



Key Facts

Gold Multi Trip Travel Policy

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

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance. *Where a page number is shown in the summary of cover this refers to the page number on the Policy Wording.*

This Policy Summary does not form part of the Policy Wording.

YOUR IMPORTANT INFORMATION

IF YOU NEED HELP OR HAVE ANY QUESTIONS ABOUT THE COVER PROVIDED
PLEASE CONTACT

0345 125 3880 OR 01732 853 365

OPEN 8AM – 8PM MON-FRI, 9AM – 5PM SATURDAYS & 10AM - 4PM SUNDAYS

IF YOU NEED TO ADD A MEDICAL SCREENING

Contact Travel Administration Facilities on:

0345 125 3880 or 01732 853 365

Open 8am – 8pm Mon-Fri, 9am – 5pm Saturdays, 10am – 4pm Sundays

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

Contact Emergency Assistance Facilities 24hour medical advice line on:

+44 (0) 1732 853 333

FOR NON EMERGENCIES ABROAD

+44 (0) 1732 853 392

IF YOU NEED TO MAKE A CLAIM ON YOUR TRAVEL POLICY

You can download the relevant form:

www.travel-claims.net

Or contact Travel Claims Facilities on:

+44 (0) 1732 853 361

IF YOU NEED TO MAKE A CLAIM ON YOUR MOBILE PHONE AND GADGET
INSURANCE

Please telephone

+ 44 (0) 844 847 4420

Monday to Friday 9am to 6pm.

Calls made from BT Landlines are charged at 4p per minute, mobiles and other Networks may cost more.

IF YOU NEED TO MAKE A CLAIM ON YOUR TRIP DISRUPTION INSURANCE

Please telephone

+ 44 (0) 2035 404 442

This insurance is arranged on behalf of Boots UK Limited by Infinity Insurance Solutions Ltd. Infinity Insurance Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Our FRN is 528912

Boots UK Limited is an Appointed Representative of Travel Insurance Compliance Services, (a trading name of Maintenance Assist Limited) . Maintenance Assist Limited is authorised and regulated by the Financial Conduct Authority, FRN 516611.

Boots travel insurance initial disclosure document

<p>Who regulates us?</p>	<p>This insurance is arranged on behalf of Boots UK Limited by Infinity Insurance Solutions Ltd. Infinity Insurance Solutions Ltd is authorised and regulated by the Financial Conduct Authority. Our FRN is 528912. Boots UK Limited is an Appointed Representative of Travel Insurance Compliance Services,(a trading name of Maintenance Assist Limited). Maintenance Assist Limited is authorised and regulated by the Financial Conduct Authority, FRN 516611.</p> <p>The FCA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our products are right for you. Our permitted business is arranging general insurance.</p> <p>You can check this on the FCA's register by visiting the FCA website www.fsa.gov.uk/register or by contacting the FCA on 0845 606 1234</p>
<p>Whose products do we offer?</p>	<p>Details of the insurers on this policy are shown in the panel opposite 'Your insurers details'</p>
<p>Which service will we provide you with?</p>	<p>You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products we might offer you. You will then need to make your own choice as to how to proceed.</p>
<p>Can I cancel my policy?</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 <u>14 days</u> of receipt of your documents for any refund to be considered.</p>
<p>Where can I make a claim?</p>	<p>Full details of how to make a claim are shown on pages 16 & 17</p>
<p>What to do if you have a complaint?</p>	<p>Full details of how to register a complaint are shown on page 21</p>
<p>Are we covered by the Financial Services Compensation Scheme (FSCS)?</p>	<p>We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and the circumstances of the claim. Further information about compensation scheme is available from the FSCS</p>
<p>Are there any significant features and benefits on my policies?</p>	<p>Please read details of these as they apply to your specific policies.</p>

www.bootstravelinsurance.com

Your insurers details

Policy A and Policy B (your travel 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.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, TN11 9QU Registered in England. Registered Number: 3220410. Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority FRN306537.

Travel Administration Facilities, Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.

Policy G (your gadget & mobile phone policy) is administered by Supercover Insurance Ltd with UK General Insurance Limited on behalf of Ageas Insurance Limited, registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Policy TD (your trip disruption policy) is underwritten by MGA Cover Services Limited (registered address, Farren House, The Street, Farren Court, Cowfold, West Sussex, RH13 8BP, company registration: 08444204. Authorised and regulated by the Financial Conduct Authority, FRN 597536) under binding agreement with CBL Insurance Europe Limited: 2nd Floor, 13-17 Dawson Street, Dublin, Ireland, company registration: 218234, who are authorised and regulated by the Financial Conduct Authority, registration number 203120.

