



## Standard Single trip and Annual Multi Trip Pre-Travel and Travel Policies

**Master policy number RTSHS4001-26 & 28 A & B**

**Standard Single Trip**

**Standard Annual Multi Trip**

This policy is for residents of the United Kingdom  
and the Channel Islands only

For Policies issued from 01/08/2011 to 31/07/2012 with travel before 31/07/2012

### **Your Important Information**

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**IF YOU NEED EMERGENCY  
MEDICAL ASSISTANCE ABROAD  
OR NEED TO CUT SHORT YOUR  
TRIP:**

**Contact Emergency Assistance  
Facilities 24hour Emergency advice  
line on:**

**+ 44 (0) 845 260 3 260**

**FOR NON EMERGENCIES ABROAD:**

**+44 (0) 8 452 307 157**

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**IF YOU NEED A CLAIM FORM:**

You can download the relevant form:

**[www.travel-claims.net](http://www.travel-claims.net)**

Or contact Travel Claims Facilities  
on:

**+ 44 (0) 845 370 7 133**

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**IF YOU NEED LEGAL ADVICE:**

**Contact Pannone LLP on**

**+44 (0) 161 228 3851**

**Certificate Number**

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Arranged by Infinity Insurance Solutions  
Underwritten by Travel Insurance Facilities  
Insured by Union Reiseversicherung AG, UK

Infinity Insurance Solutions and Travel  
Insurance Facilities are authorised and  
regulated by the Financial Services Authority.  
Union Reiseversicherung AG are authorised  
by BaFin and regulated by the Financial  
Services Authority.

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<p>It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.</p>	
Policy information	
<p>Your insurance is covered under two master policy numbers, RTSHS40001A, your pre-travel policy and RTSHS4001B, your travel policy, your travel policy, specially arranged by Infinity Insurance Solutions on behalf of Travel Insurance Facilities and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance certificate. This insurance policy wording is a copy of the master policies and is subject to the same terms, conditions and exclusions of the policies.</p> <p>No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your needs. In this case you must return the policy and premium receipt within 14 days of purchase for a refund to be considered. (please refer to page 7, for more information)</p>	
Criteria for purchase	
<ul style="list-style-type: none"> <li>• Not requiring cancellation or curtailment cover</li> <li>• Taking all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover</i>.</li> <li>• Insured persons being a resident of the United Kingdom or Channel Islands.</li> <li>• Not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.</li> <li>• Not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy</li> <li>• Being aged 74 years and under on your Annual Multi Trip policy.</li> <li>• Not requiring insurance to cover Cruises.</li> </ul>	

## Your Important Contact Numbers



### FOR ADVICE ON THE POLICY

to amend the policy or to discuss the terms,  
please contact **0845 6 582 999**  
Open 8am – 7pm Mon-Fri  
9am – 5pm Saturdays



### TO DECLARE EXISTING MEDICAL CONDITIONS

call **Travellers HealthCheck** on  
**0845 6 582 999** Please make sure you have all your medical  
information and medication details and policy number to hand.  
Open 8am – 7pm Mon-Fri , 9am – 5pm Saturdays



### TO MAKE A CLAIM

on the policy please visit [www.travel-claims.net](http://www.travel-claims.net)  
Or call **0 8453 707 133** or fax **0870 620 5001**.  
Open 9am-5pm Monday-Friday.  
You can view our frequent questions and answers on:  
<http://www.tif-plc.co.uk/services/tcf/claimforms/faq.html>



### FOR A MEDICAL EMERGENCY ABROAD

please contact the 24hour emergency assistance service provided  
by Emergency Assistance Facilities on  
**+44 (0) 845 260 3 260**

### FOR NON EMERGENCIES ABROAD

**+44 (0) 8 452 307 157**  
9am-5pm UK time Monday –Friday



### FOR LEGAL ADVICE

please contact **Pannone LLP**  
**0161 228 3851** or fax **0161 909 4444**  
Open 9am-5pm Monday-Friday



In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf.

To take advantage of this service please show the treating doctor or clinic the logo printed here as this will enable them to identify our membership and avoid language difficulties.

If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to charge care for payment. The countries where this service is available are: Spain and all the Spanish Islands, Greece and the Greek Islands, Cyprus, Bulgaria and Turkey.

[www.chargecareinternational.co.uk](http://www.chargecareinternational.co.uk)

## IN CASE OF A SERIOUS EMERGENCY

**Call an ambulance** using the local equivalent of a 999 number and then contact the *24 hour emergency assistance number* to offer you advice. We strongly suggest you put their telephone number **+ 44 (0) 845 260 3 260** into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our *24 hour emergency assistance service* doctor will be able to obtain a medical report at the earliest possible opportunity.

## WHAT THE MEDICAL ASSISTANCE SERVICE NEEDS FROM YOU

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- patient's name, age and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have Holidaysafe Motorcycle travel insurance, policy number and the date it was bought
- patient's UK GP contact details in case they need further medical information

## MINOR ILLNESS OR INJURY

**If you need to see a doctor in Europe or Scandinavia**, ask your hotel reception or tour representative for the nearest public medical facility. In Europe you should show them your EHC card. Medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private treatment in these countries if this is approved in advance by our *24 hour emergency assistance service*, **+44 (0) 845 260 3 260**

**Elsewhere** it is advisable to seek advice on where to go for treatment from our *24 hour medical helpline* if possible, as standards of medical facilities vary greatly and to avoid unnecessary admissions and treatment at inflated prices.

## HOW TO PAY FOR YOUR TREATMENT

**Outpatient bills less than £500** should be paid by you at the time and claimed on your return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

**If you are an inpatient** then you may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE. Our *24 hour medical helpline* will explain this to them and provide them with a faxed/email confirmation if necessary.

## WHAT HAPPENS IF I MISS MY RETURN FLIGHT DUE TO ILLNESS?

**Don't worry, provided you have contacted our *medical assistance service*** your policy will be automatically extended to cover you until it is agreed that you are fit to travel home. Our *medical assistance service* will liaise with your treating doctor and you and decide when you are fit to travel.

## WHAT IF YOU WANT TO COME HOME EARLY?

**This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally.** If you are thinking of cutting short your trip because you are not well then you must contact our *24 hour emergency assistance service* on +44 (0)845 260 3 260 for advice first.

**If you need to come home for any other reason**, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities.

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
<b>PRE-TRAVEL POLICY</b> (cover starts when you pay your premium or for Annual Multi Trip policies your chosen inception date)				
<b>A1</b>	<p><b>If you are unable to go on your trip</b> Cover for your proportion of prepaid transport, accommodation &amp; additional travel expenses that you cannot recover from any other source if you cannot travel due to; your, a close relative or a business associate's death, injury or illness, redundancy or the requirements of H.M. Forces.</p>	<b>£1,000</b>	<ul style="list-style-type: none"> <li>• Cancellation is caused by your or a close relatives' death, injury or illness, redundancy or HM forces requirements.</li> <li>• The cancellation is not due to a non declared medical condition</li> <li>• The cancellation is not due to any psychological condition</li> <li>• Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office.</li> </ul>	<b>£75</b>
<b>TRAVEL POLICY</b> (cover starts when you leave home to begin your trip)				
<b>B1</b>	<p><b>If your departure is delayed by 12 hours or more</b> Benefit for delays over 12 hours at your international departure point to cover any additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p>	<b>up to £10 per full 12 hours up to £150</b>	<ul style="list-style-type: none"> <li>• You are at the airport/port/station</li> <li>• You have obtained written confirmation of the delay or from your booking agents, airline or transport provider</li> </ul>	<b>nil</b>
	<p><b>If you choose to cancel after a 24 hour delay</b> If your <u>outbound</u> journey from your home country is delayed by more than 24 hours and you decide to abandon your trip</p>	<b>£1,000</b>	<ul style="list-style-type: none"> <li>• You are unable to recoup costs from any other provider or agency</li> <li>• Your trip is more than 2 days in duration</li> </ul>	<b>£75</b>
	<p><b>Missed Departure</b> Cover for alternative transport costs if you miss your outbound departure if, after leaving home, your car becomes undrivable due to a mechanical breakdown or your public transport is delayed.</p>	<b>£500</b>	<ul style="list-style-type: none"> <li>• You are claiming for the circumstances listed and not for your failure to arrive in time to check in due to <u>any other</u> reason including traffic, road closures and/or adverse weather conditions.</li> <li>• You have independent written confirmation of the circumstances</li> </ul>	<b>nil</b>
<b>B2</b>	<p><b>If you need emergency medical attention</b> To cover emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip</p>	<b>£2,000,000</b>		<b>£75</b>
	<p><b>Medical expenses incurred participating in a track event</b> To cover emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip</p>	<b>£100,000</b>	<ul style="list-style-type: none"> <li>• You have called our Emergency assistance service to authorise bills over £500.</li> <li>• You are claiming for essential treatment unrelated to any existing medical condition (unless you have declared it and paid the required premium)</li> <li>• You are in a public/state hospital</li> <li>• You can produce a valid V5, V5C and MOT (if applicable) and your vehicle is roadworthy.</li> </ul>	<b>£150</b>
	<p><b>Public hospital inconvenience benefit per day</b> For each 24hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc during your hospitalisation, up to the maximum amount shown</p>	<b>£20 per 24hrs up to £400</b>		<b>nil</b>
<b>B3</b>	<p><b>If you have to come home early</b> Pro-rata refund of your trip costs from the day you come home, if you or your travel companion have to return early because you, the person you are travelling with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	<b>£1,000</b>	<ul style="list-style-type: none"> <li>• You have actually returned home earlier than originally booked</li> <li>• You have contacted our emergency assistance service</li> <li>• You are not claiming due to an existing condition of a non travelling close relative or business associate</li> </ul>	<b>£75</b>

