C for an additional premium:

• American Football	• Mountaineering (below 2,500m)
• Ball Hockey	• Outdoor Endurance Events
• Caravanning	• Parascending over Land
• Endurance Tests	• Rugby (League/Union/Sevens/Touch)non competitive only
• Fives	• Safari (organised by bona fide tour operator with guns)
• Flag Football	• Speed Skating
• Hiking/Trekking/Walking (between 2,501 metres and 4,000 metres)	• Street Hockey (wearing pads and helmets)
• Hockey	• Summer Tobogganing
• Horse Riding (excl. competitions/racing/jumping/hunting)	• Trampoline
• Lacrosse	

TABLE D

Your policy can be extended to cover the following Special Sports and Activities in Table D for an additional premium, **but no cover will apply in respect of any Personal Accident or personal liability claims:**

• Black Water Rafting/Canoeing/Tubing Grade 4 only	• Hydrospeeding
• Camel Riding	• Kayaking (up to grade 4)
• Elephant Riding	• Polo
• Elephant Trekking (non UK booked trip)	• Sailing/Yachting in-shore - (Crewing, no racing)
• Elephant Trekking (UK booked trip)	• Sailing/Yachting OffShore - (Recreational, no racing)
• Fencing	• Shinty
• Gaelic Football	• Walking up Sydney Harbour Bridge
• Hurling	• White water rafting/canoeing grade 4only (within organiser's guidelines)

TABLE E

You will not be covered for any claims arising directly or indirectly when engaging in or practising the following sports and activities in Table E:

• 4 x 4 Driving along the beach	• Marathon Des Sables
• Adventure Racing (EXPEDITION RACING)	• Marathon running
• Alligator Wrestling	• Martial Arts
• Amateur Athletic Track Events	• Micro-Lighting
• Animal Sanctuary/Refuge Work	• Mixed Gas Diving
• Archaeological Digging	• Modern Pentathlon
• Assault Courses including High Ropes	• Motocross
• Base Jumping	• Motor Cycle Racing
• Beach Games	• Motor Racing
• Big Game Hunting	• Motor Rallies
• Black Water Rafting/Canoeing/Tubing Grade 5 and above	• Motorcycling over 125cc
• BMX Freestyle, Racing, Stunt & Obstacle	• Mountain Biking - Downhill/Competitive/Mega Avalanche
• Bouldering	• Mountaineering (above 2,500m)
• Boxing	• Parachute Jumping
• Boxing Training	• Paragliding
• Bridge Walking	• Parapenting/Paraponting
• Buggyng	• Potholing
• Bull Running	• Power Gliding
• Canopy Walking	• Power Kiting
• Canyoning	• Power Lifting
• Caving/Pot Holing	• Powerboat Racing
• Coastering	• Professional Entertaining
• Cross Country Running	• Quad Biking
• Cycle Racing	• Rafting
• Cycle Touring	• River Walking
• Cyclo Cross	• Rock Climbing
• Deer Stalking	• Rock Scrambling
• Drag Racing	• Rodeo
• Dragon Boat Racing	• Roller Derby
• Driving any Motorised Vehicle	• Roller Hockey
• Equestrian Events	• Sailing/Yachting - Racing
• Expeditions	• Sailing/Yachting OffShore - (Crewing, no racing)
• Extreme Sports	• Scrambling
• Falconry	• Scuba Diving Solo
• Fell Running	• Scuba Diving over 30 metres
• Fly Boarding	• Shark Cage Diving
• Flying as a passenger (except as a fare paying passenger in a licensed passenger carrying aircraft)	• Shark Diving
• Flying crew/pilot	• Shark Diving To Swim With And Feed Sharks
• Flying Fish	• Skateboarding, Downhill or Competitive
• Flying Helicopter (Pilot)	• Skeleton
• Free Diving	• Sky Surfing
• Free Mountaineering	• Skydiving
• Freestyle Skateboarding	• Slack-Lining
• Fruit & Vegetable Picking	• Solo Climbing
• Go Ape Zip Line and Treetop Adventure	• Solo Mountaineering
• Gorge Walking	• Speed Trials
• Hang Gliding	• Speedway
• Harness Racing	• Steeplechasing
• Helicopter Ride (except as a fare paying passenger in a licensed passenger carrying aircraft)	• Storm Chasing
• Heptathlon	• Swim Trekking
• High Diving (over 3 meters)	• Tae Kwon Do
• Hiking/Trekking/Walking (above 4,000 metres)	• Tandem Skydive
• Horse Racing	• Team Games
• Hunting	• Time Trials
• Ironman	• Travelling in any form of ground transport above 4,000m
• Jousting	• Tree Top Canopy Walking
• Judo	• Tree Top Walking
• Karate	• Triathlon
• Kayaking (Grade 5 and above)	• Ultimate Frisbee
• Kendo	• Ultra Marathon
• Kite Buggyng (on land)	• Via Ferrata
• Kloofing	• Water Skiing Jumping
• Land Yachting	• Weightlifting
• Long Distance cycling	• Whale Watching
• Long Distance Running	• White Water Rafting/Canoeing grade 5 and above
• Long Distance Swimming	• Working
• Lugging/Bobsleigh	• Wrestling
• Manual Work	• Zip Trekking
	• Zip Wiring

