



## **Gold**

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

**Master policy number for single trip policies RTZBI40109-04 A & B**

**Master policy number for multi-trip policies RTZBI40109-09 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**

Page	Contents	
2	Your insurers details	
3	Summary of cover	
4	Criteria for purchase	
5	Policy information	
6	Anything to declare?	
7-8	What to do in a medical emergency	
9-10	How to make a claim	
11-12	What is not covered	
13	How your policies work	
14-16	Definitions	
<b>Policy A</b>	<b>Your pre-travel policy</b>	<b>Section</b>
17	If you are not able to go on your trip	A1
18	If your scheduled airline fails before you travel	A2
<b>Policy B</b>	<b>Your travel policy</b>	<b>Section</b>
19	If your travel plans are disrupted	B1
20	If you need emergency medical attention outside the UK	B2
21	Hospital benefit	B3
21	If you are taken ill during a trip within the UK	B4
22	If you need to come home early	B5
23	If your possessions are lost, stolen, damaged or delayed	B6
24	If your cash or passport is lost or stolen	B7
24	If you are mugged or hijacked	B8
25	Personal liability	B9
25	Accidental death and disability benefit	B10
26	If you need legal advice	B11
26	If a force majeure event occurs while you are away	B12
27	If your return is delayed due to air rage	B13
27	Securing your home	B14
27	If your pet is taken ill	B15
28	Recovering from emergency surgery abroad	B16
29	If your scheduled airline fails while you are away	B17
30	If your gadget is lost, stolen or damaged	B18
31	Sports & activities covered as standard	
32	Make yourself heard	
33	Ready to go?	
34	Take me away with you (important telephone numbers)	

**Section A1, A2 and Sections B1-B16** 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: 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY 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.

**Section B17** is administered by Bastion Insurance Services Ltd and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. Bastion Insurance Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

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	17	If you are not able to go on your trip	£5,000	£50
A2	18	If your scheduled airline fails before you travel	£2,500	£50
B1	19	If your departure is delayed by 12 hours or more	£30 for each 12-hour period up to £300 in total	Nil
		If you choose to cancel after a 24 hour delay	£5,000	£50
		If you miss your outbound departure	£1,250	£50
		If you miss your connecting flight on your outbound journey	£750	£50
B2	20	If you need emergency medical attention outside the UK	£10,000,000	£50
		Emergency taxi fares	£300	
		Emergency dental treatment	£750	
		Sending emergency replacement of prescription medication	£500	
		Sending emergency prescription glasses	£500	
B3	21	Hospital benefit	£50 for each 24-hour period up to £1,000 in total	Nil
		Additional parking, kennel & cattery charges	£250	£50
B4	21	If you are taken ill during a trip within the UK	£1,000	£50
B5	22	If you need to come home early	£5,000	£50
B6	23	If your possessions are lost stolen or damaged - <i>(NB please refer to policy for item limits)</i>	£2,500	£50
		If your possessions are delayed by 12 hours	£250	Nil
B7	24	If your cash is lost or stolen	£500	£50
		If your passport is lost or stolen	£300	Nil
		Replacement travel arrangements	£500	£50
B8	24	If you are mugged or hijacked	£100 per 24-hour period up to £1,500 in total	Nil
B9	25	Personal liability	£2,000,000	£50 <i>(£250 for damage to trip accommodation)</i>
B10	25	Accidental death and disability benefit	£20,000	Nil
B11	26	If you need legal advice	£50,000	£50
B12	26	If a force majeure event occurs while you are away	£1,000	£50
B13	27	If your return is delayed due to air rage	£750	£50
B14	27	Securing your home	£750	£50
B15	27	If your pet is taken ill	£500	£50
B16	28	Recovering from emergency surgery abroad	£750	Nil
		Hospital stay benefit in the UK	£25 for each 24-hour period up to £175 in total	
		Home help in the UK	£25 for each 24-hour period up to £125 in total	
		Corrective cosmetic surgery in the UK	£2,500	
		Dental treatment in the UK	£150	
		Physiotherapy in the UK	£300	
		NHS prescription medication in the UK	£100	
B17	29	If your scheduled airline fails while you are away	£2,500	£50
B18	30	If your gadget is lost, stolen or damaged	£1,000	£50

***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 15).
- 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 14). **Cover is available on payment of an additional premium**
- Is taking a one way trip (see definition on page 14), 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.