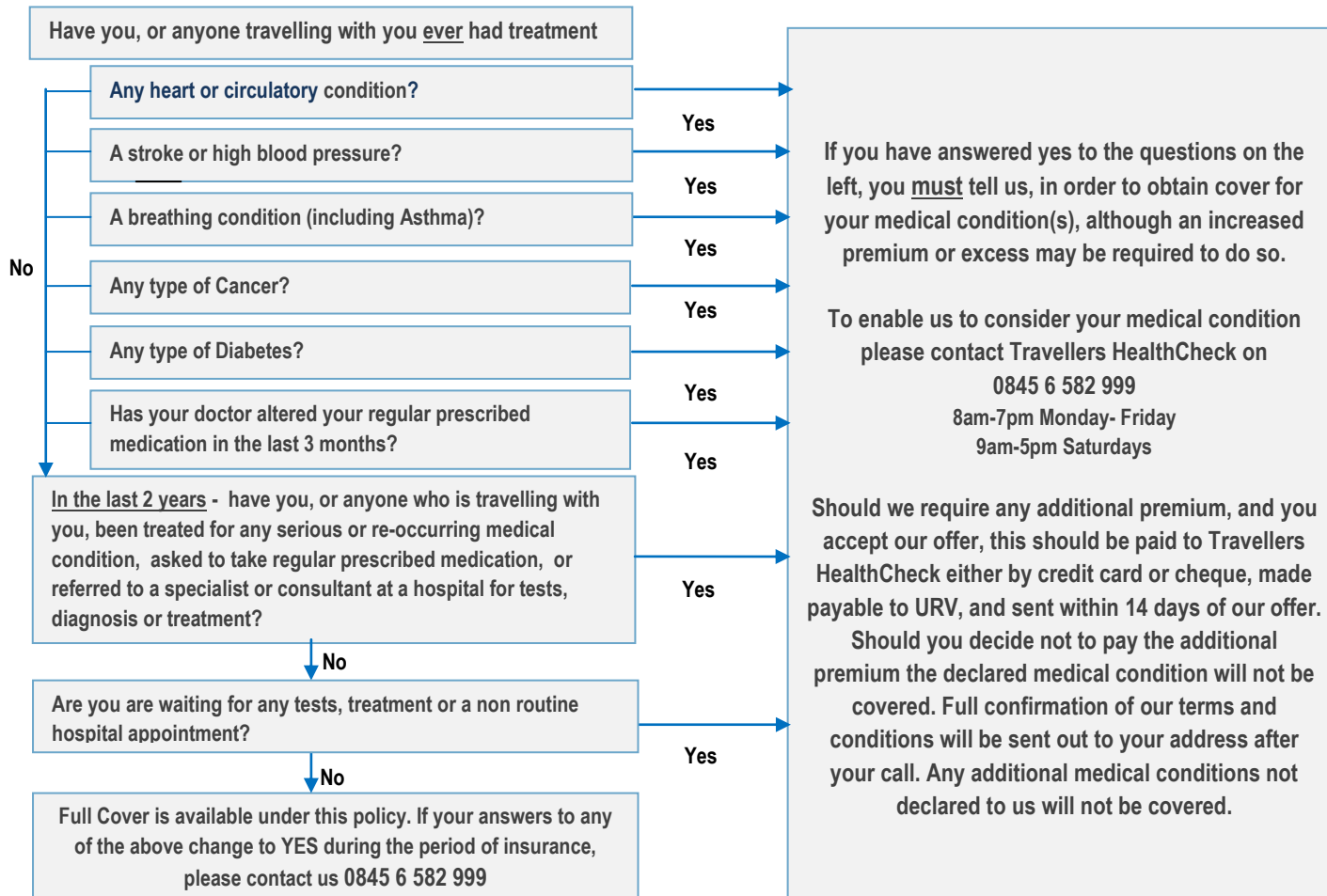
Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B4	<b>If your Possessions or Motorcycle apparel are lost stolen or damaged</b> Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific items are listed, any items which do not fall within this category are not covered:	<b>Personal Possessions</b> <b>up to £2,000</b> <b>single article limit of £100</b> <b>Valuables limit of £100</b>	<ul style="list-style-type: none"> <li>You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear details are shown <a href="http://www.tif-plc.co.uk/wear&amp;tear">www.tif-plc.co.uk/wear&amp;tear</a></li> <li>You have proof of purchase for items over the value of £50</li> <li>You are not claiming for duty free items</li> <li>Your bag/contents were not stolen from a beach or lido</li> <li>You are not claiming for eyewear over the value of £100</li> <li>Your items were not unattended and you have proof of ownership</li> <li>You are not claiming for a mobile phone, accessories or calls</li> <li>You are not claiming for contact/corneal lenses</li> </ul>	<b>£75</b>
	<b>Motorcycle Apparel</b> Leathers → £500 Boots → £150 Helmet → £375 Gloves → £25 Tail pack/Tank bag → £50			
	<b>If your possessions are delayed by 12 hours</b> Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc...if your possessions are delayed by <u>more than 12 hours</u> on your outward journey.	<b>£100</b>	<ul style="list-style-type: none"> <li>You have kept all of your receipts</li> <li>You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions</li> <li>You have obtained written confirmation of the delay</li> </ul>	<b>nil</b> <b>nil</b>
B5	<b>If your cash is lost or stolen</b> Cover for your cash if it is lost or stolen	<b>£100</b>	<ul style="list-style-type: none"> <li>Your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange.</li> <li>You have a police report confirming the loss and kept all receipts for any incurred costs</li> </ul>	<b>£75</b>
	<b>If your passport is lost or stolen</b> Cover to contribute towards the cost of a replacement passport Cover for necessary costs collecting your replacement passport on your trip	<b>£75</b> <b>£25</b>		<b>Nil</b>
B6	<b>Personal Liability</b> Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	<b>£1,000,000</b>	<ul style="list-style-type: none"> <li>You have not admitted responsibility, or agreed to pay any monies</li> <li>You have kept paperwork/notes and informed us immediately</li> <li>Your claim is not due to any form of motorised transport or sailing vessel.</li> <li>You are not claiming for injury, illness or damaged suffered whilst riding or in control of a motorbike.</li> </ul>	<b>£250</b>
B7	<b>Death and Disability benefit</b> A single payment payable for your death, permanent disability or loss sight or use of limbs		<ul style="list-style-type: none"> <li>You are between 16 and 75 years old (payment is reduced to £1,000 if under 16 or over 75)</li> <li>You are not claiming for an accident whilst riding or in control of a motorbike.</li> <li>You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection.</li> <li>You are not under 16 or over 75 and claiming permanent disablement.</li> </ul>	
	<b>Accidental death benefit</b>	<b>£5,000</b>		<b>nil</b>
	<b>Permanent loss of sight or limb</b>	<b>£5,000</b>		<b>nil</b>
	<b>Permanent total disablement</b>	<b>£5,000</b>	<b>nil</b>	
B8	<b>If you need legal advice</b> Cover for <b>30mins free legal advice</b> relating to your trip as well as legal expenses we have agreed in writing, pursuing compensation in the event of your death or personal injury whilst on your trip.	<b>30 minutes</b> <b>£10,000</b>	<ul style="list-style-type: none"> <li>You are not claiming against a travel agent tour operator/organiser the insurers/agents or claims office</li> <li>You are using our appointed legal advisors</li> </ul>	<b>nil</b>
<b>ADDITIONAL EXTENSIONS – available upon payment of additional premium, as confirmed in writing on your policy schedule.</b>				
E1	<b>Winter sports</b> <b>Ski equipment</b> Cover for your ski equipment if it is lost, stolen or damaged <b>Delayed ski equipment</b> cover for hiring ski equipment if yours is delayed over 12hours <b>Loss of Ski pack</b> cover for loss of use due to your injury or illness <b>Piste/Avalanche closure</b> for each full day the piste/resort is closed due to lack of snow/avalanche	<b>£400</b> <b>£10 per 24hrs</b> <b>£250</b> <b>up to £200</b>	<ul style="list-style-type: none"> <li>You are able to provide proof of the loss/damage and provide receipts</li> <li>You have obtained independent written confirmation</li> <li>You have supporting medical evidence confirming you inability to ski</li> <li>You are skiing between 1<sup>st</sup> Jan-20<sup>th</sup> April at more than 1600metres</li> </ul>	<b>£75</b> <b>nil</b> <b>£75</b> <b>nil</b>