If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline as quoted on Your Certificate of insurance.

GENERAL CONDITIONS

1. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.
2. You must avoid needless self-exposure to peril unless You are attempting to save human life.
3. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.
4. You must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if You are unsure as to what is covered or excluded, contact the **Travel Helpline as quoted on Your Certificate of insurance**.
5. In the event of an emergency or any occurrence that may give rise to a claim for more than **£500** under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent. **Please Telephone Us first**.
6. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.

7. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
8. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not to take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.
9. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.
10. In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.
11. If a claim arises from or is related to an assault or deliberate injury to an Insured by a third party, a police report must be provided before the claim can be validated and any payment made.
12. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require, You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all Certificates, information, evidence and receipts that We reasonably require.
13. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
14. We may give 7 days notice of cancellation of this policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid, subject to there having been no known claims or losses.
15. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens' Advice Bureau.
16. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.
17. This policy is subject to the Laws of England and Wales unless We agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.
18. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
19. When engaging in any sport or holiday activity (not excluded under General Exclusion 16) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and protection.
20. Table C & Table D Special Sports and Activities, and Winter Sports, are covered only if You have paid the appropriate additional premium required, before departure from Your Home Country.
21. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We consider such sports and activities as safe. At all times You must satisfy Yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to Yourself and to others.

GENERAL EXCLUSIONS

No section of this policy shall apply in respect of:

