



Bronze

Single Trip & Multi-Trip Pre-Travel and Travel Policies

Master policy number for single trip policies RTZBI40109-02 A & B

Master policy number for multi-trip policies RTZBI40109-07 A & B

This policy is for residents of the United Kingdom, Channel Islands & BFPO only

For Policies issued from 01/03/2018 to 28/02/2019

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Your insurers details	Page 2
Your insurance has been specially arranged for Boots Travel Insurance by Travel Insurance Facilities PLC. Your Pre-Travel Policy – Master Policy Numbers: - For single trip policies – RTZBI40109 -02 A. - For multi-trip policies - RTZBI40109 -07 A. Your Travel Policy – Master Policy Numbers: - For single trip policies - RTZBI40109 -02 B. - For multi-trip policies - RTZBI40109 -07 B. Your policies are underwritten by Travel Insurance Facilities plc and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability. Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany; Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the insurance validation documentation. Please be aware that in the event that you have paid for a trip on behalf of individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others. 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 contact us within 14 days of purchase for a refund to be considered (please refer to page 10, for more information).	

Summary of cover

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The sums insured shown are the maximum amount payable under the policies for each insured person, the excess is payable for each insured person, per section and per incident

The table below is designed to show you what cover may be available under this insurance, and is subject to the terms, conditions and exclusions detailed in the policy

SECTION	PAGE	COVER NAME	COVER IS AVAILABLE UP TO	YOUR EXCESS
A1	13	If you are not able to go on your trip	£1,500	£75
A2	14	If your scheduled airline fails before your travel	£500	£75
B1	15	If your departure is delayed by 12 hours or more	£10 for each 12-hour period up to £150 in total	Nil
		If you choose to cancel after a 24 hour delay	£1,500	£75
		If you miss your outbound departure	£300	£75
B2	16	If you need emergency medical attention outside the UK	£3,000,000	£75
		Emergency dental treatment	£100	
B3	17	Hospital benefit	£25 for each 24-hour period up to £250 in total	Nil
B4	17	If you are taken ill during a trip within the UK	£1,000	£75
B5	18	If you need to come home early	£1,500	£75
B6	19	If your possessions are lost stolen or damaged (NB please refer to policy for item limits)	£1,000	£75
		If your possessions are delayed by 12 hours	£100	Nil
B7	20	If your cash is lost or stolen	£150	£75
		If your passport is lost or stolen	£100	Nil
		Replacement travel arrangements	£100	Nil
B8	21	Personal liability	£1,000,000	£75 (£250 for damage to trip accommodation)
B9	21	Accidental death and disability benefit	£5,000	Nil
B10	22	If your scheduled airline fails while you are away	£500	£75

Please be aware that there is no cover under this policy if you or anyone travelling with you and named on the insurance validation documentation:

- Has already started the trip (see definition on page 12).
- Travel must take place within 1 year of the start date of your policy.
- Is not a resident* of the United Kingdom, Channel Islands or BFPO.
- Is taking a trip which involves a cruise (see definition on page 11). **Cover is available on payment of an additional premium**
- Is taking a one way trip (see definition on page 11), or does not intend to return to the United Kingdom, Channel Islands or BFPO within their trip dates, unless an extension has been agreed with us and we have confirmed in writing
- Is travelling specifically to receive medical treatment during their trip or in the knowledge that they are likely to need treatment.
- Does not take all possible care to safeguard against accident, injury, loss or damage as if they had no insurance cover.

**** We define a resident as being someone who has their main home in the United Kingdom, Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy***

Additional criteria for multi trip policies

- Is travelling for more than 31 days on any one trip.
- Is travelling within their home country for less than 3 days on any one trip.
- Is travelling independently of the named insured adults on the policy where they are aged 17 years and under unless they are either travelling directly to be with them or to return directly to their home after being with them.

Our pledge to you

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.

When your policies start and end

The cover under your **pre-travel policy** on **single trip policies** starts from the start date of cover shown on your insurance validation documentation, after the policy was issued and ends when you leave home to start your trip. On **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 your **travel policy** starts when you leave home as shown on your insurance validation documentation and ends on *your return home or expiry of the policy*, whichever is the first.

No further trips are covered except where you hold a multi-trip policy which will cover further trips with duration of 31 days or less.

Extension of period

In the event of either your injury or illness during your trip, or the delay or failure of public transport services on your return journey, you are unable to return home on your original pre-booked date, cover will be automatically extended without additional premium until it is medically appropriate for you to return home, or normal transport services are resumed enabling you to return home.

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception. In the event that it becomes necessary to do this, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

Because 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, you must also tell us if you are aware of any circumstances at the time you purchase this insurance, or at any time afterwards, which could possibly result in you having to make a claim; otherwise you may not be covered. You can do this by calling **0345 125 3880**.

We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if we feel that the information you give us changes our assessment of the risk involved.

Change in health

Your Boots Travel Insurance policy is there to cover you for any sudden and unforeseen accident, illness, loss or damage which is beyond your reasonable control, and you would have been asked when you paid your premium if you were aware of any circumstances which could possibly result in you having to make a claim; so you must also tell us if anything happens between the date you bought the policy and the start of your trip that might mean that you have to claim on the policy.

The sort of things you need to tell us about are:

- a change in your health, which has caused you to visit your GP, or if you have been referred to a clinic or hospital for tests or treatment.
- if your GP changes your medication or sends you for tests at a clinic or hospital

If we feel that anything you tell us might increase the chances of a claim, we may ask you to pay an additional premium, or we might change the policy terms. If we feel that the increased risk is too great, we might tell you that we cannot cover you at all.

It is important that you tell us, because if you don't you could find that your claim is limited or turned down, and we don't want that to happen. We want you to have the right cover.