PRE-TRAVEL POLICY (cover starts when you pay your premium) this section of your policy is underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch


Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
A	<p>If you are unable to go on your trip page 17</p> <p>Cover for your proportion of prepaid transport, accommodation & 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 of you, death, injury or illness, you being called for jury service or witness in a court of law, you being made redundant or the requirements of H.M. Forces.</p>	£5,000	<ul style="list-style-type: none"> • Cancellation is caused by your, or a close relatives, death, injury or illness, redundancy or HM forces requirements. • The cancellation is not due to an existing medical or psychological condition which has not been declared to us and accepted <u>in writing</u>. • The cancellation is not due to an existing medical condition of a non-travelling close relative. • Cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£50

TRAVEL POLICY (cover starts when you leave home to begin your trip) this section of your policy is underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B1	<p>If your travel plans are disrupted page 18</p> <p>If your departure is delayed by 12 hours or more</p> <p>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>	£30 per full 12 hours up to £300	<ul style="list-style-type: none"> • You are at the airport/port/station. • You have obtained written confirmation of the delay from your booking agents, airline or transport provider. 	Nil
	<p>If you choose to a cancel after a 24 hour delay</p> <p>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>	£5,000	<ul style="list-style-type: none"> • You are unable to recoup costs from any other provider or agency. • Your trip is more than 2 days in duration. 	£50
	<p>If you miss your outbound departure</p> <p>Cover for alternative transport costs if you miss your <u>outbound</u> departure if, after leaving home, your car becomes undriveable due to a mechanical breakdown or your public transport is delayed.</p>	£1,250	<ul style="list-style-type: none"> • You are claiming for the circumstances listed and <u>not</u> 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. • You are not claiming for your missed return journey back to the United Kingdom. 	£50
	<p>If you miss your connecting flight on your outbound journey</p> <p>Cover for the cost of alternative travel and accommodation arrangements to enable you to catch up with your itinerary in the event that you miss your pre-booked connecting flights (outside your home country) on your <u>outbound journey</u>.</p>	£750	<ul style="list-style-type: none"> • You have allowed sufficient time within your itinerary to enable you to make your connections. • You are not claiming for any flight arrangements where the airline concerned has provided alternative flights and accommodation, or a financial contribution towards these costs. 	£50

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B2	<p>If you need emergency medical attention page 19</p> <p>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>	£10,000,000	<ul style="list-style-type: none"> You are not claiming for any private medical treatment. You have called our emergency assistance service to authorise any in-patient treatment or any bills over £500. You are claiming for essential treatment unrelated to any existing medical condition (unless you have declared it and paid the required premium). 	£50
	<p>Public hospital inconvenience benefit per day</p> <p>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>	£50 per 24hrs up to £1,000	<ul style="list-style-type: none"> You are in a public hospital. 	Nil
	<p>Sending emergency replacement of prescribed medication</p> <p>For the emergency replacement of prescribed medication following accidental loss or theft of medication which you took on your trip.</p>	Up to £500	<ul style="list-style-type: none"> You are not claiming for the cost of replacing medication that you forgot to take with you on your trip You are not claiming for medication for treatment for, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid You are not claiming for loss, theft or damage to prescribed medication left in luggage whilst in transit 	£50
	<p>Sending emergency replacement of prescription spectacles</p> <p>For the emergency replacement of prescription spectacles if your glasses are lost or stolen on your trip.</p>	Up to £500	<ul style="list-style-type: none"> You are not claiming for replacement prescription spectacles that are of a different prescription to the pair you are replacing You are not claiming for the cost of a new eye test . 	£50
B3	<p>If you have to come home early page 20</p> <p>Pro-rata refund of your trip costs from the day you come home, if you or your travel companion have to return early because:</p> <ul style="list-style-type: none"> 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. unexpectedly suffer injury, illness or death. 	£5,000	<ul style="list-style-type: none"> You have actually returned home earlier than originally booked. Your claim is not due to an existing medical condition unless this has been declared, accepted <u>in writing</u> and any additional premium has been paid. You have contacted our emergency assistance service. You are not claiming due to an existing condition of a non travelling close relative or business associate. You are not claiming for the cost of your original return ticket. 	£50