1. Any person who has reached the age of 56 years prior to the commencement of the Period of Insurance.
2. Any person practicing in Winter Sports who has reached the age of 56 years at the commencement of the Period of Insurance.
3. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing Certificates, policies, or motoring organisation's services. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us. This exclusion shall not apply to Personal Accident cover under Section 12.
4. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
5. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses We will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a Trip and replacing locks if You lose Your keys.
6. We will not pay for costs of telephone calls or faxes, meals, taxi fares (with the sole exception of the taxi costs incurred for the initial journey to a hospital abroad due to an Insured Person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points.
7. We will not pay for any additional travel or accommodation costs (unless pre-authorised by Us as part of a valid claim under sections Medical Emergency & Repatriation, Additional Accommodation & Travelling Costs, Cancellation & Curtailment or Money & Passport).
8. Any deliberately careless or deliberately negligent act or omission by You.
9. Any claim arising or resulting from Your own illegal or criminal act.
10. Needless self-exposure to peril except in an endeavour to save human life.
11. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, being under the influence of alcohol (including but not exclusively having a blood alcohol reading of more than 150mg per 100ml) or You being under the influence of drug(s).
12. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
13. Any claim caused by or arising from jumping from a balcony.
14. You engaging in Manual Work in conjunction with any profession, business or trade during the Trip.
15. You engaging in any Special Sports and Activities in Table C & Table D or Winter Sports unless the appropriate Special Sports & Activities or Winter Sports extension premium required has been paid.
16. You engaging in or practising for the following sports and activities: 4 x 4 Driving along the beach, Adventure Racing (EXPEDITION RACING), Aerobics, Alligator Wrestling, Amateur Athletic Track Events, Animal Sanctuary/Refuge Work, Archaeological Digging, Assault Courses including High Ropes, Base Jumping, Beach Games, Big Game Hunting, Black Water Rafting/Canoeing/Tubing Grade 5 and above, BMX Freestyle, Racing, Stunt & Obstacle, Bouldering, Boxing, Boxing Training, Bridge Walking, Buggyng, Bull Running, Canopy Walking, Canyoning, Caving/Pot Holing, Coasteering, Cross Country Running, Cycle Racing, Cycle Touring, Cyclo Cross, Deer Stalking, Drag Racing, Dragon Boat Racing, Driving any Motorised Vehicle, Equestrian, Expeditions, Extreme Sports, Falconry, Fell Running, Fly Boarding, Flying as a passenger (except as a fare paying passenger in a licensed passenger carrying aircraft), Flying crew/pilot, Flying Fish, Flying Helicopter (Pilot), Free Diving, Free Mountaineering, Freestyle Skateboarding, Fruit & Vegetable Picking, Go Ape Zip Line and Treetop Adventure, Gorge Walking, Gym - Fitness - X Trainer etc, Hang Gliding, Harness Racing, Helicopter Ride (except as a fare paying passenger in a licensed passenger carrying aircraft), Heptathlon, High Diving (over 3 meters), Hiking/Trekking/Walking (above 4,000 metres), Horse Racing, Hunting, Ironman, Jousting, Judo, Karate, Kayaking (Grade 5 and above), Kendo, Kite Buggyng (on land), Kloofing, Land Yachting, Long Distance Cycling, Long Distance Running, Long Distance Swimming, Luging/Bobsleighbing, Manual Work, Marathon Des Sables, Marathon Running, Martial Arts, Micro-Lighting, Mixed Gas Diving, Modern Pentathlon, Motocross, Motor Cycle Racing, Motor Racing, Motor Rallies, Motorcycling over 125cc, Mountain Biking - Downhill/Competitive/Mega Avalanche, Mountaineering (above 2,500m), Parachute Jumping, Paragliding, Parapenting/Paraponting, Potholing, Power Gliding, Power Kiting, Power Lifting, Powerboat Racing, Professional Entertaining, Quad Biking, Rafting, River Walking, Rock Climbing, Rock Scrambling, Rodeo, Roller Derby, Roller Hockey, Sailing/Yachting - Racing, Sailing/Yachting OffShore - (Crewing, no racing), Scrambling, Scuba Diving Solo, Scuba Diving over 30 metres, Shark Cage Diving, Shark Diving, Shark Diving To Swim With And Feed Sharks, Skateboarding, Downhill or Competitive, Skeleton, Sky Surfing, Skydiving, Slack-Lining, Solo Climbing, Solo Mountaineering, Speed Trials, Speedway, Steeplechasing, Storm Chasing, Swim Trekking, Tae Kwon Do, Tandem Skydive, Team Games, Time Trials, Travelling in any form of ground transport above 4,000m, Tree Top Canopy Walking,

Tree Top Walking, Triathlon, Ultimate Frisbee, Ultra Marathon, Via Ferrata, Water Skiing Jumping, Weightlifting, Whale Watching, White water rafting/ canoeing grade 5 and above, Working, Wrestling, Zip Trekking, Zip Wiring, Aerial Skiing, Air Boarding, Biathlon, Bobsleigh, Freestyle Skiing, Heli Skiing or Heli Boarding, Ice Climbing, Ice Diving, Ice Fishing by snowmobile (snowmobile driven by guides), Ice Fishing by snowmobile (snowmobile not driven by guides), Ice Holing, Ice Marathon, Ice Speedway, Nordic Skiing, Paraskiing, Ski Acrobatics/Aerials, Ski Bob Racing, Ski jumping, Ski Mountaineering, Ski Race Training, Ski Racing, Ski Randonee, Ski Stunting, Ski Touring, Ski Yawing, Skiing Off-piste (outside local ski patrol guidelines/ outside recognised and authorised areas), Snow Biking, Snow Cat Driving, Snow Kiting, Snow Parascending, Snowboarding off-piste (outside local ski patrol guidelines/outside recognised and authorised areas), Tandem skiing or any other sports not mentioned in this policy unless cover has been accepted by Us in writing prior to the commencement of the Period of Insurance. **If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline as quoted on Your Certificate of insurance.**

17. Participation in any organised competition involving any Special Sports and Activities or Winter Sports.
18. Any claims under the optional golf cover section unless the appropriate Golf extension premium required has been paid
19. You fighting except in self-defence.
20. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused 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 loss: War, hostilities or warlike operations (whether war be 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; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt 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; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded herein is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under the sections Medical Emergency & Repatriation and Personal Accident.
21. You travelling to a country, or parts of countries, or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.
22. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity 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 component thereof.
23. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date - except under section 1 (Medical Emergency & Repatriation) and section 12 (Personal Accident).
24. Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus - except under section 1 (Medical Emergency & Repatriation), and section 12 (Personal Accident). Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.
25. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip, if You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
26. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.
27. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this policy relates, whether provided by Us or by anybody else (whether or not recommended by Us and/or acting on Our behalf) unless negligence on Our part can be demonstrated.