If you do have to tell us about a change in your health that has occurred since you bought your policy,

please call us as soon as possible on

0345 125 3880

Open 8am – 8pm Monday-Friday, 9am – 5pm Saturday & Sunday.

Make sure you have all your medical information and medication details and policy number to hand

Please be aware that we are unable to provide cover for any existing medical condition of a non-travelling close relative, close business associate, or the person you are intending to stay with, or any recognised complication caused by the existing medical condition.

Your policy is designed to cover your reasonable costs incurred in the event of an unforeseen medical emergency whilst you are on your trip. The notes below are designed to help you if you need to make a claim under this section of the policy.

Please be aware that this policy does not cover the cost of private medical treatment unless it has been approved in advance by our **24-hour emergency assistance service**

Our experience shows that medical incidents fall into two categories, namely: **Outpatient treatment** usually involving minor ailments which entail a visit to the local chemist, doctor or clinic, and **Inpatient treatment** which usually entails an admission to a hospital or clinic. Below you will find advice on what to do in each instance:

Outpatient treatment

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public / state medical facility. Some hotels will urge you to seek private treatment, however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment.

In Europe you should show them your EHIC card. Medical treatment should be free or at a reduced cost, if so you will not be required to contribute towards the claim because 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) 203 824 0710**

Elsewhere it is advisable to seek advice on where to go for treatment from our **24 hour emergency assistance service** **+44 (0) 203 824 0710** 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.



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. For those countries that the EHIC doesn't apply or if you have not presented it at the time of treatment, the doctor/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: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt, and Turkey www.chargecare.net

In-patient treatment

In the event of a serious emergency, you should call an ambulance using the local equivalent of a 999 number and then contact the **24 hour emergency assistance service** who may offer you advice on the nearest appropriate facility. We strongly suggest you put their telephone number **+44 (0) 203 824 0710** 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** will be able to obtain a medical report if required.

If you are unable to contact our **24 hour emergency assistance service** prior to your admission to a hospital or clinic, you **must** contact them as soon as you possibly can.

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 **Boots Travel Insurance**, your receipt number and the date it was bought
- patient's UK GP contact details in case they need further medical information

What will happen next? Once you have contacted our **24 hour emergency assistance service** you will speak to a member of the operations team who will take down the basic particulars of your case, and allocate a case number. If necessary they will confirm that you are insured and provide the hospital or clinic with the appropriate billing instructions. Your case may be referred to one of the doctors on the team who will, if necessary, contact you to ascertain the exact nature of your injury or illness and then put in place the appropriate strategy to ensure that you receive the correct treatment and, if required, advice on your repatriation.

Your policy is designed to cover your reasonable costs incurred in the event of an unforeseen medical emergency whilst you are on your trip. The notes below are designed to help you in the event that you need to make a claim under this section of the policy.

Please be aware that this policy does not cover the cost of private medical treatment unless it has been approved in advance by our *24 hour emergency assistance service*

Other things to bear in mind

We understand that if you are suddenly faced with a medical emergency it can be very stressful and frightening. The following is a guide to help you cope in such a situation, and understand how the *24 hour emergency assistance service* will work on your behalf.

- Always remember that your travel insurance does not cover the cost of private medical treatment unless it has been approved by our *24-hour emergency assistance service*
- We suggest that you nominate one person to be the contact point for the *24-hour emergency assistance service*, this will ensure that they are not trying to explain matters to numerous people, which simply causes confusion and delay for everyone concerned.
- Make sure your mobile phone is fully charged, and able to receive incoming calls when you are abroad.
- It will not always be possible for the *24-hour emergency assistance service* doctor to call you back straight away, this could be due to time zone differences or because we are awaiting further information from the treating doctor or hospital. This does not mean that you have been forgotten, and wherever possible a member of the operations team will keep you regularly updated.
- Please remember that the first priority of the *24-hour emergency assistance service* is your safety and wellbeing, and that they will take the appropriate action necessary to ensure this. Such action could entail:
 - Moving you from a private facility (if you have not been admitted to a state registered hospital) where the standard of treatment might be inadequate or the price of treatment is inflated for tourists.
 - A request for further tests to be made by the treating doctor to evaluate when, and what method of repatriation would be suitable.
 - Recommending an extended stay in the hospital (or a local hotel) until your condition has stabilised sufficiently to allow your safe return home.
- Although the local doctor might discharge you from hospital and suggest that you can return home, there are regulations imposed by airlines regarding when you can, and cannot fly following a serious accident or an operation. Our *24-hour emergency assistance service* are experts in aviation medicine, and the decision as to when it is safe for you to fly home should be left in their hands.
- Never provide a medical facility with your credit card details or surrender your passport to them.
- Do not sign anything without first contacting us.

What happens if I miss my return flight due to illness or injury?

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 *24 hour emergency assistance service* will liaise with you and, where necessary, with your treating doctor to decide when you are fit to travel.

What if I 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) 203 824 0710** for advice first.

If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands or BFPO 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. **+44 (0) 203 824 0709** their office hours are 8am – 8pm Monday to Friday and 9am – 1pm Saturday

Make sure you check your insurance validation documentation and your policy to make sure that what you are claiming for is covered; you should also take note of the policy excess as this will be deducted from any settlement made directly to you.

For medical emergency claims where you have not paid anything but there are outstanding bills you would like us to settle on your behalf you will need to pay the excess to us in advance, either by cheque payable to Travel Claims Facilities, or you can call and we can take payment over the phone.

telephone our Claims Line

0203 824 0709

8am – 8pm Monday to Friday, 9am – 1pm Saturday

Please listen carefully to the instructions so that your call is directed to the correct team.