<b>E2 Business Extension</b>	Cover if your business equipment is lost stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.	up to <b>£2,000</b>	<ul style="list-style-type: none"> <li>You have proof of purchase for items over the value of £50</li> <li>You accept a deduction will be taken off for wear and tear.</li> <li>Your bag/contents were not stolen from a beach or lido</li> <li>Your items were not unattended and you have proof of ownership</li> <li>You are not claiming for a mobile phone, accessories or calls</li> <li>your cash is on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange and police report confirming the loss.</li> <li>you have kept all of your receipts</li> </ul>	<b>£75</b>	
	<b>If your business money is lost or stolen</b>	<b>Single Article Limit</b> → <b>£400</b>			
	<b>If your business samples are delayed by 12 hours</b>	<b>£500</b>			
	Cover for the cost of <u>transportation costs</u> to replace business samples If your original samples are delayed by <u>more than 12 hours</u> on your outward journey.	<b>£500</b>		<b>nil</b>	
<b>If you are unable to commence or continue your business trip</b>		<b>£1,000</b>	<ul style="list-style-type: none"> <li>the circumstances regarding your cancellation or early return fall with the cover available under section A1, B2 or B3 of your pre-travel and travel policies.</li> <li>accommodation and travel costs are of the same standard/cost of that originally booked</li> </ul>	<b>£75</b>	
<b>E3 Fishing Extension</b>	<b>If you fishing equipment is lost, stolen or damaged</b>	Your total limit for fishing equipment is up to the amount shown with a single article limit applied to any one item, pair or set.	<b>Single Article Limit</b> → <b>up to £1,000</b> <b>Hired Equipment</b> → <b>£300</b> <b>£300</b>	<ul style="list-style-type: none"> <li>your items were not unattended and you have proof of ownership</li> <li>you accept a deduction will be taken off for wear and tear.</li> <li>you have proof of purchase for items over the value of £50</li> <li>the damage was not sustained whilst in use</li> <li>you have obtained independent written confirmation of the loss, theft or damage</li> </ul>	<b>£75</b>
	<b>If your fishing equipment is delayed by 12 hours</b>	Cover for each full day you have to hire fishing equipment because your fishing equipment is lost or stolen by <u>more than 12 hours</u> on your outward journey.	<b>up to £100</b> <b>£20 per day</b>	<ul style="list-style-type: none"> <li>you have obtained written confirmation of the delay from the appropriate authorities</li> <li>you have kept all your receipts for the hire of alternative equipment.</li> </ul>	<b>nil</b>
	<b>If you are unable to fish due to injury, illness or adverse weather conditions</b>	Cover for the loss of fishing licence fees for each full day you are unable to fish due to illness, injury or adverse weather conditions.	<b>up to £100</b> <b>£30 per day</b>	<ul style="list-style-type: none"> <li>a valid claim for medical expenses has been reported.</li> <li>you have obtained independent confirmation from of the fishing rights closure, stating the reason, time of closure and time of opening.</li> </ul>	<b>nil</b>
	<b>E4 Golf Extension</b>		<b>up to £1,000</b>		
<b>If your golf Equipment is lost, stolen or damaged</b>	Cover if your golf equipment is lost stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear	<b>Single article limit</b> → <b>£300</b> <b>Hired equipment</b> → <b>£300</b>	<ul style="list-style-type: none"> <li>you have proof of purchase for items over the value of £50</li> <li>your items were not unattended and you have proof of ownership</li> <li>you accept a deduction will be taken off for wear and tear.</li> </ul>	<b>£75</b>	
<b>If your golf equipment is delayed by 12 hours</b>	Cover for each full day you have to hire golf equipment because your golf equipment is lost or stolen by <u>more than 12 hours</u> on your outward journey.	<b>up to £100</b> <b>£30 per day</b>	<ul style="list-style-type: none"> <li>you have obtained written confirmation of the delay from the appropriate authorities</li> <li>you have kept all your receipts for the hire of alternative equipment.</li> </ul>	<b>£75</b>	
<b>If you are unable to play golf due to adverse weather conditions</b>	Cover for the loss of green fees per day you are unable to play golf due to adverse weather.	<b>up to £100</b> <b>£30 per day</b>	<ul style="list-style-type: none"> <li>the course is closed by a club official and you have confirmation in writing</li> <li>you have pre-booked green fees</li> <li>you have kept all receipts for any costs</li> <li>you have written confirmation from the club secretary and your playing partner</li> </ul>	<b>nil</b>	
<b>If you get a hole in one</b>	Cover for costs incurred as a result of you achieving a hole in one	<b>£75</b>			
<b>E5 Wedding Extension</b>	<b>If your wedding rings are lost, stolen or damaged</b>		<b>£500</b>	<ul style="list-style-type: none"> <li>you have obtained a written repost from the appropriate authorities confirming the loss or damage</li> <li>damage was not during transit and not shipped as freight/under a bill of lading</li> <li>you are able to provide proof of ownership for items over £50</li> <li>the wedding rings, attire, gifts, photographs or recordings were not left unattended other than in a safe, in your locked trip accommodation</li> </ul>	<b>£75</b>
	<b>If you wedding gifts are lost or stolen</b>	cover for the loss/theft of your wedding gifts received in resort during your trip	<b>£500</b>		
	<b>If you photographs are lost, stolen or damaged</b>	cover for the cost of reprinting lost or damaged photographs/video recordings of your wedding	<b>£500</b>	<ul style="list-style-type: none"> <li>your wedding rings were not lost/stolen from suitcases, trunks, bags (including checked in luggage/bags stored in overhead compartment)</li> </ul>	
	<b>If your wedding attire is lost or damage</b>	the cost of repair or replacement to a similar cost of your wedding attire, i.e. wedding dress, suit, shoes if they are lost or damaged prior to your wedding whilst on your trip.	<b>£2,000</b>	<b>Your are not claiming for damage caused by:</b>	
	<b>If your photographer is unable to fulfil their duties</b>	cover for additional costs to re-book a photographer if your pre-booked photographer suffers death, injury illness or unforeseen unavoidable transport problems.		<ul style="list-style-type: none"> <li>scratching, wear, tear, depreciation or deterioration., any process of, cleaning, repairing or restoring., atmospheric or climatic conditions., moth or vermin, electrical or mechanical breakdown or derangement.</li> </ul>	

# Disclosure of your medical conditions and material facts

Your policies may not cover claims arising from your medical conditions. You need to tell us anything you know that is likely to affect our accepting you for cover.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully:



## Material Fact

If when you buy this policy you are aware of anyone or anything that could increase the risk or result in a claim you must tell us. If you do not tell us, your policy may not cover you, and might be invalidated altogether. We reserve the right to charge an increased premium, decline, withdraw cover or increase the policy excess as well as cancel or restrict cover for any person.

## Change in health

If your health or your ongoing medication changes between the date your policy was bought and the date of travel you must advise Travellers HealthCheck on 0845 6 582 999 as soon as possible. We will advise you what cover we are able to provide, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary

### BE AWARE! We do not provide any cover for:

- Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- Claims caused by an existing medical condition of a non travelling close relative or a close business associate, or any recognised complication caused by the existing medical condition.
- Any circumstances that are not specified in your policies.

### When your policy starts and ends

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance certificate, after the policy was issued and ends when you leave home to start your trip. On annual multi-trip policies cover starts on the chosen starting date and cancellation cover is not in force until that date, subsequent trips start from the date of booking.

The cover under policy B starts when you leave home as shown on your insurance certificate and ends on *your return home or expiry of the policy*, whichever is the first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips with duration of 31days and less.