MAKING A CLAIM ON YOUR RETURN HOME

First, check Your Certificate and the appropriate Section of Your policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from www.global-response.co.uk/claimsform Alternatively telephone Our Claims Helpline on **00 44 (0) 343 658 0374** or email claimsforms@global-response.co.uk, giving Your name and Certificate number, and brief details of Your claim.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 14Q47

For Annual Multi-Trip policies, please quote 14Q48

All claims must be notified within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant section of Your policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. We recommend You use registered post.

In order to handle claims quickly, We may use appointed claims handling agents. When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account.

Provided that payment is remitted to the bank account designated by You, We shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

CUSTOMER SATISFACTION

Our Promise of Service:

We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

The Complaints Department, Global Response Ltd, Regus House, Falcon Drive, Cardiff, United Kingdom, CF10 4RU

or email to customerservices@global-response.co.uk or telephone 00 44 (0) 2920 468793

If We cannot give You a final decision by four weeks from the day We receive Your complaint We will explain why and tell You when We hope to reach a decision.

Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision, You have the right to make an appeal.

If You are not satisfied with the results of Our investigation, You have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at:

South Quay Plaza,
183 Marsh Wall,
London E14 9SR
Telephone: 0800 023 4 567.

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the complaints procedure before the FOS will consider Your case.

CANCELLATION PROVISIONS

Right to return the insurance document

Unless Your Trip will be completed within 14 days of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

Cancellation by the Insured Person

If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling - Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling - Off Period and You have not made a claim or sought assistance under the policy then You will be entitled to a pro rata refund of premium in accordance with the remaining term of the policy less an administration fee.

Cancellation by Us

We may give 7 days notice of cancellation of this policy by recorded delivery letter to You at Your last known address.

Premium position upon cancellation by Us or in respect of an Annual Multi-Trip policy following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip)

If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation

This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

DATA PROTECTION ACT 1998 NOTICE

We will collect certain information about You in the course of considering Your application and conducting Our relationship with You. This information will be processed for the purposes of underwriting Your insurance cover, managing any insurance issued, administering claims and fraud prevention. We may pass Your information to a qualified Medical Practitioner, other insurers, reinsurers, other parties who provide services under this policy and loss adjusters for these purposes. This may involve the transfer of Your information to countries which do not have data protection laws. We will also pass the data on to Debenhams who will use it in line with their data protection policy, available on Debenhams.com.

You may have the right of access to, and correction of, information that is held about You. Please contact Our Compliance Officer to exercise either of these rights, at the following address:

Compliance Officer
Debenhams Travel Insurance - Aggregator
Suite A, 3rd Floor, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ or e-mail: debenhamstravelinsurance@rockinsurance.com

Some of the information may be classified as sensitive - that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information including, in some circumstances, the need to obtain Your explicit consent before the information may be processed. By finalising Your insurance application, You consent to the processing and transfer of information described in this notice. Without this consent We would not be able to consider Your application.

CONTACT NUMBERS

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE THE 24 HOUR ASSISTANCE SERVICE STATING YOUR NAME AND POLICY NUMBER.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

For Single Trip policies, please quote 14Q47

For Annual Multi-Trip policies, please quote 14Q48

Travel Helpline	As shown on your Certificate of Insurance
Medical Emergency & Repatriation	00 44 (0) 343 658 0373 or 00 44 (0) 2920 474226 Fax: 00 44 (0) 2920 468797
Travel Insurance Claims	0343 658 0374
Legal Advice & Legal Expenses Claims	0343 658 0348