Please be aware that we cannot settle any claim unless it is supported by the correct documentation as laid out in the individual policy section

- We will send you the appropriate claim form by email (or post if you prefer). This claim form will have a 'check list' of documents and evidence we will need to process your claim, please ensure you provide us with this information, if you are unable to then please include a note as to why certain evidence cannot be provided. **Incomplete claim submissions will delay the processing of your claim**
- Once you return this form to us, we will supply you with a claim number and send you an acknowledgement of this by email (please keep watch on your spam/junk folders).
- You may submit your claim form and evidence by email but **you should not destroy the originals in case we need them.**
- For personal possession claims or any claim with receipted items (taxi, pharmacy, receipts etc.) you will need to send the originals in to us prior to settlement.
- Please read the general conditions contained in this policy document and the relevant sections of your policy for more information.
- We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills, along with evidence of ownership and/or proof of purchase.

The following conditions apply when making a claim

You should:

- provide us with your Policy Number.
- 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, contracts, guarantees or warranties you may have in respect of the items you are claiming for.
- 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.
- inform the police within 48 hours of discovery of any incident relating to theft, accidental loss or malicious damage, and obtain a written incident report.
- provide evidence of ownership for any items you are claiming for and proof of travel to support any claim, and any other receipts or documents that it is reasonable for us to request. If you cannot provide evidence of ownership or proof of travel your claim will not be valid.

We may:

- not make any payment for any event that is more specifically covered by another insurance policy.
- only pay a proportionate amount of the claim if there is another insurance, contract, guarantee or warranty in force covering the same risk and we can ask you to let us have the details of the 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.
- 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.
- with your permission, obtain information from your medical records so that we might process any medical or cancellation claims. (No personal information will be disclosed to any outside person or organisation without your prior approval).
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.

We will process your claim under the terms and conditions of this insurance based on the first reason notified to us for the claim. If your claim is not covered and you then submit a claim having changed the reason, we will consider this as fraud. Details of all such cases will be passed to the appropriate agencies for action.

What is not covered

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Below are some important conditions and exclusions which apply to all sections of your pre-travel and travel policies. There are also specific the conditions and exclusions which apply to the individual sections of your policies. It is recommended that you study these so that you are aware of what is, and what is not covered.

We cannot cover you if:

You purchased this insurance after you started your trip.	You are travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
You are on a cruise (see definition page 11) - Cover is available on payment of an additional premium.	You are participating in any sports and activities (other than those listed on page 21) - Cover is available on payment of an additional premium
You are responsible for the control of a motorised vehicle for which you do not hold appropriate qualifications to drive/ride in the United Kingdom or the Channel Islands. <i>(If you are riding pillion, or you are a passenger, it is your responsibility to check that the rider/driver holds the appropriate qualifications).</i> You can visit the following link to the UK Government site for more information on appropriate licenses: https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements	You are not able to prove your intention to return home to permanently reside in the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed this in writing.
You undertake 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	You are travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
You use Drones (see definition page 11).	You are piloting or travelling in an aircraft not licensed to carry passengers.

We won't pay for any costs incurred:

Before your departure <i>(except under section A1)</i> or after you return home.	More than the proportionate cost of any loss where you have not insured for the full cost of your trip.
Because of any relevant information or existing medical conditions that you knew about when you bought your policy and did not tell us about. (please refer to 'Anything to declare' on page 6)	Because of any change in your circumstances, or changes to your health or medication after you bought the policy unless you have told us about it and we have confirmed any revised terms or conditions to you in writing. (Please refer to 'Anything to declare' on page 5)
In respect of any indirect loss or damage resulting from any event which caused a claim under this policy (unless specified in the section) including loss of earnings.	Because of delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
In respect of taxi fares, telephone calls, faxes or any expenses for food or drink (unless specified in the policy wording).	Because of your suicide, self-injury or any wilful act of self-exposure to danger (except where it is to save human life).
Because of the operation of law, or any unlawful act by, or criminal proceedings against, anyone included in your booking, or any deliberate or criminal act by an insured person.	Because of (other than Sections A2, B2 & B10), 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, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
Because your carrier has refused to allow you to travel for whatever reason	Because you did not obtain the required passport, visa or ESTA, or any costs which are due to any errors or omissions on your travel documents
Because you were under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine) or solvents or anything relating to your prior abuse of drugs, alcohol or solvents.	Because of 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 (this cover is provided under Sections A2 & B10).

YOUR POLICY WORDINGS	Your insurance document shows details of your pre-travel and travel insurance policies, and any additional policy extensions 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 as not all policies are the same.</u> All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); NOTE: cover is <u>only</u> available for circumstances specified in the policy and if your circumstances do not fit those criteria then there is no cover in place.
CANCELLING YOUR POLICIES	You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Travel Administration Facilities within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, the following cancellation terms will be applied dependant on what type of policy you have purchased. Single trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. Multi-trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your 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, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, abusive behaviour to any of our staff or agents.
BE CAUTIOUS	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 as if you had no insurance cover.
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive 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> 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. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended 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. You will then need to declare your existing medical condition and have it accepted by Travel Administration Facilities for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO 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. You must carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it's valid for up to five years. If your EHIC has been presented to, and accepted the medical facility where you have obtained medical treatment abroad, and the invoice clearly shows that the cost of any treatment has been waived or provided at a reduced cost any applicable policy excess under Section B2 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 http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx. Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.
MEDICARE	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.
YOUR EXCESS	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, per section and for each incident giving rise to a separate claim. Your contribution may be increased to include existing medical conditions confirmed in writing by Travel Administration Facilities. 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.
OTHER POLICIES	Your policy will not make any payment for any event that is more specifically covered by another insurance policy, and will only pay a proportionate amount of a claim where there is other insurance in force (such as Home Contents and All Risk insurance policies) covering the same risk, and we will require you to provide details of such other insurance.