### *Additional criteria for gadget & mobile phone extension*

*We can only insure gadgets that are:*

- Purchased your gadget/s as new, in the UK with evidence of ownership available (see definition on page 16).
- Purchased as refurbished in the territorial limits direct from the manufacturer or network provider with evidence of ownership available (see definition on page 16).
- Gifted to you as long as you are able to provide a gift receipt
- Not more than 48 months old at the time the policy purchased.
- In good condition and full working order at the time this policy is purchased

## **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.

Your insurance contains a number of sections, offering different types of cover provided by different insurers as described on page 2, which have been specially arranged for Boots Travel Insurance by Travel Insurance Facilities PLC and brought together to create this product for you. It will depend on the choice of cover, upgrade options and the premium you have paid as to which sections of cover in this policy wording are relevant to you.

**Your Pre-Travel Policy - Master Policy Numbers: For single trip policies – RTZBI40109-04 A. For multi-trip policies – RTZBI40109-09 A**

**Section A1 & A2** is underwritten by Travel Insurance Facilities plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

**Your Travel Policy - Master Policy Numbers: For single trip policies – RTZBI40109-04 B. For multi-trip policies – RTZBI40109-09 B.**

**Sections B1 - B16** are underwritten by Travel Insurance Facilities plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

**Section B17** is administered by Bastion Insurance Services Limited with UK General Insurance Limited on behalf of Great Lakes Insurance SE.

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 other 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.

This insurance policy wording is a copy of the master policies and is subject to the same terms, conditions and exclusions of the master 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 contact us within 14 days of purchase for a refund to be considered (please refer to page 13, for more information).*

### 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](http://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. We will provide you with our bank details so you can transfer the relevant amount to our account.**

**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.

You should also 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	O2	08705 214 000	T-Mobile	0845 412 5000	Vodafone	07836 191 191
BT Mobile	08000 322 111	Orange	07973 100 150	Virgin	08456 000 789	EE	07953 966 250

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

**Claims in respect of end supplier failure or force majeure will only be accepted 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

### 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. **(If the item is a mobile phone, you must also report the incident to your service provider within 24 hours).**
- 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.

**Please be aware that** 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.

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.

**Please note that additional conditions and exclusions apply to Section B16 of the policy and these can be found on page 12.**

### We cannot cover you if:

<ul style="list-style-type: none"> <li>You purchased this insurance after you started your trip.</li> </ul>	<ul style="list-style-type: none"> <li>You are travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.</li> </ul>
<ul style="list-style-type: none"> <li>You are on a cruise (see definition page 14) - <b>Cover is available on payment of an additional premium.</b></li> </ul>	<ul style="list-style-type: none"> <li>You are participating in any sports and activities (other than those listed on page 32) <b>Cover is available on payment of an additional premium</b></li> </ul>
<ul style="list-style-type: none"> <li>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: <a href="https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements">https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements</a></li> </ul>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<ul style="list-style-type: none"> <li>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</li> </ul>	<ul style="list-style-type: none"> <li>You are travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.</li> </ul>
<ul style="list-style-type: none"> <li>You use Drones (see definition page 14)</li> </ul>	<ul style="list-style-type: none"> <li>You are piloting or travelling in an aircraft not licensed to carry passengers.</li> </ul>

### We won't pay for any costs incurred:

<ul style="list-style-type: none"> <li>Before your departure <i>(except under sections A1 &amp; A2)</i> or after you return home.</li> </ul>	<ul style="list-style-type: none"> <li>More than the proportionate cost of any loss where you have not insured for the full cost of your trip.</li> </ul>
<ul style="list-style-type: none"> <li>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)</li> </ul>	<ul style="list-style-type: none"> <li>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 6)</li> </ul>
<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>Because of delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.</li> </ul>
<ul style="list-style-type: none"> <li>In respect of taxi fares, telephone calls, faxes or any expenses for food or drink (unless specified in the policy wording).</li> </ul>	<ul style="list-style-type: none"> <li>Because of your suicide, self-injury or any wilful act of self-exposure to danger (except where it is to save human life).</li> </ul>
<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>Because of (other than Sections A2, B2 &amp; B17), 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.</li> </ul>
<ul style="list-style-type: none"> <li>Because your carrier has refused to allow you to travel for whatever reason</li> </ul>	<ul style="list-style-type: none"> <li>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</li> </ul>
<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>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 &amp; B17).</li> </ul>