SECTION A -TRAVEL INSURANCE SUMMARY OF COVER

COVER (PER SECTION PER PERSON UNLESS OTHERWISE STATED)	BRONZE COVER LIMITS UP TO	EXCESS	SILVER COVER LIMITS UP TO	EXCESS	GOLD COVER LIMITS UP TO	EXCESS
1. Medical Emergency & Repatriation	£10,000,000	£200	£10,000,000	£200	£10,000,000	£200
2. Emergency Dental Treatment	£200	£200	£250	£200	£300	£200
3. Additional Accommodation and Travelling Costs	£2,000	Nil	£2,000	Nil	£2,000	Nil
4. Hospital Daily Benefit	£25 per complete 24 hours of inpatient treatment; maximum £200	Nil	£25 per complete 24 hours of inpatient treatment; maximum £250	Nil	£25 per complete 24 hours of inpatient treatment; maximum £300	Nil
5. Cancellation or Curtailment	£750	£200 (£20 loss of deposit)	£1,500	£200 (£20 loss of deposit)	£3,000	£200 (Loss of Deposit £20)
6. Travel Delay						
- Delay	£25 for first 24 hour period £25 for each additional 24 hour period up to £200	Nil	£25 for first 24 hour period £25 for each additional 24 hour period up to £250	Nil	£25 for first 24 hour period £25 for each additional 24 hour period up to £300	Nil
- Holiday Abandonment	£750	£200 (£20 loss of deposit)	£1,500	£100 (£20 loss of deposit)	£3,000	£200 (£20 loss of Deposit)
7. Missed Departure On Your Outward Journey	£200	£200	£500	£200	£750	£200
8. Personal Luggage	£2,000	£200	£2,000	£200	£2,000	£200
- Single Item Limit	£200	£200	£250	£200	£300	£200
- Valuables Limit in total (limited to £75 if Insured Person is under 18)	£200	£200	£250	£200	£300	£200
9. Luggage Delay On Your Outward Journey	£25 per day up to £200	Nil	£25 per day up to £250	Nil	£25 per day up to £300	Nil
10. Personal Money	£500	£200	£500	£200	£500	£200
- Cash Limit	£200	£200	£200	£200	£200	£200
- Cash Limit (aged under 18)	£50	£200	£50	£200	£50	£200
- Passport & Travel documents (limited to £100 if Insured Person is under 18)	£200	Nil	£250	Nil	£300	Nil
11. Personal Liability	£2,000,000	£200	£2,000,000	£200	£2,000,000	£200
12. Personal Accident						
- Permanent Total Disablement	£10,000	Nil	£15,000	Nil	£20,000	Nil
- Loss of one or more limbs, or total and irrecoverable Loss of Sight in one or both eyes	£10,000	Nil	£15,000	Nil	£20,000	Nil
- Death benefit (aged 18 - 55)	£10,000	Nil	£15,000	Nil	£20,000	Nil
- Death benefit (aged under 18)	£1,000	Nil	£1,000	Nil	£1,000	Nil
13. Legal Protection	£10,000	£200	£15,000	£200	£15,000	£200
Optional Winter Sports Cover						
14. Cancellation	£750	£200 (£20 loss of deposit)	£1,500	£200 (£20 loss of deposit)	£3,000	£200 (Loss of Deposit £20)
15. Ski Equipment	£500	£200	£500	£200	£500	£200
- Single Item Limit - Owned	£200	£200	£250	£200	£300	£200
- Single Item Limit - Hired	£200	£200	£250	£200	£300	£200
- Ski Pass	£50 per day to £200	Nil	£50 per day up to £250	Nil	£50 per day up to £300	Nil
16. Piste Closure	£25 per day to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
17. Avalanche Closure	£25 per day to £200	Nil	£25 per day up to £250	Nil	£25 per day up to £300	Nil
18. Ski Hire	£25 per day to £200	Nil	£25 per day up to £250	Nil	£25 per day up to £300	Nil
Optional Golf Cover						
19. Golf Equipment	£300	£200	£400	£200	£500	£200
- Single Item Limit	£200	£200	£250	£200	£300	£200
20. Golf Equipment Hire	£10 per day up to £200	Nil	£10 per day up to £200	Nil	£10 per day up to £200	Nil
21. Non Refundable Golf Fees	£25 per day up to £200	Nil	£25 per day up to £200	Nil	£25 per day up to £200	Nil
22. Hole in one	£50	Nil	£50	Nil	£50	Nil