Where these words are used throughout your policy they will always have this meaning:

AUSTRALIA AND NEW ZEALAND	All countries listed in Europe including Spain, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island, and New Zealand, including the Cook Islands, Niue and Tokelau.	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.	FAMILY	two adults and their dependents who are under the age of 18, living at home with you and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children
BFPO	British Forces Posted Overseas	CONNECTING FLIGHTS	a connecting flight is one which you take after you have left your international departure point, which enables you to reach your onward destination as shown on your itinerary.	FORCE MAJEURE EVENT	war, invasion, acts of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, climatic conditions, volcanic eruption and other acts of nature which first arise during your trip.
BOOKING AGENT	a person or organisation that makes reservations for travel or accommodation on your behalf.	DRONES	un-manned aerial vehicles	FLIGHT	a service using the same airline or airline flight number.
BUSINESS ASSOCIATE	a business partner, director or employee of yours who has a close working relationship with you.	DOMESTIC FLIGHTS	a flight where the departure and arrival take place within the United Kingdom or the Channel Islands	GADGET(S)	include: Mobile Phones, iPhones, iPads, Tablets, Smartwatches, Camera's, Go Pro's and Laptops
CASH	sterling or foreign currency in note or coin form.	EMERGENCY TREATMENT	any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	PLEASE BE AWARE THERE IS NO COVER FOR GADGETS UNDER THIS POLICY. COVER IS AVAILABLE ON PAYMENT OF AN ADDITIONAL PREMIUM	
CHANGE IN HEALTH	any deterioration or change in your health between the date the policy was purchased and the date of travel, this includes new medication, a change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	ESSENTIAL ITEMS	underwear, socks, toiletries and a change of clothing.		
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	EUROPE INCLUDING SPAIN	all countries shown in Europe Excluding Spain <i>Including Spain, Balearics, Madeira and Canary Islands.</i>		
CHECKED-IN BAGGAGE	suitcases, hold-alls or rucksacks that have been checked-in by your transport provider and placed in the luggage hold of flight/train/sailing/coach in which you are booked to travel	EUROPE EXCLUDING SPAIN	Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.	HOME	one of your normal places of residence in either the United Kingdom, Channel Islands or BFPO.
CLOSE RELATIVE	any person who is related to you by blood, marriage, adoption, fostering or co-habitation	EVIDENCE OF OWNERSHIP	means a document to evidence that the item) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.	HOME COUNTRY	either the United Kingdom or Channel Islands.
CRUISE	a pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans and may include stops at various ports. <u>Please be aware that this policy does not provide cover if you are going on a cruise. (Unless you have paid an additional premium)</u>	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.	INSURED-PERSON YOU/YOUR INTERNATIONAL DEPARTURE POINT	any person named in the insurance validation documentation 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.
				INSHORE	within 12 Nautical miles from the shore
				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.
				MEDICAL CONDITION	any disease, illness or injury, including any psychological conditions
				OFFSHORE	over 12 Nautical miles from the shore
				ONE WAY TRIP	any trip where you are not able to prove your intention to return home to permanently reside in the United Kingdom, Channel Islands or BFPO
				OPEN WATER SWIMMING	swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard

PAIR OR SET	two or more items of possessions that are complementary or purchased as one item or used or worn together.	PROOF OF PURCHASE	means an original receipt and any other documentation required to prove that the item was purchased by you.	TRAVELLING COMPANION	a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.
POSSESSIONS ↓	each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:	PUBLIC TRANSPORT	buses, coaches, internal flights or trains that run to a published scheduled timetable.	TRIP	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, Channel Islands or BFPO, following your repatriation. <u>Both during the period of cover.</u>
Clothes & footwear	underwear, outerwear, hats, socks, stockings, belts, braces, boots, shoes, trainers and sandals	REDUNDANCY	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.	UNATTENDED	left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.
Cosmetics & toiletries	make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.	RESIDENT	a person who has their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy	UNITED KINGDOM	United Kingdom – England, Wales, Scotland, Northern Ireland and the Isle of Man.
Luggage	suitcases, hold-alls, rucksacks, briefcases, satchels, bags, handbags, purses and wallets.	SCHEDULED AIRLINE	an airline upon whom your trip depends operating a regular systemic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.	WE/OUR/US	Union Reiseversicherung AG UK
Electrical Items	any item that is not a gadget (see definition on page 11 above), requiring power, either from the mains or from a battery including laptop computers.	SINGLE ARTICLE	means any single item that is not part of a pair or set	WINTER SPORTS	skiing, snowboarding and ice skating.
Electrical Accessories	items that may be used with a gadget (as defined on page 11 above), including screen protectors and cases, mains chargers, CDs, games, tapes, cassettes or cartridges, camera cases, tripods/stands, films, discs or cartridges.	SPORTS AND ACTIVITIES	any recreational activity that requires skill and involves increased risk of injury.	WINTER SPORTS EQUIPMENT	skis, ski bindings, ski sticks, ski boots, board boots, ski goggles, ski helmets, snowboard bindings and snow boards.
Valuables	rings, watches, necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals or costume jewellery.		Please be aware that if you are taking part in any sport please refer to page 23 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: 0345 125 3880 The activity extension extends the policy cover so that you will be covered for emergency medical expenses in the event that you are injured whilst participating in your chosen activity.	WORLDWIDE	anywhere in the world.
Eyewear	spectacles, sunglasses, prescription spectacles or binoculars.			WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN	anywhere in the world excluding the United States of America, Canada, and the Caribbean.
Child Safety Equipment	Buggies, Strollers and Car seats				
Duty free	any items purchased at duty free				