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B4	<p>If your possessions are lost stolen or damaged page 21 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:</p> <p style="text-align: right;"> Clothes and footwear £1,500 Cosmetics and toiletries £250 Luggage £250 Jewellery and watches £500 Electrical items £300 Electronic accessories £100 Eyewear £100 </p>	up to £2,500	<ul style="list-style-type: none"> You accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details can be found at: www.tif-plc.co.uk/wear&tear You have proof of purchase/ownership for items over the value of £50. You are not claiming for duty free items. Your bag/contents were not stolen from a beach or lido. Your electrical items, jewellery or watches were not left unattended. You are not claiming for the loss of or damage to a mobile phone, accessories or calls. You are not claiming for the loss of or damage or damage to a gadget. You are not claiming for contact/corneal lenses. 	£50
	<p>If your possessions are delayed by 12 hours Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc...if your possessions are delayed <u>by more than 12 hours</u> on your outward journey.</p>	£250	<ul style="list-style-type: none"> You have kept all of your receipts. You accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. You have obtained written confirmation of the delay. 	Nil
B5	<p>If your cash is lost or stolen page 22 Cover for your cash if it is lost or stolen</p>	£500	<ul style="list-style-type: none"> Your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange. You have a police report confirming the loss and have kept all receipts for any incurred costs. You are not claiming for the cost of missing your return flight/transport to the United Kingdom or additional transport costs to return home. 	£50
	<p>If your passport is lost or stolen Cover to contribute towards the cost of a replacement passport Cover for necessary costs collecting your replacement passport on your trip</p>	£150 £150		Nil
B6	<p>If you are hijacked page 22 Cover for each full day you are confined due to hijack.</p>	£100 for each 24hrs up to £1,500	<ul style="list-style-type: none"> You have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement. 	Nil
	<p>If you are mugged Cover for each full day you are hospitalised following a mugging.</p>	£100 for each 24hrs up to £1,500	<ul style="list-style-type: none"> You have obtained a written police report confirming the incident. 	Nil

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B7	<p>Personal Liability page 23</p> <p>Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.</p>	£2,000,000	<ul style="list-style-type: none"> You have not admitted responsibility, or agreed to pay any monies. You have kept paperwork/notes and informed us immediately. Your claim is not due to any form of motorised transport or sailing vessel. You are not claiming for an incident suffered by you, a member of your family, business associate or travelling companion or any property owned by you/them. 	<p>£50</p> <p>(£250 for damage to your trip accommodation)</p>
B8	<p>Accidental Death and Disability benefit page 23</p> <p>A single payment payable for your death, permanent disability or loss sight or use of limbs.</p> <p style="text-align: right;">Accidental death benefit</p> <p style="text-align: right;">Permanent loss of sight or limb</p> <p style="text-align: right;">Permanent and total disablement</p>	<p>£20,000</p> <p>£30,000</p> <p>£30,000</p>	<ul style="list-style-type: none"> You are between 16 and 75 years old (payment is reduced to £1,000 if under 16 or over 75). You qualify for the full benefit. No partial payments are payable. You have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. You are not under 16 or over 75 and claiming permanent disablement. 	Nil
B9	<p>If you need legal advice page 24</p> <p>Cover for 30mins free legal advice 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.</p>	<p>30 minutes</p> <p>£50,000</p>	<ul style="list-style-type: none"> You are not claiming against a travel agent tour operator/organiser the insurers/agents or claims office. You are using our appointed legal advisors. You understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted. 	£50
B10	<p>If you cannot use your booked accommodation page 24</p> <p>Cover for alternative accommodation in the event your pre-booked accommodation is damaged by a natural disaster.</p>	£1,000	<ul style="list-style-type: none"> The disaster occurs <u>during</u> your trip. You have not been offered alternative accommodation by your tour operator or booking agent. 	£50
B11	<p>If your return is delayed due to air rage page 25</p> <p>Cover for reasonable additional costs you incur due to your return flight to your home country being delayed as a direct result of violent or drunken behaviour by other passengers.</p>	<p>BE AWARE!</p> 	<p>There is no cover under the Boots Gold Policy if your return is delayed due to air rage</p> <ul style="list-style-type: none"> You are not the cause of the delay. You were not involved in, or the perpetrator of, any violent or drunken behaviour. 	N/A