### Extension of period

In the event of either your:

- death, injury or illness during your trip,
  - delay or failure of public transport services during your trip;
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip

<p><b>MATERIAL FACTS</b></p>	<p>An insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control. Therefore, you must tell us about any facts known to you which could possibly result in you having to make a claim otherwise you may not be covered. A material fact is something which is likely to affect our decision to offer insurance cover or to continue to provide cover. 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 a fact is 'material' please do not hesitate to call us on <b>0845 2 307 439</b></p>
<p><b>YOUR POLICY WORDINGS</b></p>	<p>Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it straight away</u> as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); <b>NOTE: cover is <u>only</u> available for circumstances specified in the policy and if your circumstances do not fit that criteria then there is no cover in place.</b></p>
<p><b>CANCELLING YOUR POLICIES</b></p>	<p>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements, you can return the policy, insurance certificate and any other relevant documents to Travel Administration facilities within <b>14 days</b> of purchase for any refund to be considered. After this period we reserve the right not to refund the policy premium. Once the policy has been issued you must understand that no alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by us. We reserve the right to give 7 days notice of cancellation of this policy by recorded delivery to you at your last known address. In this case we will refund to you the pro-rata proportion of any unexpired premium you have paid. <i>Should you wish to cancel your policy outside of the 14 day cooling off period <u>and we agree to this</u> there is a £15 administration charge applicable, any refund we decide to issue will be on a pro-rata basis, which is standard practice with most insurers.</i></p>
<p><b>BE CAUTIOUS</b></p>	<p>This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i></p>
<p><b>PREGNANCY</b></p>	<p>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: <i>Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.</i> <b>Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance as regulations vary from one carrier/airline to another.</b></p>
<p><b>MEDICAL COVER</b></p>	<p>Your travel policy is not private health insurance, in that it only covers unavoidable emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. If you have an existing medical condition accepted by Travellers HealthCheck it is a requirement that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage case your bags are delayed. Cover will not be given if travel is against the advice of your doctor.</p>
<p><b>EHIC</b></p>	<p>The European Health Insurance Card (EHIC) allows you (provided you are a UK resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on <a href="http://www.ehic.org.uk">www.ehic.org.uk</a> for the card is free and it's valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil. If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on <a href="http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx">http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx</a></p>
<p><b>MEDICARE</b></p>	<p>If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.</p>
<p><b>YOUR CONTRIBUTION</b></p>	<p>Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by <u>each</u> insured-person, for each incident giving rise to a separate claim. Your contribution may be increased to include existing medical conditions confirmed in writing by Travellers HealthCheck. The increased contribution will apply to all persons insured on the policy whose claim has been caused by the declared medical condition. If an excess waiver has been paid then standard excess is not applied, however any increased medical excess is still applied in the event of a claim resulting from the condition/s it is attached to.</p>

**AUSTRALASIA** Australia and New Zealand.

**BUSINESS ASSOCIATES** a business partner, director or employee of yours who has a close working relationship with you.

**CHANNEL ISLANDS** Jersey, Guernsey, Alderney, Sark , Herm, Jethou, Brecqhou and Lihou.

**CLOSE RELATIVE** spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

**CURTAILMENT** the cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.

**ESSENTIAL ITEMS** underwear, socks, toiletries and a change of clothing.

**EUROPE INCLUDING SPAIN** all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Mediterranean Islands. *Including Spain, Balearics, Madeira and Canary Islands.*

**EUROPE EXCLUDING SPAIN** all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Mediterranean islands. *Excluding Spain, Balearics, Madeira and Canary Islands.*

**EXISTING MEDICAL CONDITION** any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

**FLIGHT** a service using the same airline or airline flight number.

**HOME** one of your normal places of residence in the United Kingdom or the Channel Islands.

**HOME COUNTRY** both the United Kingdom the Channel Islands, and your country of nationality.

**INSURED-PERSON/YOU/YOUR** any person named on the insurance certificate.

**INTERNATIONAL DEPARTURE POINT** the airport, international rail terminal or port from which you departed from your home country to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.

**MATERIAL FACT** a piece of important information that would increase the likelihood of a claim under your policy.

**MANUAL LABOUR** work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.

**PAIR OR SET** two or more items of possessions that are complementary or purchased as one item or used or worn together.

**CASH** Sterling or foreign currency in note or coin form.

<p><b>POSSESSIONS</b> each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p><b>Valuables</b> means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment ,laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.</p> <p><b>Eyewear</b> spectacles, sunglasses, prescription spectacles or binoculars.</p> <p><b>Motorcycle Apparel</b> crash helmet, leathers, boots, gloves, tail pack/tank bank</p>	<p><b>PUBLIC TRANSPORT</b> buses, coaches, internal flights or trains that run to a published scheduled timetable.</p> <p><b>SCHEDULED AIRLINE</b> an airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p> <p><b>SKI EQUIPMENT</b> skis, ski bindings, ski sticks, ski boots, board boots, snowboard bindings and snowboards.</p> <p><b>SKI PACK</b> ski pass, ski lift pass and ski school fees.</p> <p><b>HAZARDOUS SPORTS AND ACTIVITIES</b> any recreational activity that requires skill and involves increased risk of injury.</p> <p><i>If you are taking part in <u>any sport</u> please refer to page 17 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us: 0845 2 307 439</i></p> <p><b>8am-7pm Monday – Friday</b> <b>9am-5pm Saturdays.</b></p> <p><b>TRAVEL DOCUMENTS</b> current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p>	<p><b>REDUNDANCY</b> being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of Employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p> <p><b>TRIP</b> a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation. <u>both during the period of cover.</u></p> <p><b>UNATTENDED</b> left away from <u>your person</u> where you are unable to clearly see and are unable to get hold of your possessions.</p> <p><b>UNITED KINGDOM</b> United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p><b>WE/OUR/US</b> Union Reiseversicherung AG UK</p> <p><b>WINTER SPORTS</b> skiing, snowboarding and ice skating.</p> <p><b>WORLDWIDE</b> Anywhere in the world.</p> <p><b>WORLDWIDE EXCLUDING USA, CANADA &amp; CARIBBEAN</b> Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>
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## Conditions and Exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

### APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

- Any trip under an annual multi-trip policy that exceeds 31 days duration.
- Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.
- More than the proportionate cost of your trip where you have not insured for the full cost.
- Loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- Any claim arising from a material fact known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking. Or any deliberate or criminal act by an insured-person.
- Any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation unless we have agreed cover in writing and any additional premium has been paid.
- Any claim due to your carrier's refusal to allow you to travel for whatever reason.
- Any costs which are due to any errors or omissions on your travel documents.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
- Manual labour (see policy definition).
- You piloting or travelling in an aircraft not licensed to carry passengers.
- You travelling on a motorcycle or moped for which you do not hold a full licence to ride in your home country. If you are riding pillion, the rider must hold a full licence and the bike size must not exceed 125cc.
- Cruises.
- You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
- Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
- Your suicide, self-injury or any wilful act of self-exposure to danger (except where it is to save human life).
- In respect of all sections other than *emergency medical expenses*, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Participation in any sports and activities unless the appropriate additional premium has been paid and the policy endorsed. (see definitions for sports and activities page 9)
- Your failure to obtain the required passport, visa or ESTA.
- You or your close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent.



We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p><b>Up to £1,000 for your proportion of prepaid:</b></p> <ul style="list-style-type: none"> <li>i. transport charges,</li> <li>ii. loss of accommodation,</li> <li>iii. foreign car hire</li> </ul> <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</p>	<ul style="list-style-type: none"> <li>• you or a travelling companion is ill, injured or dies before the trip starts.</li> <li>• a close relative or a close business associate in your home country is ill, injured or dies before the trip starts.</li> <li>• the person you are going to stay with is ill, injured or dies before the trip starts.</li> </ul>	<p>have paid or accept that your contribution will be deducted from any settlement</p> <p>have complied with health declaration on page 6 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid.</p> <p>have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</p> <p>accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition. No payments/cancellation charges after this date will be reimbursed.</p> <p>are not cancelling due to the death, injury or illness of any pets or animals.</p> <p>accept that we can only offer to medically screen and extend cover for existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered;</p> <ul style="list-style-type: none"> <li>• a travel companion not insured by us.</li> <li>• a close relative of you or your travel companion.</li> <li>• a business associate of you or your travel companion.</li> </ul> <p>are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</p>	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> <li>• you are required for jury service or as a witness in a court of law.</li> </ul>	<p>are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</p>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> <li>• you or a travel companion being made redundant.</li> </ul>	<p>are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and continuous employment for two years. (see definition-redundancy)</p>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> <li>• of the requirements of HM forces.</li> </ul>	<p>have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds).</p>	<p>Obtain written confirmation to validate your circumstances.</p>

**Be Aware!** No cover is provided under this for section due to;

- anything mentioned in the condition or general exclusions (page 10)
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.

- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any close relatives or business associate.
- your failure to obtain required ESTA or Visa in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.

We will Pay:	If:	Provided:	If you need to claim:
<b>you £10 trip disruption allowance per 12 hours up to a maximum of £150.</b>	<ul style="list-style-type: none"> <li>The departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point.</li> </ul>	you are at the airport/port/station and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed.	Download or request and complete a departure delay claim form. Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing. You will need to obtain independent confirmation of the circumstances
<b>up to £1,000 cancellation of your trip.</b>	<ul style="list-style-type: none"> <li>After 24 hours of delay at the airport of your <u>outbound</u> journey from your home country you abandon the trip.</li> </ul>	your trip is not less than 2 days duration or is a one-way trip. your contribution has been paid or deducted from any settlement,	
<b>up to £500 for alternative transport to get you to your trip destination.</b>	<ul style="list-style-type: none"> <li>The vehicle in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time.</li> </ul>	you have allowed sufficient time to check-in as shown on your itinerary. the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.	

**Be Aware!** No cover is provided under this section for:

- anything mentioned in the general conditions or exclusions
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs
- You being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.
- Your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.



For:	Provided you are not claiming for:	If you need to claim
<p><u>For trips outside your home country:</u>  <b>up to £2,000,000 following necessary emergency medical expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</b>  <b>up to £100,000 for emergency medical expenses incurred participating in a track event</b></p>	<ul style="list-style-type: none"> <li>reasonable fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services.</li> <li>additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary.</li> </ul>	<p>any costs where you have not paid your contribution.</p> <p>treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</p> <p>any elective or pre-arranged treatment or any routine non-emergency tests or treatment.</p> <p>You can produce a valid V5, V5C and MOT (if applicable) and your vehicle is roadworthy.</p> <p>costs of private treatment <u>unless our 24 hour medical helpline has agreed</u> and adequate public facilities are not available.</p> <p>replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip.</p> <p>the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</p> <p>the cost associated with the diversion of an aircraft due to your death, injury or illness.</p> <p>repairs to or for artificial limbs or hearing aids.</p> <p>the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency.</p> <p>any extra costs for single/private accommodation in a hospital/nursing home.</p>
<p><b>public hospital benefit of £20 per 24 hours, up to a maximum of £400.</b></p>	<ul style="list-style-type: none"> <li>each full day that you are in a public hospital as an in-patient during the period of the trip in addition to the fees and charges.</li> </ul>	
<p><b>up to a maximum cost of £2,000.</b></p>	<ul style="list-style-type: none"> <li>your death outside your home country for your burial or cremation, including the cost of returning your ashes home or the return of your body to your home.</li> </ul>	
<p><b>up to £100.</b></p>	<ul style="list-style-type: none"> <li>emergency dental treatment only to treat sudden pain.</li> </ul>	<p>any dental work involving the use of precious metals to or for the provision of dentures.</p>
<p><b>up to £250</b></p>	<ul style="list-style-type: none"> <li>to cover the cost of additional rental days, if you are unable to return hired your bike due to injury or illness.</li> </ul>	<p>more than <b>£30</b> per day.</p>
<p><u>For trips within the United Kingdom or the Channel Islands, where it is your home country:</u>  <b>up to £1,500.</b></p>	<ul style="list-style-type: none"> <li>reasonable additional transport and accommodation costs to be made for or by you and one <u>other person</u>, who is required for medical reasons to stay with you, travel to and with you from within your home country.</li> <li>costs following your death for the return of your ashes or your body to your home.</li> </ul>	<p>your burial or cremation in your home country.</p> <p>any services or treatment received by you within your home country.</p> <p>your contribution has been paid or deducted from any settlement.</p>

**MEDICAL EMERGENCIES**

**+44 (0) 845 260 3 260**

**Call our 24 hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world**

Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.

For cases where our 24 hour medical helpline were informed please provide (in addition to the above) your case number or name of the person you spoke to.

A photocopy or scanned image of your EHIC card.

**Be Aware!** Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact our 24 hour medical helpline prior being admitted anywhere, in this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

- No cover is provided under this section for:**
- Anything mentioned in the conditions or general exclusions (including any treatment, tests, associated illnesses to existing conditions and psychological disorders).
  - Any costs where you are an inpatient or it is a repatriation claim and our 24 hour medical helpline has not been notified or has not agreed the costs, we reserve the right to decline associated costs.
  - Services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our 24 hour medical helpline, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.



## If you need to come home early (Policy B Section 3)

We will pay:	For:	Provided you are not claiming for:	If you need to claim
<p>up to £1,000 in total for your unused proportion of:</p> <ul style="list-style-type: none"><li>transport charges,</li><li>loss of accommodation</li></ul> <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <b><i>necessary</i></b> cutting short of your trip and any additional travel expenses to get you home.</p> <p><i>(Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home).</i></p>	<p>your early return home because of the death, injury or illness of:</p> <ul style="list-style-type: none"><li>You or a friend with whom you are travelling.</li><li>A close relative who lives in your home country.</li><li>A close business associate who lives in your home country.</li></ul> <p>or</p> <ul style="list-style-type: none"><li>You, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law,</li></ul> <p>or</p> <ul style="list-style-type: none"><li>You, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood.</li></ul> <ul style="list-style-type: none"><li>your early return home because of the death, injury or illness of a friend who lives abroad and with whom you were intending to stay.</li></ul>	<p>any payment where you have not suffered any financial loss.</p> <p>coming home early due to an existing medical condition unless we have agreed cover, in writing and any additional premium has been paid.</p> <p>any costs where you have not paid your contribution.</p> <p>the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made were using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</p> <p>any claim due to the death, injury or illness of any pets or animals.</p> <p>the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.</p> <p>any unused portion of your original ticket where you have been repatriated.</p> <p>coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction.</p> <p>curtailment cover where the trip is of 2 days duration or less or is a one-way trip.</p> <p>the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking.</p> <p>the curtailment of your trip by the tour operator.</p> <p>curtailment due to financial circumstances.</p>	<p><b><u>If you need to cut short your trip:</u></b></p> <p>due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour medical helpline</i> .</p> <p><b>+44 (0) 845 260 3 260</b></p> <p><u>Curtailment claims will not otherwise be covered.</u></p> <p>If you need to come home early for any other reason please call this number:</p> <p><b>+44 (0) 845 260 3 260</b></p> <p>to ensure your circumstances are covered under your policy.</p> <p>Download or request a claim form for Curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

### Be Aware!

If you need to come home early you **MUST** contact our emergency assistance service who will be able to assist you- no cover is available for cutting short your trip unless the emergency medical assistance service have agreed. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

**No cover is provided under this section for:**

- Anything mentioned in the general exclusions or conditions
- Coming home early due to an existing medical condition of you or a travelling companion included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
- Coming home early due to death or illness of a close relative or close business associate caused by an existing medical condition or a known complication of it.
- Any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.



## If your possessions are lost, stolen or damaged (Policy B Section 4)

We will pay:	For:	Provided you:	If you need to claim
<p>up to a total of £300 for <u>your</u> possessions, with a maximum amount for:</p> <p><b>Motorcycle Apparel</b></p> <ul style="list-style-type: none"> <li>Leathers → £500</li> <li>Boots → £150</li> <li>Helmet → £375</li> <li>Gloves → £25</li> <li>Tail pack/Tank bag → £50</li> </ul> <p><b>Either</b></p> <ul style="list-style-type: none"> <li>The cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> <li><b>Or</b></li> <li>We will replace the item on your behalf from one of our dedicated suppliers.</li> <li><b>Or</b></li> <li>The original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul>	<p><b>Single article limit of for Personal Possessions £100</b></p> <p><b>Total Valuables limit of £100</b></p>	<p>have paid your contribution or accept it will be deducted from any settlement.</p> <p>have complied with the carrier's conditions of carriage.</p> <p>have notified the police, your carrier or tour operator's representative and obtained an independent written report.</p> <p>own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</p> <p>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</p> <p>are not claiming for motorcycle apparel damaged participating in a track event</p> <p>are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50).</p> <p>have not left electrical items, eyewear, jewellery &amp; watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation).</p>	<p><b>For all damage claims:</b> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><b>For all loss or damage claims during transit :</b> (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all losses</b> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p>
<p>up to a total of £100</p>	<ul style="list-style-type: none"> <li>The purchase of essential items if your luggage containing your possessions are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination.</li> </ul>	<p>have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</p> <p>have obtained written confirmation of any loss, damage or delay</p>	<p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p><b>You MUST provide receipts/proof of ownership of any item lost or damaged over the value of £50.</b></p>

### Be Aware!

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc, as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at [www.tif-plc.co.uk/wearandtear](http://www.tif-plc.co.uk/wearandtear)

No cover is provided under this section for:

- Anything mentioned in the general conditions or exclusions or any items that do not fall within the categories of cover listed.
- Mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, duty free items such as tobacco products, alcohol and perfumes.