If you are not able to go on your trip (Policy A Section 1)

We will pay:	If you are unable to travel because:	We won't pay:	If you need to claim:
up to £1,500 for your proportion of prepaid: ➤ transport charges, ➤ loss of accommodation, ➤ foreign car hire, ➤ excursions booked before you go on your trip that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss. <i>(Please note that course charges or tuition fees are not included)</i>	• you, or a travelling companion is ill, injured or dies before the trip starts. • a close relative or a close business associate of yours in your home country is ill, injured or dies before the trip starts. • the person you are going to stay with is ill, injured or dies before the trip starts. • you are required for jury service or as a witness in a court of law. • you, or a travel companion being made redundant. • of the requirements of HM forces. • your outward journey was delayed by more than 24 hours due to a force majeure event.	• if you are claiming for any of the reasons shown on page 9; • if you are in breach of any of the conditions shown on page 9; • if you have not paid your excess or agreed it can be deducted from your claim settlement; • for cancellation, due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing; • if you have not obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip; • for cancellation charges applicable after the date the GP initially diagnosed or investigated the condition; • if you are cancelling due to the death, injury or illness of any pets or animals; • if you are cancelling because of an existing medical condition of: ➤ a travel companion not insured by us; ➤ a non-travelling close relative of you, or your travel companion; ➤ the person you are intending to stay with; ➤ a non-travelling business associate of you, or your travel companion. • for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges; • for any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value; • if you are cancelling due to a criminal act committed by you or where you are the defendant in the court case; • if you are claiming because of your financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition of redundancy page 12); • if you have not been granted leave orders (or where these have been withdrawn by your employer on disciplinary grounds). • if you are claiming because of a force majeure event that occurred or was announced prior to your purchasing your policy.	You should: • 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> • Provide the claims handlers with required documentation as listed on the front of your claim form. • Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice. • If you are cancelling because you are required for jury service or as a witness in a court of law you must provide us with your original summons notice. • If you are cancelling because you or a travel companion have been made redundant, you must obtain written confirmation to validate your circumstances. • If you are cancelling because your leave orders have been cancelled you must obtain written confirmation to validate your circumstances.

We will pay:	For:	We won't pay:	If you need to claim:
up to £500	sums paid in advance in the event of Insolvency of the scheduled airline on which you are booked becomes insolvent <u>before your departure</u> from your home country causing you financial loss.;	- if you are claiming for any of the reasons shown on pages 9; - if you are in breach of any of the conditions shown on pages 9; - for any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip; - for any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip; - for any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation; - for any form of travel delay or other temporary disruption to your trip; - for any loss sustained by you when the insurance policy or other evidence or coverage was effected after the date of the first threat of insolvency or financial failure (as defined herein) of the scheduled airline or other relevant company was announced; - for any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim); - for any loss for which a third party is liable or which can be recovered by other legal means; - for anything mentioned in the general exclusions unless specifically insured under this section.	Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front. You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.

If your travel plans are disrupted (Policy B Section 1)

We will pay:	If:	We won't pay:	If you need to claim:
£10 trip disruption allowance per 12-hour period up to a maximum of £150	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.	- if you are claiming for any of the reasons shown on page 9; - if you are in breach of any of the conditions shown on page 9; - if you have not paid your excess or agreed it can be deducted from your claim settlement; - if your trip is not less than 2 days duration or a one-way trip; - if you have not made every attempt to check-in at your international departure point; - if the delay happens after the flight/train/sailing has departed from the international departure point; - if you have not allowed sufficient time (given normal traffic and weather conditions) to reach your international departure point and check-in on time as shown on your itinerary; - if the claim is due to a strike or industrial action that started or that had been announced before the date you purchased this insurance;	<i>you should:</i> <i>Download or request and complete a departure delay claim form.</i> <i>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.</i> <i>if you are claiming due to the vehicle in which you were travelling becoming undriveable due to mechanical failure or being involved in an accident you must provide written confirmation from the relevant breakdown service and in the case of an accident you should also provide a Police report.</i>
up to £1,500 for your proportion of prepaid: ➤ transport charges, ➤ loss of accommodation, ➤ foreign car hire, ➤ pre-paid excursions booked before you go on your trip 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	after 24 hours of delay at the international departure point of your <u>outbound</u> journey from the United Kingdom, Channel Islands or BFPO you abandon the trip.	- if you are claiming for costs where the transport provider has provided alternative travel and accommodation, or a financial contribution towards these costs; - if you are claiming for more than one connecting flight; - you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO.	
up to £300 for alternative transport to get you to your trip destination.	on your outbound journey, you are unable to reach your international departure point and check-in on time for your pre-booked departure either because your public transport is delayed, or the vehicle in which you are travelling becomes undriveable due to mechanical failure or being involved in an accident, causing you to miss your departure.		