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B12	<p>Securing your home page 25</p> <p>Cover for your home to be secured in your absence if your home is burgled whilst you are on your trip.</p>	£750	<ul style="list-style-type: none"> You are not claiming for work that we have not authorised beforehand You are not claiming for any work undertaken after your return home. You are not claiming for any amounts that you have recovered from another source. You provide a Police Report / Crime Number regarding the incident. 	£50
B13	<p>Additional medical expenses following emergency surgery abroad page 26</p> <p>Cover for the travel and accommodation costs of another holiday to recuperate from your surgery within 3 months of your return to UK from your trip</p>	£750	<ul style="list-style-type: none"> You are only claiming in respect of something which directly relates to an accident suffered during your trip You have already submitted a claim under Section B2 of the policy You are not claiming for the cost of any home help or a registered nanny that you needed before you began your trip. 	Nil
	<p>If you are admitted to hospital immediately after being repatriated</p> <p>For each 24hours you are an inpatient in a hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.</p>	£25 per 24 hours, up to a maximum of £175		
	<p>If you need help at home</p> <p>Cover for the necessary and reasonable costs of employing a home help or registered nanny if you are hospitalised or need to stay in bed at home immediately after being repatriated on the advice of a registered medical practitioner.</p>	£25 per 24 hours, up to a maximum of £125		
	<p>If you require corrective cosmetic surgery</p> <p>Cover for the reasonable costs of cosmetic surgery as recommended by a medical practitioner to correct damage to your soft facial tissue caused by an accident sustained during your trip</p>	£2,500		
	<p>If you require dental surgery</p> <p>Cover towards the cost of dental surgery required after you have returned home to correct damage to your teeth caused by an accident sustained during your trip.</p>	£150		
	<p>If you require physiotherapy</p> <p>Cover towards the cost of physiotherapy required after you have returned home to help recover from injury caused by an accident sustained during your trip.</p>	£300		
	<p>If you require NHS prescription medication</p> <p>Cover towards the cost of NHS prescription medication required after you have returned home.</p>	£100		
B14	<p>If your pet is taken ill page 27</p> <p>Cover towards the cost of in patient veterinary treatment if your cat or dog is injured whilst you were on your trip.</p>	£500	<ul style="list-style-type: none"> you have written confirmation from your vet giving details of the injury or accident and the number of days that your cat or dog has been an in-patient. 	£50

Gadget & Mobile Phone insurance (Policy G)

This section of your policy is administered by Supercover Insurance Ltd with UK General Insurance Limited on behalf of Ageas Insurance Limited

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
G1	<p>If your gadget is accidentally damaged page 28 Cover for the repair costs if your gadget is damaged as the result of an accident, or as a direct result of electrical or mechanical breakdown occurring outside of the manufacturer's guarantee period.</p> <p style="text-align: center;">If your gadget cannot be repaired, we will replace it.</p>	£1,000	<ul style="list-style-type: none"> You have not deliberately damaged your gadget. You have followed the manufacturers instructions. You have not had the gadget repaired by persons not authorised by us. Your gadget has not been damaged by liquid where you have taken it on a boat, other water vessels or whilst taking part in any water activities. 	£50
	<p>If your gadget is accidentally lost or stolen If your gadget is stolen, we will replace it. Where only part or parts of your gadget have been accidentally lost or stolen, we will only replace that part or parts.</p>		<ul style="list-style-type: none"> Your gadget was not left unattended in a public place. You have taken precautions to safeguard your gadget. You have reported the loss of your gadget to the police within 48 hours and obtained police report. You have accidentally lost your gadget and can confirm the time and place when you last had it. 	
	<p>Fraudulent Call Cover If your mobile phone is accidentally lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill</p>		<ul style="list-style-type: none"> Any cost for any calls or data where you have not reported the incident to your service provider to bar and blacklist your phone within 24 hours of discovery of the incident. 	

Trip disruption insurance (Policy TD1 & TD2)

This section of your policy is cover is underwritten by MGA Cover Services Limited under binding agreement with CBL Insurance Europe Limited

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
TD1	<p>End Supplier Failure (prior to your departure from the UK) Page 29 Cover for sums paid in advance in the event of Insolvency of the End Supplier associated with your trip which was incurred before your departure date if you have to cancel your trip or if you have already completed the outward journey;</p>	£5,000	<ul style="list-style-type: none"> Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip; Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip; Any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation; Any form of travel delay or other temporary disruption to your trip; 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; Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim); 	£50
TD2	<p>End Supplier Failure (after your departure from the UK) Cover for 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 original departure country within the European Union/EEA country of residence) as a result of the Insolvency or Financial Failure of the mode of transport on which you are booked to travel causing the transport on which your trip depends that were subject to your Advanced Booking being discontinued and you not being offered from any other source any reasonable alternative transport or refund of charges you have already paid.</p>			
TD3	<p>Force Majeure (prior to your departure from the UK) Cover for unused charges associated with Your Trip that are not refundable and which were incurred before Your departure date if You have to cancel Your trip because your Outward Journey is delayed by more than 24 hours as a result of Force Majeure.</p>			
TD4	<p>Force Majeure (after to your departure from the UK) Cover for reasonable (meaning of a standard similar to that originally paid for by you) additional accommodation and travel expenses if Your Return Journey to Your final destination in the European Union/EEA country of residence (including the Channel Islands and the Isle of Man) is delayed by more than 24 hours due to Force Majeure. Please note: The maximum we will pay per person for accommodation expenses on a bed and breakfast basis is £100 per day for up to 7 days and an allowance of up to £20 per day for food.</p>	£1,000	<ul style="list-style-type: none"> Any loss for which a third party is liable or which can be recovered by other legal means; Anything mentioned in the General Exclusions unless specifically insured under this Section. 	