## If your cash or passport is lost or stolen on your trip (Policy B Section 5)

We will pay	For:	Provided:	If you need to claim
each insured person: up to £100	<ul style="list-style-type: none"> <li>The loss or theft of your cash during your trip.</li> </ul>	<p>your contribution has been paid or deducted from any settlement.</p> <p>your cash or passport is:</p> <ul style="list-style-type: none"> <li>on your person.</li> <li>held in a safe or safety deposit box where one is available.</li> <li>left <u>out-of-sight</u> in your <i>locked</i> trip accommodation.</li> </ul>	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency. (b) where sterling is involved, documentary evidence of possession.</p>
up to £75	<ul style="list-style-type: none"> <li>Cover to contribute towards the cost of a replacement passport.</li> </ul>	<p>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange.</p>	<p>For a lost or stolen passport you will also need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>
up to £25	<ul style="list-style-type: none"> <li>Cover for necessary costs collecting your replacement passport on your trip.</li> </ul>		

**Be Aware!** No cover is provided under this section for:

- Anything mentioned in the general exclusions or conditions.
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- Cash that is not on your person, in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.



## Personal liability (Policy B Section 7)

We will pay	For	Provided	If you need to claim
up to £1,000,000 plus costs agreed between us in writing:	<p>any event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in:</p> <ul style="list-style-type: none"> <li>Injury, illness or disease of any person.</li> <li>Loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family.</li> <li>Loss of, or damage to, trip accommodation which does not belong to you or any member of your family.</li> </ul>	<p>your contribution has been paid or deducted from any settlement.</p> <p><b>Liability for loss of or damage to property or injury, illness or disease is not caused or suffered by:</b></p> <p>your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or is caused by the work you or any member of your family employ them to do.</p> <p>your ownership, care, custody or control of any animal.</p> <p><b>Compensation or any other costs caused by accidents involving your ownership, possession or control of any:</b></p> <p>land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices.</p>	<p><b>Never admit responsibility to anyone</b> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to <b>us</b> along with names and contact details of any witnesses as well as any supporting evidence <b>we</b> may require.</p>

**Be Aware!** No cover is provided under this section for:

- Anything mentioned in the conditions or general exclusions. (Where you are liable for damage to trip accommodation your contribution is increased to £250)
- For injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate act or omission by you or a member of your family.
- Claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

We will pay	For	Provided	If you need to claim
<p>A single payment of:</p> <p>£5,000 →</p> <p>£5,000 →</p> <p>£5,000 →</p>	<p><b>Your accidental bodily injury, that independently of any other cause, results in your:</b></p> <p>Death (limited to £1000 when you are under sixteen or over seventy five at the time of incident)</p> <p>Total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet</p> <p>Permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening.</p>	<p>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</p> <p>you are not over 75 and claiming permanent disablement.</p> <p>you were not injured participating in a track event.</p> <p>you are not claiming for more than one of the benefits that is a result of the same injury.</p>	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death <b>we</b> will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and <b>you</b> will be advised what further documentation is required.</p>

**Be Aware!** This is a one off lump sum benefit for the death or very serious incapacity of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section (Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

**No cover is provided under this section for:**

- any payment for permanent disablement when your age is over seventy five (75) at the time of the incident
- Anything mentioned in the general exclusions or conditions



## If you need legal advice (Policy B Section 9)

We will pay	For:	Provided:	If you need to claim
<p>up to £10,000</p> <p>and for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> <li>legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip.</li> <li>enquires relating to your insured trip.</li> </ul>	<p>you are not pursuing a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.</p> <p>the estimated recovery is more than £500.</p> <p>we believe that you are likely to obtain a reasonable settlement.</p> <p>the costs cannot be considered under an arbitration scheme or a complaints procedure.</p> <p>you are not claiming against another insured-person or member of your family or friends.</p> <p>the claim is not due to damage to any mechanically propelled vehicle.</p> <p>you are not claiming for legal expenses incurred as a result of a track day incident.</p>	<p>If you have an accident abroad and require legal advice you should telephone:</p> <p><b>Pannone LLP, 123 Deansgate, Manchester, M3 2BU</b></p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer. To obtain this service you should:</p> <p>telephone <b>0161 228 3851</b> or fax <b>0161 909 4444</b></p>

**Be Aware!** Legal expenses claims are only considered on the condition that you use Pannone LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. If you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.

**No cover is provided under this section for:**

- Anything mentioned in the general exclusions or conditions
- Proceedings in more than one country for the same event.



## Your winter sports (Policy B Section 11)

(ONLY applicable upon purchase of **Winter sports extension** to cover the duration of your single trip)

We will pay	For	Provided	If you need to claim
up to a total of: £400(your equipment) £250 (hire equipment)	<ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip.</li> </ul>	<p>you have paid your contribution or accept it will be deducted from any settlement.</p> <p>you have complied with the carrier's conditions of carriage.</p> <p>on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report.</p> <p>the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.</p>	<p><b>For all loss or damage claims during transit:</b> you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all damage claims</b> keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><b>For all other losses</b> you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
up to £10 per day up to £100	the cost of hiring replacement ski equipment if your ski equipment is misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination.	you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.	
up to £25 per 24hrs up to a total of £250	the loss of use of your ski pack following your injury or illness during your trip.	you have claimed for medical expenses.	
up to £20 per 24hrs up to a total of £200	each <i>full day</i> you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort	you are skiing between 1 <sup>st</sup> Jan and 30 <sup>th</sup> Apr and at a destination of higher than 1600 metres above sea level.	
up to £200	the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort.	you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened. you are not claiming for more than £100 per full 24 hours	

**Upon payment of winter sports extension you are covered for the above and also for all activities up to and including pack 3 (see page 17) as standard with no requirement for an additional premium.**

**Be Aware!** The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted, you can find full details of our wear tear scale published on our website at [www.tif-plc.co.uk/wearandtear](http://www.tif-plc.co.uk/wearandtear).

**No cover is provided under this section for:**

- Anything mentioned in the general exclusions or conditions
- Any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort



We will pay:	For:	Provided you	If you want to make a claim
<p>up to £200 for each individual item.</p> <p>Up to £2000 in total</p> <p>up to £500</p> <p>up to £500</p>	<p><i>either</i></p> <ul style="list-style-type: none"> <li>The cost of repairing business effects that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear</li> <li><i>or</i></li> <li>We will replace the item on your behalf from one of our dedicated suppliers.</li> <li><i>or</i></li> <li>The original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip</li> </ul> <p>the transportation costs of replacing business samples if they are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination.</p> <p>for the loss or theft of your business cash during your trip</p>	<p>have paid your contribution or accept it will be deducted from any settlement</p> <p>have complied with the carrier's conditions of carriage</p> <p>have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay.</p> <p>or your employer/business associate own the items you are claiming for and are able to provide proof of ownership for any items over £50 in value.</p> <p>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc</p> <p><b>are not claiming for</b></p> <ul style="list-style-type: none"> <li>mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.</li> <li>cash stolen from anywhere other than, your person, a safe, or safety deposit box</li> <li>any business effects left <i>unattended (including in luggage during transit)</i>. Except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation)</li> <li>business effects left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>loss or theft of <b>business money</b> due to depreciation in value, currency changes or shortage caused by any error or omission.</li> <li>Business money that is not on your person or in a safe/deposit box</li> </ul>	<p><b>For all damage claims:</b> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><b>For all loss or damage claims during transit :</b> (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all losses</b> you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>For loss of money <b>we</b> will also require (a) confirmation from <b>your</b> UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or (c) where sterling is involved, documentary evidence of possession.</p>
<p>up to £1000</p>	<p><i>either</i></p> <p>a replacement employee</p> <p><i>or</i></p> <p>for you to return within one month of the event to complete the planned duties you were unable to complete due to your:</p> <ul style="list-style-type: none"> <li>hospitalisation prior to your trip</li> <li>repatriation during your trip</li> <li>necessary curtailment of your trip</li> </ul>	<p>the travel and accommodation costs and expenses are of the same standard/cost to the original booking</p> <p>the necessity of a replacement employee complies with the terms in section A1, B2 &amp; B3 of your pre travel and travel policy. <i>NB: All requirements regarding existing medical conditions apply to all sections of your policy</i></p>	

**Be Aware!** No cover is provided under this section for:

- Anything mentioned in the general exclusions or conditions (including any treatment, tests, associated illnesses to existing conditions and psychological disorders)
- Any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.