We will pay:	For:	We won't pay:	If you need to claim:
up to £3,000,000 following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:	- customary and reasonable fees or charges for necessary and emergency treatment to be paid outside your home country for medical, surgical, hospital nursing home or nursing services. - additional travel, accommodation and repatriation costs incurred if in the opinion of our Medical Director it is medically necessary for you to return home either before or after your scheduled date; - additional travel and accommodation costs for any one other person to stay with you, or to travel to you from your home country and to accompany you home (provided we have agreed to these beforehand); - the cost of returning your body to your home following your death outside your home country.	- if you are claiming for any of the reasons shown on page 9; - if you are in breach of any of the conditions shown on page 9; - if you have not paid your excess or agreed it can be deducted from your claim settlement; - for the cost of treatment for any elective, pre-arranged or follow up treatment or any routine non-emergency tests or treatment, this includes complications arising from elective, pre-arranged or cosmetic treatment; - for any treatment in a private hospital or clinic unless our 24-hour medical helpline has agreed and adequate public facilities are not available; - for the cost of bringing you home early if, (in the opinion of our Medical Director), appropriate medical treatment is available locally; - for the cost of any services or treatment that you receive after the date our 24-hour medical helpline, in consultation with your treating doctor, say you can return home or, if they agree, could reasonably wait until after your return home; - for the cost of any pre-arranged or elective dental treatment; - for dental work involving the use of precious metals in any dental treatment; - for the provision of dentures, crowns or veneers; - for any dental treatment or work which could wait until your return home; - for the cost of replacing medication that you forgot to take with you on your trip; - for the cost of replacement prescription medication; - replacement prescription spectacles.	<u>FOR MEDICAL EMERGENCIES</u> <i>you should:</i> Call our 24 hour emergency assistance service 24 hours a day, 7 days a week, from anywhere in the world +44 (0) 203 824 0710 - Download or request a claim form for <i>Emergency Medical Expenses</i> and complete to the best of your ability. <u>For non-emergency cases,</u> 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 emergency assistance service were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card (if travelling within Europe).
up to a maximum cost of £2,000	your death outside your home country for your burial or cremation, including the cost of returning your ashes home.		
up to £100	emergency dental treatment only to treat sudden pain.		

Hospital benefit (Policy B Section 3)

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We will pay:	For:	We won't pay:	If you need to claim:
up to £25 for each 24-hour period up to a maximum of £250	each full 24-hour period that you are in a hospital as an in-patient during the period of the trip (this is in addition to the hospital fees and charges for your treatment).	- if you are claiming for any of the reasons shown on page 9; - if you are in breach of any of the conditions shown on page 9; - if you have not provided receipts for any additional costs incurred; - if you are claiming for loss of income; - if you have not submitted a claim under Section B2; - for any of the items mentioned under 'we won't pay' in Section B2.	Please refer to the information on page 16 above

If you are taken ill during a trip within the UK (Policy B Section 4)

We will pay:	For:	We won't pay:	If you need to claim:
up to £1,000	- additional travel and accommodation costs incurred for you to return home if you are unable to use your original travel tickets; - reasonable additional transport and additional accommodation costs for any one other person to stay with you, or to travel within your home country, to be with you, and accompany you home;	- if you are claiming for any of the reasons shown on page 9; - if you are in breach of any of the conditions shown on page 9; - if you have not paid your excess or agreed it can be deducted from your claim settlement; - if you have not provided receipts for any additional costs incurred; - for the cost of your burial or cremation; - for the cost of services or treatment.	You should: - Download or request a claim form for <i>Emergency Medical Expenses</i> and complete to the best of your ability. - Provide receipts for any additional expenditure - Provide any other information requested by the claims handlers
up to £1,500	the cost of returning your body or ashes home, should you die whilst on your trip		

We will pay:	For:	We won't pay:	If you need to claim:
up to £1,500 in total for your unused proportion of: ➤ transport charges, ➤ loss of accommodation, ➤ foreign car hire, ➤ pre-paid excursions booked before you go on your trip that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip. <i>(Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.)</i>	your early return home because of the death, injury or illness of: • you or a friend with whom you are travelling. • a close relative who lives in your home country. • a close business associate who lives in your home country. • of a friend who lives abroad and with whom you were intending to stay or • you are admitted to hospital, or confined to your trip accommodation on medical advice, for the remainder of your trip and unable to partake in your planned activities or • 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, or • 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.	• if you are claiming for any of the reasons shown on page 9; • if you are in breach of any of the conditions shown on page 9; • if you have not paid your excess or agreed it can be deducted from your claim settlement; • for curtailment where the trip is of 2 days duration or less or is a one-way trip; • for the curtailment of your trip by the tour operator; • if you have not suffered any actual financial loss, or where you have paid, or part paid for your trip using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value; • for the cost of your original return ticket when we have agreed to pay for the cost of a new ticket or where we have arranged your medical repatriation; • for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges; • if you decide to come home early because you have run out of money or because you are not enjoying your trip; • for the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate; • if you come home early due to the fear of an epidemic, pandemic, infection or allergic reaction; • if you come home early due to death or illness of a close relative, the person you are intending to stay with, a travelling companion, or close business associate caused by an existing medical condition or a known complication of it; • if you come home early due to the death, injury or illness of any pets or animals.	Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the person whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form. Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice. <u>If you need to cut short your trip:</u> Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Emergency Assistance Facilities service</i>. +44 (0) 203 829 6745 <u>curtailment claims will not otherwise be covered.</u> • You should keep any receipts or accounts given to you and send them in to the claims office.