Extensions available on your policy – on payment of an additional premium

These extensions to your policy are underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B15	Wintersports Extension page 30 If your own wintersports equipment is lost stolen or damaged Cover for your wintersports equipment if it is lost, stolen or damaged. Single article pair or set limit	£500 £200	<ul style="list-style-type: none"> You are able to provide proof of the loss/damage and provide receipts The wintersports equipment was not left in or on an unattended motor vehicle. The wintersports equipment was not left unattended unless in your locked trip accommodation, a designated locker room within your trip accommodation or a designated ski rack. You are not claiming for items that are over 5 years old You are not claiming for items that have been lost, or damaged due to carelessness, neglect, or deliberate, wilful or malicious damage. 	£50
	If your hired wintersports equipment is lost stolen or damaged Cover for your hired wintersports equipment if it is lost, stolen or damaged.	£500		£50
	If your wintersports equipment is delayed by 24 hours Cover for hiring wintersports equipment if yours is delayed over 24hours.	£15 per 24hrs up to £150		Nil
	If you cannot use your pre-paid ski pack Cover for each full day that you are unable to use your pre-paid ski pack during your trip because of your death, injury or illness.	£25 per 24hrs up to £250	<ul style="list-style-type: none"> you have provided written medical evidence confirming your inability to ski or snowboard. you are not also claiming under Section B3 (If you need to come home early) 	Nil
	If an avalanche occurs Cover for reasonable additional costs of travel and accommodation in the event that you are prevented from reaching, or leaving, your wintersports resort as a result of an avalanche preventing access.	£20 per 24hrs up to £200	<ul style="list-style-type: none"> 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 £200 per full 24 hours. 	Nil
	If there is no snow Cover for each full day that you are unable to ski or snowboard due to the lack of snow which results in the total closure of the piste facilities in the resort.	£20 per 24hrs up to £200	<ul style="list-style-type: none"> you are skiing or snowboarding between 1st January and 30th April and your ski resort is more than 1600 metres above sea level. 	Nil

Please note this extension covers you for the activities shown in Activity Pack 3 on page 33 of your policy

Extensions available on your policy – on payment of an additional premium

These extensions to your policy are underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B16	Golf Extension page 31 If your golf equipment is lost stolen or damaged Cover for your golf equipment if it is lost, stolen or damaged. Single article pair or set limit	£1,000 £250	<ul style="list-style-type: none"> You are able to provide proof of the loss/damage and provide receipts The golf equipment was not left in or on an unattended motor vehicle unless left between 6.00am and 11.00pm 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 The golf equipment was not left unattended unless in your locked trip accommodation, a designated locker room within your trip accommodation, or the Golf Club. You are not claiming for a complete set of clubs when only one club has been lost or damaged. You are not claiming for items that are over 5 years old You are not claiming for items that have been lost, or damaged due to carelessness, neglect, or deliberate, wilful or malicious damage. 	£50
	If your hired golf equipment is lost stolen or damaged Cover for your hired wintersports equipment if it is lost, stolen or damaged.	£300		£50
	If your golf equipment is delayed by 12 hours Cover for hiring golf equipment if yours is delayed over 12hours.	£30 per 24hrs up to £300		Nil
	If your golf equipment is damaged whilst in use Cover for hiring golf equipment if yours is damaged whilst in use on your trip and cannot be repaired.	£200		£50
	Loss of use of pre-paid green fees Cover for loss of use of green fees if the course you have pre-booked becomes unplayable due to adverse weather conditions	£15 per 24hrs up to £150		Nil
	Hole in One Cover for celebratory drinks in the event that you score a hole in one .	£75		Nil

Extensions available on your policy – on payment of an additional premium

These extensions to your policy are underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch

Section	Benefit	Cover available up to	Cover is only provided if	Your contribution
B17	Cruise Extension page 32 Cabin confinement benefit per day For each 24hours you are confined to your cabin or a hospital bed in the ships hospital during your trip, up to the maximum amount shown.	£50 per 24 hours up to £300	<ul style="list-style-type: none"> You have already submitted a claim for under emergency medical expenses Section B2 You are confined to your cabin or a hospital bed in the ships hospital due to illness or injury during your trip. 	Nil
	If you cannot use your pre-paid shore excursion Cover if you cannot participate in your pre-paid shore excursion due to your confinement to a hospital, or ships hospital bed during your trip	£500		£50
	If your cruise itinerary is changed Cover in the event of the cancellation of a scheduled port visit due to adverse weather conditions or timetable restrictions and no alternative port can be offered.	£100 per cancelled port up to £500	<ul style="list-style-type: none"> You have obtained written confirmation of the reason for the itinerary change. 	Nil

Please note that you are only covered for a total of 31 days cruising during the 12 month policy period

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.