## Fishing Extension (E2)

We will pay	For	Provided	If you need to claim
up to <b>£1,000</b> in total  up to <b>£300</b> for each item, pair or set	<p><b>Either</b></p> <ul style="list-style-type: none"> <li>the cost of repair of your own fishing equipment of that are partially damaged up to the original purchase price.</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>the replacement item of fishing equipment of similar age and condition if yours are lost or stolen</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>the cost of your fishing equipment as new, less a deduction for wear, tear and depreciation, if the items are stolen, totally lost or destroyed whilst on your trip.</li> </ul>	<p>have paid your contribution or accept it will be deducted from any settlement</p> <p>your fishing equipment is in storage or transit and not in use</p> <p>have complied with the carrier's conditions of carriage</p> <p>you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage.</p> <p>you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents, wear, tear, depreciation, superficial marks and scratches, dents or defacement of fishing equipment. cleaning, repairing or restoring of fishing</p> <p>your fishing equipment is not specifically insured elsewhere.</p> <p>you are able to provide either the damaged items on request or to prove the existence or ownership of any item lost or stolen.</p>	<p>Please telephone our claims department</p> <p><b>0845 3 707 133</b></p> <p>where they can send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/hired equipment.</p>
up to <b>£20</b> up to a maximum of <b>£100</b>	each full day if your fishing equipment is misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip to cover the cost of hiring replacement fishing equipment	you have obtained independent written confirmation confirming the delay and kept receipts for the cost of additional hire.	
up to <b>£30</b> up to a maximum of <b>£100</b>	the loss of fishing licence fees for each full day your pre-booked rights become unfishable due to adverse weather conditions	<p>you have obtained written confirmation of the fishing rights closure from the fishing licence provider stating the reason for closure, the time it was closed and, if applicable, the time it re-opened.</p> <p>the closure was not only partial.</p>	
up to <b>£30</b> up to a maximum of <b>£100</b>	each full day to cover the loss of fishing licence should you be unable to fish due to illness or injury.	a claim has been reported under the emergency medical expenses section of the policy.	

### Be Aware! No cover is provided under this fishing extension for:

- Anything mentioned in the general exclusions or conditions
- Any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort



We will pay	For	Provided	If you need to claim
<p>up to a total of <b>£1,000</b> for your own golf equipment</p> <p>up to total of <b>£300</b> for hired golf equipment to cover:</p>	<p><b>either</b></p> <ul style="list-style-type: none"> <li>the cost of repair of items that are partially damaged whilst on <b>your trip</b>, up to the market value of the item, allowing for age wear and tear.</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>the market value of the item, allowing for age, wear and tear as shown below, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul>	<p>have paid your contribution or accept it will be deducted from any settlement</p> <p>have complied with the carrier's conditions of carriage</p> <p>you have notified the police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage.</p> <p>you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents.</p> <p>your golf equipment is not specifically insured elsewhere.</p> <p>you are able to provide either the damaged items on request or to prove the existence or ownership of any item lost or stolen.</p>	<p>Please telephone our claims department</p> <p><b>08453 707 133</b></p> <p>where they can send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/hired equipment.</p>
<p>up to <b>£30</b> per day</p>	<p>the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 12 hours from the time you arrived at your trip destination.</p>	<p>you have kept all receipts for this hire and sent them in to us with your claim.</p>	
<p>up to <b>£20</b> per day</p>	<p>the loss of Green Fees should the pre-booked Course become unplayable due to adverse weather conditions.</p>	<p>the course is closed by a club official and you have confirmation in writing.</p>	
<p>up to <b>£75</b></p>	<p>costs incurred following <b>you</b> achieving a hole in one</p>	<p>you have confirmation in writing from the Club Secretary and <b>your</b> playing partner.</p> <p>you have kept all receipts for these items and send them in to us with your claim.</p>	

**Be Aware!** No cover is provided under this golf extension for:

- Anything mentioned in the general exclusions or conditions
- any intentional or damage to golf equipment due to carelessness/wreckless actions.



## Wedding Extension (E4)

We will pay	For	Provided	If you need to claim
up to £500	the loss or damage to wedding rings during the period of insurance.	have paid your contribution or accept it will be deducted from any settlement your property has not been shipped as freight or under a bill of lading.	Please telephone our claims department
up to £500	<p>wedding photographs or video recordings to:</p> <p><b>either</b></p> <ul style="list-style-type: none"> <li>pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken for the wedding and 14 days after the wedding or up to the expiry of the policy, whichever is the first.</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/or video recordings specifically for the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract.</li> </ul>	<p>your loss is not due to delay, detention, confiscation, requisition or damage by Customs or any other officials or authorities.</p> <p>you have notified the police, your carrier or tour operator's representative within 24 hours and obtained a written report.</p> <p>you are able to provide the damaged items on request or to prove the existence or ownership of any item with an insured value in excess of £50.</p> <p><b>You are not claiming for:</b></p> <ul style="list-style-type: none"> <li>damage or loss that is the result of a domestic dispute.</li> <li>wedding rings ,wedding attire, wedding gifts, wedding photographs, wedding video recordings stolen from your personal holiday or trip accommodation except where entry or exit was gained by violent and forcible means.</li> <li>more than £250 for each wedding ring.</li> <li>wedding rings carried in any suitcases, trunks or similar containers when left unattended. (including checked in luggage)</li> <li>more than £200 for any single, pair of set of wedding gift/s</li> <li>more than £300 for any one item or wedding attire</li> </ul> <p><b>the loss or damage is not to due to :</b></p> <ul style="list-style-type: none"> <li>scratching, wear, tear, depreciation or deterioration.</li> <li>any process of cleaning, repairing or restoring.</li> <li>atmospheric or climatic conditions.</li> <li>moth or vermin.</li> <li>electrical or mechanical breakdown or derangement.</li> </ul>	<p><b>08453 707 133</b></p> <p><b>where they can send you the appropriate claim form and advise you what documentation to send in.</b></p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/hired equipment.</p>
up to £1,500	for the loss of wedding gifts given to the couple in resort.		
up to £2,000:	<p><b>either</b></p> <ul style="list-style-type: none"> <li>the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance,</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost during the period of insurance.</li> </ul>		

**Be Aware!** No cover is provided under this golf extension for:

- Anything mentioned in the general exclusions or conditions
- any intentional or damage to wedding attire or accessories due to carelessness/wreckless actions.

**ADDITIONAL SPORTS AND ACTIVITIES:** Unlike other policies we cover many sports and activities as standard, no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into seven further bands. If you do not see your chosen activity, do not worry, I am sure we can cover it., but you must contact us so we can discuss the activity and what, if any additional premium is necessary. *All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include racing, timed events, professional, display events, photo shoots, etc...) will not be covered under this policy. If you are unsure please do not hesitate to contact us and we can discuss your individual requirements.*