**We cannot cover you if:**

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>Your gadget was not purchased in the United Kingdom either as new, or as refurbished direct from the manufacturer or network provider, with evidence of ownership available.</li> </ul>                                  | <ul style="list-style-type: none"> <li>You are travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.</li> </ul> |
| <ul style="list-style-type: none"> <li>You cannot prove that your gadget is less than 48 months old at the date you start your trip with valid evidence of ownership (not from online auctions), and purchased as new and within the United Kingdom.</li> </ul> | <ul style="list-style-type: none"> <li>If your gadget was not in good condition and full working order at the start of your trip.</li> </ul>  |
| <ul style="list-style-type: none"> <li>Your gadget was given to you as a gift unless you are able to provide a gift receipt</li> </ul>  | <ul style="list-style-type: none"> <li>If you do not provide any damaged gadget for inspection / repair.</li> </ul>   |

**We won't pay for:**

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>Any kind of damage whatsoever unless the damaged Gadget is provided for repair.</li> </ul>  | <ul style="list-style-type: none"> <li>Any loss of SIM (subscriber identity module) card.</li> </ul>   |
| <ul style="list-style-type: none"> <li>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 unless relating to unauthorised call / data use for your mobile phone up to the maximum of £1,000, or relating to fraudulent use of your e-wallet facility up to the maximum value of £500.</li> </ul>   | <ul style="list-style-type: none"> <li>Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.</li> </ul>   |
| <ul style="list-style-type: none"> <li>Loss of, or damage to, accessories over the value of £150, or accessories that were not lost, stolen or damaged at the same time as the Gadget/s.</li> </ul>  | <ul style="list-style-type: none"> <li>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.</li> </ul>   |
| <ul style="list-style-type: none"> <li>Any claim for any Gadget over the value of the maximum sum for the level of cover you choose. This can be found on your insurance certificate.</li> </ul>   | <ul style="list-style-type: none"> <li>Sonic Boom – Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.</li> </ul>  |
| <ul style="list-style-type: none"> <li>Nuclear Risk – Damage or destruction caused by, contributed to or arising from:                             <ul style="list-style-type: none"> <li>ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or</li> </ul> </li> <li>the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.</li> </ul> | <ul style="list-style-type: none"> <li>War Risk – Terrorism, war, invasion, acts of foreign enemy, 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.</li> </ul> |
| <ul style="list-style-type: none"> <li>Loss of Data or Software – Any loss of, or damage to, information or data or software contained in or stored on the Gadget whether arising as a result of a claim paid by this insurance or otherwise.</li> </ul>   | <ul style="list-style-type: none"> <li>Any indirect loss or damage resulting from the event which caused the claim under this policy.</li> </ul>   |
| <ul style="list-style-type: none"> <li>Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.</li> </ul>  | <ul style="list-style-type: none"> <li>Liability of whatsoever nature arising from ownership or use of the Gadget/s, including any illness or injury resulting from it.</li> </ul>   |

<b>YOUR POLICY WORDINGS</b>	<p>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. <b>Please take the time to read and understand it straight away as not all policies are the same.</b> All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered);</p> <p><b>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.</b></p>
<b>CANCELLING YOUR POLICIES</b>	<p><b>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.</b></p> <p><b>Single trip policies</b> - 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.</p> <p><b>Multi-trip policies</b> - 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.</p> <p><b>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.</b></p>
<b>BE CAUTIOUS</b>	<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 <b>as if you had no insurance cover.</b></p>
<b>PREGNANCY</b>	<p>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: <b>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.</b> Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance as regulations vary from one carrier/airline to another. 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.</p>
<b>MEDICAL COVER</b>	<p>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. <b>Cover will not be given if travel is against the advice of your doctor.</b></p>
<b>EHIC</b>	<p>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 <b>must</b> carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on <a href="http://www.ehic.org.uk">www.ehic.org.uk</a> for the card is free and it's valid for up to five years. If your EHIC has been presented to, <b>and</b> accepted the medical facility where you have obtained medical treatment abroad, <b>and</b> 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 <a href="http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx">http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx</a>. <b>Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.</b></p>
<b>MEDICARE</b>	<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>
<b>YOUR EXCESS</b>	<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 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.</p>
<b>OTHER POLICIES</b>	<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>