Policy information

Your insurance is covered under four master policy numbers,

RTWBI40109-09 A, your pre-travel policy, RTWBI40109-09 B, your travel policy, RTWBI40109-09 G, your gadget and mobile phone policy and RTWBI40109-09 TD your trip disruption policy.

Policies A & B have been specially arranged on behalf of Boots UK Limited by Infinity Insurance Solutions and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

Policy G has been specially arranged on behalf of Boots UK Limited by Infinity Insurance Solutions and is administered by Supercover Insurance Ltd with UK General Insurance Limited on behalf of Ageas Insurance Limited.

Policy TD has been specially arranged on behalf of Boots UK Limited by Infinity Insurance Solutions and is underwritten by MGA Cover Services Limited under binding agreement with CBL Insurance Europe Limited.

Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the schedule of insurance. This insurance policy wording is a copy of the master policies and is subject to the same terms, conditions and exclusions of the policies.

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 to us within 14 days of purchase for a refund to be considered (please refer to page 18, for more information).

When your policies start and end

Under multi trip insurance the cover for Policy A, (your pre-travel policy), and parts of Policy TD (your trip disruption policy) starts from the commencement date of cover shown on your insurance certificate, and cancellation cover is not in force until that date, subsequent trips are covered for cancellation from the date of booking.

The cover under policies B (your travel policy), G (your gadget & mobile phone policy) and part of TD (your trip disruption policy) start when you leave home at the start of each trip and ends on your return home or expiry of the policy, whichever happens first.

Your multi trip policy will cover further trips of 31 days or less that take place during the 12 month policy period.

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.

Criteria for purchase

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BE AWARE!



This insurance is sold on the understanding that you and anyone travelling with you and named on the schedule of insurance:

- Have not started the trip (*see definition on page 13 of your policy*).
- Are a resident* of the United Kingdom or Channel Islands.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Will take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Are not taking a trip which involves a cruise (*see definition on page 12 of your policy*) unless you have paid an additional premium.

- Are not travelling for more than 31 days on any one trip.
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not aged 80 years or over.
- Are not travelling independently of the named insured adults on the policy where they are aged 18 years and under unless they are either travelling directly to be with them or to return directly to their home after being with them.

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

Accurate and relevant information

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 or 01732 853 355.

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.

If you need help or have any questions about the cover provided

please contact

0345 125 3880 or 01732 853 365

Open 8am – 8pm Mon-Fri, 9am – 5pm Saturdays & 10am - 4pm Sundays

If you need to declare a medical condition (please also see Page 15)

please contact

0345 125 3880 or 01732 853 365

Open 8am – 8pm Mon-Fri, 9am – 5pm Saturdays & 10am - 4pm Sundays

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

Disclosure of your medical conditions

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:

Have you or anyone travelling with you ever had treatment for:

- Any heart or circulatory condition? Yes →
- A stroke or high blood pressure? Yes →
- A breathing condition (including Asthma)? Yes →
- Any type of Cancer? Yes →
- Any type of Diabetes? Yes →
- Has your doctor altered your regular prescribed medication in the last 3 months? Yes →

No ↓

In the last 2 years - have you, or anyone who is travelling with you, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment? Yes →

No ↓

Are you waiting for any tests, treatment or a non-routine hospital appointment? Yes →

No ↓

Do any close relatives, business associates or friends who are not travelling with you have an existing medical condition (even if considered as 'stable', under control or in remission)? Yes →

No ↓

Full Cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us
0845 125 3890

If you have answered yes to the questions on the left, you **must** tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so.

To enable us to consider your medical condition please contact Travel Administration Facilities on

0345 125 3880 or 01732 853 365

8am-8pm Monday- Friday
9am-5pm Saturdays
10am-4pm Sundays

Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities either by credit card or cheque, made payable to URV, and sent within 14 days of our offer. Should you decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

BE AWARE!

We are unable to provide cover for any existing medical condition of a non-travelling close relative or a close business associate, or any recognised complication caused by the existing medical condition.

Change in health

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If your health or your ongoing medication changes between the date the policies were bought and the date of travel you **must** advise Travel Administration Facilities as soon as possible on:

0345 125 3890

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:

- 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.

So that you receive the most efficient claims service possible, we want to ensure that you contact the correct claims department.
Please read the following carefully

If you need to make a claim under
Policy A, Policy B
or Extensions B12 & B13
(your travel policy)

Please contact

TRAVEL CLAIMS FACILITIES

+44 (0) 1732 853 361

Open 9am – 5pm Monday – Friday

You can also download a claim form on the internet at:
www.travel-claims.net

Details of the information required to claim under Policy A, Policy B or Extensions S, CR, W, G and M of your travel policy, are shown under the column headed 'if you need to claim' under each section of the policy.