We will pay:	For:	We won't pay:	If you need to claim:
up to a total of £1,000 for <u>your</u> possessions, with a maximum amount for: Clothes & footwear - £750 Cosmetics & toiletries - £50 Luggage - £50 Valuables - £100 Eyewear - £50 Electrical items - £250 Electrical accessories - £100 Child safety equipment - £300	<i>either</i> - 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. <i>or</i> - 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.	- if you are claiming for any of the reasons shown on page 9; - if you are in breach of any of the conditions shown on page 9; - if you have not paid your excess or agreed it can be deducted from your claim settlement; - if you have not complied with the carrier's conditions of carriage; - if you have not notified any loss or theft to the police, your carrier or tour operator's representative and obtained a local independent written report during your trip; - if you are unable to provide evidence of ownership and/or proof of purchase of the items you are claiming for; - if you are claiming for items which have been damaged by atmospheric or climatic conditions, age, wear, and tear; - if you are claiming for electrical items, valuables or eyewear placed in checked-in baggage; - 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); - if you are claiming for electrical items or valuables that you left unattended except where they were locked in a safe or safety deposit box where one is available, or left out of sight in your locked trip accommodation or motor vehicle and there is evidence of unauthorised and/or forcible entry; - if you are claiming for items you left behind after disembarking from your coach, train, bus, flight or any other mode of transport; - if you have left your possessions (other than checked-in baggage) unattended away from your holiday or trip accommodation unless hidden from view in your locked motor vehicle and there is evidence of unauthorised and/or forcible entry; - If you have not obtained written confirmation of any loss, damage or delay from your tour operator, airline or transport provider; - if you are claiming for duty free items; - if you are claiming for lost, damaged or stolen car keys; - if you are claiming for the loss damage or theft of a drone; - if you are claiming for the loss or damage to a gadget or mobile phone – cover for these items is available on payment of an additional premium.	<u>For all damage claims:</u> <i>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. Please then return them to:</i> <i>The Recoveries Department at Travel Claims Facilities</i> <i>1 Tower View, Kings Hill</i> <i>West Malling, Kent, ME19 4UY</i> <u>For all loss or damage claims during transit:</u> (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. <u>For all delayed baggage claims:</u> <i>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.</i> <u>For all losses:</u> <i>you should report to the Police as soon as possible, 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.</i> <i>In the event that you provide us with <u>original</u> purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</i> <i>Please be aware</i> that 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 and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/
up to £100	the purchase of essential items if your luggage containing your possessions are delayed due to being 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.		

We will pay:	If:	We won't pay:	If you need to claim:
up to £150	your cash is lost or stolen during your trip.	- if you are claiming for any of the reasons shown on page 9; - if you are in breach of any of the conditions shown on page 9; - if you have not paid your excess or agreed it can be deducted from your claim settlement; - if your cash or passport was not on your person, or held in a safe or safety deposit box where one is available, or left out-of-sight in your locked trip accommodation and there is evidence of unauthorised and/or forcible entry; - for loss of your cash or passport that was placed in checked-in baggage; - for any costs for loss of passport incurred before you left home; - for any costs which are due to any errors or omissions on your travel documents or money exchange; - for any financial loss suffered as a result of your debit/credit card.	You should: - Report all losses to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. - Also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate. - For loss of cash we will also require: - exchange confirmations from your home country for foreign currency. - where sterling is involved, documentary evidence of possession. - 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.
Up to: ➤ £50 towards the cost of an emergency travel document. ➤ £50 for necessary costs collecting your replacement emergency travel document on your trip. ➤ £100 for the reasonable cost of your return journey back to the United Kingdom, Channel Islands or BFPO or any missed travel or accommodation arrangements	- your passport is lost or stolen during your trip - you cannot use your pre-booked travel tickets because you were unable to obtain replacement emergency travel documents in time.		
up to £75 towards the cost of a new passport	If your lost/stolen passport has more than one year's validity remaining and you need to purchase a replacement passport when you get home		

Personal liability (Policy B Section 8)

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We will pay:	For:	We won't pay:	If you need to claim:
up to £1,000,000 plus costs agreed by us in writing	any amount incurred due to an 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: - injury, illness or disease of any person; - 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; - loss of, or damage to, trip accommodation which does not belong to you or any member of your family.	- if you are claiming for any of the reasons shown on page 9; - if you are in breach of any of the conditions shown on page 9; - if you have not paid your excess or agreed it can be deducted from your claim settlement; for liability for loss of or damage to property or injury, illness or disease is not caused or suffered by: - 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 travelling companion is caused by the work you or any member of your family or travelling companion employ them to do; - another insured person, member of your family, a friend or travelling companion, whether insured by us or another provider; - your ownership, care, custody or control of any animal. - compensation or any other costs caused by accidents involving your ownership, possession or control of any and 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; - injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless 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.	You should: <u>Never admit responsibility to anyone</u> and do not agree to pay for any damage, repair costs or compensation. - Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.

Accidental death and disability benefit (Policy B Section 9)

We will pay:	If:	We won't pay:	If you need to claim:
a single payment as shown	you suffer an accident during your trip, that within 12 months of the event happening independently of any other cause, results in your: ➤ your death - £5,000 ➤ the total and permanent loss of sight in one eye or total loss by physical severance or total and permanent loss of use of one arm/hand or leg/foot - £2,500 ➤ total and permanent loss of sight in both eyes or total loss by physical severance or total and permanent loss of use of both arms/hands or legs/feet; - £5,000 ➤ permanent and total disablement from engaging in paid employments or paid occupations* of any and every kind. - £5,000 * (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'.)	- if you are claiming for any of the reasons shown on page 9; - if you are in breach of any of the conditions shown on page 9; - if you have deliberately exposed yourself to danger; - if the incident is due to an illness or infection; - if you are claiming for more than one of the benefits that is a result of the same injury.	You should: - Download or request a claim form for Personal Accident immediately and complete to the best of your ability. - In the event of death we 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 you will be advised what further documentation is required.

We will pay:	For:	We won't pay:	If you need to claim:
up to £500	the extra cost of a one-way fare (of a standard no greater than the class of journey on the outward journey) to allow you to complete the return journey of your trip to your home country as a result of the insolvency or financial failure of the scheduled airline on which you are booked to travel and you not being offered from any other source any reasonable alternative transport or refund of charges you have already paid.	- if you are claiming for any of the reasons shown on pages 9; - if you are in breach of any of the conditions shown on pages 9; - for any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip; - for any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip; - for any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation; - for any form of travel delay or other temporary disruption to your trip; - for any loss sustained by you when the insurance policy or other evidence or coverage was effected after the date of the first threat of insolvency or financial failure (as defined herein) of the scheduled airline or other relevant company was announced; - for any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim); - for any loss for which a third party is liable or which can be recovered by other legal means; - for anything mentioned in the general exclusions unless specifically insured under this section.	Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front. You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.