Where these words are used throughout your policy they will always have this meaning: *(please note additional definitions apply to Section B17 and these can be found on page 16)*

<p><b>AUSTRALIA AND NEW ZEALAND</b></p>	<p>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.</p>	<p><b>CURTAILMENT</b></p>	<p>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.</p>	<p><b>FAMILY</b></p>	<p>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</p>
<p><b>BFPO</b></p>	<p>British Forces Posted Overseas</p>	<p><b>CONNECTING FLIGHTS</b></p>	<p>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.</p>	<p><b>FORCE MAJEURE EVENT</b></p>	<p>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.</p>
<p><b>BOOKING AGENT</b></p>	<p>a person or organisation that makes reservations for travel or accommodation on your behalf.</p>	<p><b>DRONES</b></p>	<p>un-manned aerial vehicles</p>	<p><b>FLIGHT</b></p>	<p>a service using the same airline or airline flight number.</p>
<p><b>BUSINESS ASSOCIATE</b></p>	<p>a business partner, director or employee of yours who has a close working relationship with you.</p>	<p><b>DOMESTIC FLIGHTS</b></p>	<p>a flight where the departure and arrival take place within the United Kingdom or the Channel Islands</p>	<p><b>GADGET(S)</b></p>	<p>include: Mobile Phones, iPhones, iPads, Tablets, Smartwatches, Camera's, Go Pro's and Laptops</p>
<p><b>CASH</b></p>	<p>sterling or foreign currency in note or coin form.</p>	<p><b>EMERGENCY TREATMENT</b></p>	<p>any ill-health or injury which occurs during your trip and requires immediate treatment before you return home</p>	<p><b>HOME</b></p>	<p>one of your normal places of residence in either the United Kingdom, Channel Islands or BFPO.</p>
<p><b>CHANGE IN HEALTH</b></p>	<p>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.</p>	<p><b>ESSENTIAL ITEMS</b></p>	<p>underwear, socks, toiletries and a change of clothing.</p>	<p><b>HOME COUNTRY</b></p>	<p>either the United Kingdom or Channel Islands.</p>
<p><b>CHANNEL ISLANDS</b></p>	<p>Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.</p>	<p><b>EUROPE INCLUDING SPAIN</b></p>	<p>all countries shown in Europe Excluding Spain <b>Including Spain, Balearics, Madeira and Canary Islands.</b></p>	<p><b>INSURED-PERSON YOU/YOUR</b></p>	<p>any person named in the insurance validation documentation</p>
<p><b>CHECKED-IN BAGGAGE</b></p>	<p>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</p>	<p><b>EUROPE EXCLUDING SPAIN</b></p>	<p>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.</p>	<p><b>INTERNATIONAL DEPARTURE POINT</b></p>	<p>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.</p>
<p><b>CLOSE RELATIVE</b></p>	<p>any person who is related to you by blood, marriage, adoption, fostering or co-habitation</p>	<p><b>EVIDENCE OF OWNERSHIP</b></p>	<p>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.</p>	<p><b>INSHORE</b></p>	<p>within 12 Nautical miles from the shore</p>
<p><b>CRUISE</b></p>	<p>a pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans and may include stops at various ports.</p> <p><b>Please be aware that this policy does not provide cover if you are going on a cruise. (Unless you have paid an additional premium)</b></p>	<p><b>EXISTING MEDICAL CONDITION</b></p>	<p>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.</p>	<p><b>MANUAL LABOUR</b></p>	<p>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.</p>
				<p><b>MEDICAL CONDITION</b></p>	<p>any disease, illness or injury, including any psychological conditions</p>
				<p><b>OFFSHORE</b></p>	<p>over 12 Nautical miles from the shore</p>
				<p><b>ONE WAY TRIP</b></p>	<p>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</p>
				<p><b>OPEN WATER SWIMMING</b></p>	<p>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</p>