If you need to make claim under
Policy G
(your gadget & mobile phone policy)

Please contact

SUPEROVER CLAIMS

+44 (0) 844 847 4420

Calls made from BT Landlines are charged at 4p per minute,
mobiles and other Networks may cost more.

Open 9am – 6pm Monday – Friday

If your gadget is lost or stolen you need to do the following:

1. Notify Supercover Insurance as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance;
2. Report the theft or accidental loss of any gadget to the Police within 48 hours of discovery and obtain a written crime report in support of a theft claim or a written lost property report in support of an accidental loss claim;
3. Report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset.
Airtime Providers' numbers:
 - 3 07782 333 333
 - BT Mobile 08000 322 111
 - O2 08705 214 000
 - Orange 07973 100 150
 - T-Mobile 0845 412 5000
 - Virgin 08456 000 789
 - Vodafone 07836 191 191
 - EE 07953 966 250

4. If your gadget is damaged you **must** provide this gadget for inspection / repair.

If you need to make a claim under
Policy TD
(your trip disruption policy)

Please contact

MGACS CLAIMS

+44 (0) 203 540 4422

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.

Once you return this form to us, we will allocate a claim number and send You notice of this by SMS & Email (please keep watch on your spam/junk folders) and give You an estimate of when we will be back in touch.

You may return your claim form and evidence by email but You should not destroy the originals in case we need them.

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.

MGA Cover Services Limited will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will NOT be processed.

The following conditions apply when making a claim

If you need to make a claim under Policy A, Policy B or Extensions B12 & B13 (your travel policy)

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:

- 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 more specifically 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.
- 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.
- 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.

If you need to make claim under Policy G (your gadget & mobile phone policy)

- You must 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. If the item is a mobile phone, you must also report the incident to your airtime provider.
- You must provide us with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurers.
- You must provide proof of purchase for your gadgets to support any claim, and any other receipts or documents that it is reasonable for us to request. If you cannot provide proof of purchase your claim will not be valid.
- You must pay the policy excess before you claim can be finalised
- you cannot transfer the insurance to someone else without notifying us in writing and receiving confirmation from us.

BE AWARE!



We will process your claim under the terms and conditions of Section G 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.

If you need to make a claim under Policy TD (your trip disruption policy)

- We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.
- MGA Cover Services Limited will only accept claims submitted up to six months after the failure.
- Any claims submitted after the six month period will NOT be processed.

YOUR POLICY WORDINGS	<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</u> straight away 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);</p> <p>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.</p>
CANCELLING YOUR POLICIES	<p>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, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>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 chose 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.</p> <p><i>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.</i></p>
BE CAUTIOUS	<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 as if you had no insurance cover.</p>
PREGNANCY	<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: 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. 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.</p>
MEDICAL COVER	<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 in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor.</p>
EHIC	<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 www.ehic.org.uk 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 http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx.</p>
MEDICARE	<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>
YOUR CONTRIBUTION	<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, 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 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>
OTHER POLICIES	<p>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.</p>



Below are some important exclusions which apply to your pre travel and travel policies. It is recommended that you read this along with the conditions and exclusions which apply to the individual sections of your policies, so that you are aware of what is, and what is not covered. Please note that additional exclusions apply to Sections G & TD of the policy and these can be found on page 20

APPLYING TO ALL SECTIONS OF YOUR POLICIES: You are not covered under any section, unless specified, for any of the following circumstances:

<ul style="list-style-type: none"> Any trip within your home country of less than 3 days duration or any trip anywhere of more than 31 days duration. 	<ul style="list-style-type: none"> Manual labour (see definition page 12 of your policy).
<ul style="list-style-type: none"> If you purchased this insurance after you started your trip. 	<ul style="list-style-type: none"> You piloting or travelling in an aircraft not licensed to carry passengers.
<ul style="list-style-type: none"> Any costs incurred before departure (except cancellation) or after you return home. 	<ul style="list-style-type: none"> 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.
<ul style="list-style-type: none"> More than the proportionate cost of any loss where you have not insured for the full cost of your trip. 	<ul style="list-style-type: none"> Cruises (see definition page 12), unless the appropriate additional premium has been paid and the policy endorsed.
<ul style="list-style-type: none"> Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. 	<ul style="list-style-type: none"> You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
<ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. 	<ul style="list-style-type: none"> 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 <u>in writing</u>.
<ul style="list-style-type: none"> Any claim arising from an incident 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 <u>in writing</u> any terms applicable. 	<ul style="list-style-type: none"> Your suicide, self-injury or any wilful act of self-exposure to danger (except where it is to save human life).
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> In respect of all sections other than <i>emergency medical expenses</i>, 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.
<ul style="list-style-type: none"> 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 <u>in writing</u> and any additional premium has been paid. 	<ul style="list-style-type: none"> 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 13 of your policy)
<ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. 	<ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA.
<ul style="list-style-type: none"> Any costs which are due to any errors or omissions on your travel documents. 	<ul style="list-style-type: none"> You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
<ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. 	
<ul style="list-style-type: none"> 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 (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents. 	