We cover many sports and activities as standard and the activities listed below are covered under your policy at **no additional premium**. The activity extension extends the policy cover so that you will be covered for emergency medical expenses if you are injured whilst participating in your chosen activity.

(Please note those activities in *italics and underlined* do not have Personal Liability cover or Accidental Death and Disability cover.)

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery, **B**adminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, **C**amel/Elephant Riding/Trekking (UK organised), Camping, Canoeing/Kayaking (White Water Grades 1-3), Caravanning, Catamaran Sailing (In-shore), Clay Pigeon Shooting, Cricket, Croquet, Curling, Cycle Touring/Leisure Biking (up to 1,000m), **D**ancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, **F**ell Running (up to 1,000m), Fencing, Fives, Flag Football, Flying as passenger (private/small aircraft/helicopter), Football/Soccer - Practice and Training, Frisbee (recreational), **G**olf, Handball – Practice and Training, Highland games, Horse Riding (No Jumping), Hot Air Ballooning, Indoor Skating (not ice), Jet Boating, Jet Skiing, **K**iting, Korfball, **L**aser Tag, Low Ropes, **M**arathons, Mini-Golf, Model Flying, Model Sports, Mountain Biking (up to 1,000m), **N**etball, **O**rienteering, **P**etanque, Peteca, Pigeon Racing, Pony Trekking, Pool, **Q**uarts, **R**ackets, Racquetball, Rafting (White Water Grades 1-3), Re-Enactment, Rifle Range, Ringos, River Punting, Roller Blading / Skating (not ice)/ Skate Boarding / Scooters (non-motorised), Rounders, Rowing (inshore –recreational), **S**afari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), Scuba Diving (not solo, up to maximum 30m), Segway (supervised, non-competitive), Snorkelling (not open water), Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (Pool, not open water), Sydney Harbour Bridge Climbing (Professionally organised and supervised), **T**able Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain/Walking/Hiking/Rambling/Mountaineering(in group) all up to 1,000m, Tubing, Tug of War, **U**nicycle riding, **V**olleyball, **W**ater Parks, Whale Watching (Professionally organised), **Y**achting (inshore - crewing), Yoga.

What happens if my chosen sports or activity is not in the standard list?

Don't worry, we have categorised the activities that are not covered as standard into seven further bands. Please visit www.bootstravelinsurance.com/activity-packs to see what activities are included in these additional bands. If you do not see your chosen activity do not worry we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary.

Please note that all 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 professional / semi-professional / paid / sponsored 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 **0345 125 3880** and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money of more than £200.

At Boots Travel Insurance we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand. However occasionally we or our insurers might get it wrong in which case we want you to tell us.

If you wish to complain:

Please contact The Quality & Improvements Manager, URV , 1, Tower View, Kings Hill, West Malling, Kent, ME19 4UY,

Telephone: 0203 829 6604; E-mail complaints@tif-plc.co.uk

If you are not satisfied with the outcome of any complaint you may ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR

Their telephone advice line is **0800 023 4567** if calling from a landline or **0300 123 9123** if calling from a mobile, or visit www.fos.org.uk

You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

Data Protection

You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

So, you're all packed and just about ready to go our checklist will help ensure that you have not forgotten anything!

- **Check that your travel insurance covers the whole duration of your trip and any activities that you plan to try.**
- **Check your documents:**
 - Is your passport up to date, and is it valid for at least 6 months after the date you are due to come home?
 - Make two photocopies of your passport, tickets and travel insurance documents and leave one set at home (you might want to let family or neighbours know where you have put the copies). Take the other set with you and keep them separately from the originals (in case you lose the originals or they are stolen).
 - Find out if your travellers cheques and credit cards can be replaced if you lose them, and take the relevant emergency numbers with you just in case.
- **Check with your GP to ensure that you have the necessary vaccinations and medication.**
- **Know your destination:**
 - It is always worth checking out the local laws and customs before you get there.
 - Pack a guide book
 - Check out the FCO website www.fco.gov.uk/travel
- **Tell others about your trip and make sure they know where you are going and how to get hold of you in an emergency.**
- **When you are abroad**
 - Make sure your travel documents, passport, currency and insurance are kept in a safe place.
 - Stick to bottled water and keep yourself hydrated when you are out in the sun.
 - Always wear protective sunscreen when you are out and about, even when you are on the ski slopes!
 - Check out local information in your guidebook, so that you are aware of local holidays and nearby public medical facilities.
 - It always a good idea to keep all your receipts for future reference.

We recommend that you detach this page and take it away with you and keep it in a safe place - also leave a copy of it with family or friends at home.

It might also be useful for you to put these telephone numbers into your mobile phone so that you have them easily to hand if you need them.

*Please note your Policy ref no: **BOOTS**.....*

If you need emergency medical assistance abroad contact Emergency Assistance Facilities 24-hour advice line on:

+44 (0) 203 824 0710

If you need to make any changes to your policy or have any questions about the cover provided contact Travel Administration Facilities on:

+44 (0) 345 125 3880

OPEN

8AM – 8PM MONDAY TO FRIDAY

9AM – 5PM SATURDAY & SUNDAY

If you need to make a claim contact Travel Claims Facilities

+44 (0) 203 824 0709

8AM – 8PM MONDAY TO FRIDAY

9AM – 1PM SATURDAY

Please listen carefully to the instructions so that your call is directed to the correct team.

We wish you a safe and enjoyable trip