#### **Activity Pack 1 – Covered as standard**

Abseiling, Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling, Animal Sanctuary/Refuge Work, Archery, Athletics, Badminton, Ballooning - Hot Air, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Biathlon, Billiards, Bird Watching, Body Boarding, Bowling, Bowls, Boxing Training, Bridge, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking, Camping, Canoeing, Canoeing (excluding white water), Caravanning, Catamaran Sailing (In-shore), Chess, Clay Pigeon Shooting, Climbing, Cricket, Croquet, Curling, Cycle Touring, Cycling, Dancing, Darts, Deep Sea Fishing, Diving, Driving Any Motorised Vehicle, Elephant Trekking (UK-Booked), Expeditions, Fell Running, Fell Walking, Fencing, Fishing, Fives, Flag football, Flying as passenger (private/small aircraft), Flying ex crew/pilot, Football, Football - Beach Kick Around, Fresh Water/Sea Fishing, Frisbee, Fruit or Vegetable Picking, Glass Bottom Boats, Gliding (learning non competition), Golf, Gorilla Trekking, Gymnastics, Highland games, Hiking/Trekking/Walking, Hill Walking up to 2000m, Historical Research, Horse Riding, Hot Air Ballooning, Indoor Skating, Jet Boating, Jet Skiing, Jet Skiing (non incidental), Jogging, Kayaking (up to grade 2 rivers only), Keepfit, Kiting, Korfbal, Low Ropes, Manual Labour, Marathons, Model Flying, Motorcycling with appropriate UK licence, Mountain Biking, Netball, Orienteering, Overland Trips, Petanque, Pigeon racing, Pony Trekking, Pool, Power lifting, Quoits, Rackets, Rafting, Rambling, Rambling under 1,000m, Rap Running/Jumping, Raquet Ball, Re-Enactment, Restaurant Work, Rifle Range, Ringos, River Walking , Rock Scrambling (under 4,000m), Rounders, Rowing, Running, Sprint/Long Distance, Safari (UK Organised), Safari Trekking, Sail Boarding, Sailing, Sailing/Yachting inshore (recreational), Scuba Diving to 18m, Scuba Diving to 30m, Scuba Diving to 9m, Sea Fishing, Shinty, Shooting, Shooting (target range-not hunting), Small Bore Target Shooting, Snooker, Snorkelling, Softball, Squash (amateur), Surfing (amateur), Swim Trekking , Swimming, Swimming with Dolphins, Sydney Harbour Bridge, Table Tennis, Team Games, Ten Pin Bowling, Tennis, Trekking 1000m, Triathlon, Tubing, Tug of War, Volleyball, Walking, Water Skiing (amateur), Waterskiing/Windsurfing/Snorkelling, Weight Lifting, Whale Watching, White Water Rafting + Canoeing (grade 1 to 3), Windsurfing, Working, Yachting (inland and coastal waters), Yoga

#### **Activity Pack 2 – Additional Premium required**

Adventure Racing (up to 6 hours), Airsoft, Cross Country Running, Dragon Boat Racing, Dry Slope Skiing, Elephant Trekking (non-UK booked), Falconry, Football – Amateur, Gaelic Football, Gliding (non competition), Gorge Walking (no ropes), Handball, High Diving, Hobie Catting (In-shore), Hockey, Indoor Climbing (on climbing wall), Iron Man, Judo, Karate, Karting, Kayaking (grade 3 rivers only), Kayaking (In-land waters), Kendo, Lacrosse, Land Yachting, Paint Balling, Parasailing (over water) incidental, Parascending (Over water), Parascending (over water, non incidental), Rambling up to 2,000m, Roller Blading (Line Skating/Skate Boarding), Roller skating, Rugby (training), Safari (non UK Organised), Sand Yachting, Sea Canoeing/Kayaking, Shark Cage Diving, Skateboarding, Soccer, Sphereing, Street Hockey, Taw Kwon Do, Trampolineing, Trekking 2000m, Ultimate, up to 1 day Skiing/Dry slope skiing/Snowboarding, War Games/Paint Balling, Water Polo (amateur)

#### **Activity Pack 3 - Additional Premium required – Activity packs 1-3 upon payment of Wintersports premium**

Adventure Racing (up to 12 hours), American Football, Big Foot Skiing, Blade Skating, Bobbing, Breathing Observation Bubble (BOB), Canoeing (White Water), Canyoning, Cat Skiing, Cross Country Skiing, Equestrian, Flying crew/pilot, Flying Helicopter (Pilot), Glacier Walking, Gliding, Go Karting, Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Hockey, Ice Skating, Jousting, Kick Sledging, Kite Boarding, Land Skiing, Langlauf, Martial Arts (Training Only), Modern Pentathlon, Mono Skiing, Mountain Boarding, Mountain Walking up to 1000m, Mountaineering up to 1000m, Off Road Motorcycling (up to 250cc), Off-piste skiing, Passenger Sledge, Polo cross, Power Boating, Professional Entertaining, Quad Bikes, River Tubing, Rodeo, Roller Hockey, Rugby (amateur game), Rugby League, Rugby Union, Sand Boarding, Sand Dune Surfing/Skiing, Ski Boarding, Ski Dooing, Skiing, Skiing – Cat, Skiing – Mono, Skiing – Nordic, Sledging, Sledging/Tobogganning, Sleigh riding (reindeer, horses or dogs), Snow Biking, Snow Blading, Snow Bobbing, Snow Mobile/Ski Doos, Snow Mobiling, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowboarding, Snowcat Driving, Speed Sailing, Speed Skating, Speed Trials/Time Trials, Summer Tobogganning, Telemarking, Tobogganning/Sledging, Tree Top Canopy Walking, Under 17 Driving (not public roads), Water Ski Jumping, White Water Rafting (grade 4 to 6), Winter sports, Wrestling

#### **Activity Pack 4 - Additional Premium required**

Boardsailing, Cyclo Cross, Devil Karting, Dinghy Sailing, Dirt Boarding, Extreme Sports, Mountaineering up to 2,000m, Paragliding, Parascending (over land), Ski Biking, Snowcat, Snow Carting, Snow Go Karting, Trekking 3000m, Winter Walking

#### **Activity Pack 5 - Additional Premium required**

Buggyng, Caving/Pot Holing, Glacier Skiing, Heliskiing, Hurling, Hydrospeeding, Ice Climbing, Ice Go Carting, Ice Windsurfing, Kite Buggyng, Kite Surfing, Octopush, Outdoor Endurance Tests, Power Gliding, Power Kiting, River Buggyng, Rock Climbing (under 2,000m), Skeleton, Ski Blading, Ski Randonee, Ski Touring, Ski Yawing, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Via Ferratta, Wake Boarding, Wind Tunnel Flying

#### **Activity Pack 6 - Additional Premium required**

Adventure Racing (up to 24 hours), Assault Courses including High Ropes, Black Water Rafting (Grades 1 to 3), Blowcarting, BMX Freestyle & Racing, Cave Diving, Cycle Racing, Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, MotoCross, Motor Racing/Rallies/Competitions (all types), Mountaineering up to 3,000m, Parapenting/Paraponting, Polo, Scuba Diving to 40m, Ski Flying, Ski Mountaineering, Ski Run Walking, Skiing - Off Piste Without a Guide, Snow/Terrain Parks, Slack-Lining, Wicker Basket Tobogganing, Zip Trekking, Zorbing

#### **Activity Pack 7- Additional Premium required**

Adventure Racing (up to 36 hours), Downhill Mountain Biking, Kloofing, Mountaineering up to 4,000m, Solo Climbing, Solo Mountaineering, Solo Scuba Diving, Tandem Skydive (up to 2 jumps maximum)

#### **Activity Pack 8 - Additional Premium required**

Adventure Racing (up to 48 hours), Airboarding, Alligator Wrestling, Big Game Hunting, Black Water Rafting (Grades 4 to 6), Bobsleigh, Bouldering, Boxing, Bull Running, Cave Tubing, Coastering, Deer Stalking, Drag Racing, Free Diving, Free Mountaineering, Hunting/Shooting, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Luge/Bobsleigh, Martial Arts (Competition), Mixed Gas Diving, Mountaineering up to 5,600m, Parachuting, Potholing, Sailing/Yachting offshore (recreational), Shark Free Diving, Ski Acrobatics, Ski Jumping, Ski Racing, Ski Stunting, Skiing – Heli, Skiing – Para, Sky Diving, Sky Jumping, Sky Surfing, Trekking to Everest Base Camp, Trekking up to 5,600m, Yachting (racing/crewing) - outside territorial waters



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: [www.travel-claims.net](http://www.travel-claims.net)

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

**Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE telephone: 08 453 707 133 fax: 0870 620 5001**

### You need to:

- Produce your insurance certificate confirming you are insured before a claim is admitted.
- Give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- Provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and private health insurance).
- Pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- Provide full details of any House Contents and All Risks insurance policies you may have.
- Ensure that all claims are notified within 3 months of the incident occurring.
- Not abandon any property to us or the claims office.
- Not admit liability for any event or offering to make any payment without our prior written consent.

### We can:

- Make your policy void where a false declaration is made or any claim is found to be fraudulent.
- Take over and deal with in your name the defence/settlement of any claim made under the policy.
- Subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- Obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- Not make any payment for any event that is covered by another insurance policy.
- Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- Settle all claims under the Law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.

### Appeals Procedure

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may appeal against the decision in writing, explaining why you do not think our decision is correct.

- **If your appeal is regarding policy cover, claims service, the emergency assistance service or medical screening service:** Customer Services Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

*Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below*

### Your right to complain

- **If your complaint is regarding the selling of your policies:** The Managing Director, Holidaysafe, 2nd Floor, 145-157 St John Street, London EC1V 4PY

**Or if, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:**

- Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision.

**If you are still not satisfied with the outcome you may:**

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is +44 (0) 845 080 1800.

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