Additional Exclusions applying to your Gadget & Mobile Phone Insurance

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<ul style="list-style-type: none"> Any gadget for which you cannot provide an original receipt or any other documentation required to prove your gadget was purchased as new by you. This must show the date of purchase, make, model, IMEI/Serial number of your gadget. 	<ul style="list-style-type: none"> Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place where you last had your gadget
<ul style="list-style-type: none"> Any gadget that is more than 24 months old at the start of your trip. 	<ul style="list-style-type: none"> Any trip to or through Afghanistan, Liberia, Syria or Sudan.
<ul style="list-style-type: none"> This insurance does not cover gadgets purchased outside of the UK, or any gadgets purchased second hand. 	<ul style="list-style-type: none"> If your gadget is damaged you must provide this gadget for inspection / repair
<ul style="list-style-type: none"> Any claim if the gadget has not been used after the date you started your trip 	<ul style="list-style-type: none"> Your SIM card or the theft or accidental loss of a mobile phone if a SIM card was not in your mobile phone at the time of the incident.
<ul style="list-style-type: none"> Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget. 	<ul style="list-style-type: none"> Any theft, loss or damage that occurs to your gadget/s whilst travelling on public transport or on an aircraft unless they are being carried in your hand luggage or on your person.
<ul style="list-style-type: none"> War Risk. Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, 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. 	<ul style="list-style-type: none"> Nuclear risk. Damage or destruction caused by, contributed to or arising: a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof
<ul style="list-style-type: none"> Any indirect loss or damage resulting from any event which caused a claim under this policy 	<ul style="list-style-type: none"> Sonic Boom. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
<ul style="list-style-type: none"> Reconnection costs or subscription fees of any kind 	<ul style="list-style-type: none"> Loss of or damage to accessories of any kind
<ul style="list-style-type: none"> The cost of any unauthorised calls following the theft, accidental loss or damage of a mobile phone unless the theft or loss of the mobile phone has been reported to the Service Provider within 24 hours of discovery. 	<ul style="list-style-type: none"> Loss of data or software. Any loss of or damage to information or data or software contained in or stored on the gadgets whether arising as a result of a claim paid by this insurance or otherwise.
<ul style="list-style-type: none"> Value Added Tax (VAT) where you are registered with HM Revenue and Customers for VAT 	<ul style="list-style-type: none"> Liability of whatsoever nature arising from ownership or use of the gadgets, including any illness or injury resulting from it.

Additional Exclusions applying to your Trip Disruption Insurance

<ul style="list-style-type: none"> Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip 	<ul style="list-style-type: none"> Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip
<ul style="list-style-type: none"> Any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation. 	<ul style="list-style-type: none"> Any form of travel delay or other temporary disruption to your trip.
<ul style="list-style-type: none"> 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, Force Majeure or Financial Failure (as defined herein) of the End Supplier or other relevant company was announced; 	<ul style="list-style-type: none"> Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
<ul style="list-style-type: none"> Any loss for which a third party is liable or which can be recovered by other legal means. 	

Your right to complain

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It is always our intention to treat our customers fairly and we have taken care to try to ensure that our policies are easy to understand. We hope that you do not need to complain about any aspect of your policy, but if you do, then the procedures are set out below.

If your query is regarding the selling of your policies:

Contact the Customer Services Director, Infinity Insurance Solutions, P O Box 572, Tonbridge, Kent TN9 9LY

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If you wish to complain about your travel policies:

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, please contact us in writing, explaining why you do not think our decision is correct.

If your query 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.

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

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

If you remain dissatisfied with the outcome and 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 Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is +44 (0) 800 023 4567.

If you wish to complain about your gadget and mobile phone cover (Policy G):

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact

- Supercovers Customer Services Director, 602 Cumberland House, 80 Scrubs Lane, London, NW10 6RF. Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If your complaint cannot be resolved by the end of the next working day, we will pass it to:

- The Customer Relations Manager, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

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

Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is +44 (0) 800 023 4567.

If you wish to complain about your trip disruption cover (Policy TD):

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should in the first instance contact

- MGA Cover Services Ltd, 27 Old Gloucester Road, London WC1N 3AX. Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

We will contact you within 14 days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer.

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

Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is +44 (0) 800 023 4567.