<p><b>PAIR OR SET</b></p>	<p>two or more items of possessions that are complementary or purchased as one item or used or worn together.</p>	<p><b>PROOF OF PURCHASE</b></p>	<p>means an original receipt and any other documentation required to prove that the item was purchased by you.</p>	<p><b>TRAVELLING COMPANION</b></p>	<p>a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.</p>
<p><b>POSSESSIONS</b></p> <p>↓</p>	<p>each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p>	<p><b>PUBLIC TRANSPORT</b></p>	<p>buses, coaches, internal flights or trains that run to a published scheduled timetable.</p>	<p><b>TRIP</b></p>	<p>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></p>
<p><b>Clothes &amp; footwear</b></p>	<p>underwear, outerwear, hats, socks, stockings, belts, braces, boots, shoes, trainers and sandals</p>	<p><b>REDUNDANCY</b></p>	<p>being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p>	<p><b>UNATTENDED</b></p>	<p>left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p>
<p><b>Cosmetics &amp; toiletries</b></p>	<p>make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.</p>	<p><b>RESIDENT</b></p>	<p>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</p>	<p><b>UNITED KINGDOM</b></p>	<p>United Kingdom – England, Wales, Scotland, Northern Ireland and the Isle of Man.</p>
<p><b>Luggage</b></p>	<p>suitcases, hold-alls, rucksacks, briefcases, satchels, bags, handbags, purses and wallets.</p>	<p><b>SCHEDULED AIRLINE</b></p>	<p>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.</p>	<p><b>WE/OUR/US</b></p>	<p>in respect of sections A1-A2 and B1-B17 means Union Reiseversicherung AG UK; in respect of section B18 means Great Lakes Insurance SE.</p>
<p><b>Electrical Items</b></p>	<p>any item that is not a gadget (see definition on page 14 above), requiring power, either from the mains or from a battery including laptop computers.</p>	<p><b>SINGLE ARTICLE</b></p>	<p>means any single item that is not part of a pair or set</p>	<p><b>WINTER SPORTS</b></p>	<p>skiing, snowboarding and ice skating.</p>
<p><b>Electrical Accessories</b></p>	<p>items that may be used with a gadget (as defined on page 14 above), including screen protectors and cases, mains chargers, CDs, games, tapes, cassettes or cartridges, camera cases, tripods/stands, films, discs or cartridges.</p>	<p><b>SPORTS AND ACTIVITIES</b></p>	<p>any recreational activity that requires skill and involves increased risk of injury.</p>	<p><b>WINTER SPORTS EQUIPMENT</b></p>	<p>skis, ski bindings, ski sticks, ski boots, board boots, ski goggles, ski helmets, snowboard bindings and snow boards.</p>
<p><b>Valuables</b></p>	<p>rings, watches, necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals or costume jewellery.</p>	<p><b>Please be aware that if you are taking part in any sport please refer to page 31 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</b></p> <p><b>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.</b></p>	<p><b>WORLDWIDE</b></p>	<p>anywhere in the world.</p>	
<p><b>Eyewear</b></p>	<p>spectacles, sunglasses, prescription spectacles or binoculars.</p>		<p><b>WORLDWIDE EXCLUDING USA, CANADA &amp; CARIBBEAN</b></p>	<p>anywhere in the world <b>excluding the United States of America, Canada, and the Caribbean.</b></p>	
<p><b>Child Safety Equipment</b></p>	<p>Buggies, Strollers and Car seats</p>		<p><b>WORLDWIDE</b></p>	<p>anywhere in the world <b>excluding the United States of America, Canada, and the Caribbean.</b></p>	
<p><b>Duty free</b></p>	<p>any items purchased at duty free</p>		<p><b>WORLDWIDE</b></p>	<p>anywhere in the world <b>excluding the United States of America, Canada, and the Caribbean.</b></p>	

## Additional definitions applicable to Section B17

(Where these words are used in Section B17 they will always have this meaning)

<b>ACCIDENTAL LOSS</b>	the gadget has been accidentally left by you in a location and you are permanently deprived of its use.
<b>ACCESSORIES</b>	means anything that came in the same packaging as the gadget, such as earphones and mains chargers.
<b>EVIDENCE OF OWNERSHIP</b>	means a document to evidence that the gadget you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt or, if the gadget is a mobile phone, confirmation from your Network Provider that the mobile phone has been used by you.
<b>PRECAUTIONS</b>	all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of your gadgets.
<b>PROOF OF USAGE</b>	means evidence that the gadget has been used after the date you started your trip. Where the gadget is a mobile phone, this information can be obtained from your Network Provider. For other gadgets, in the event of an accidental damage claim this can be verified when the gadget is sent to our repairers for inspection.
<b>TERRORISM</b>	means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.



## 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:
<p>up to £5,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> <li>➤ transport charges,</li> <li>➤ loss of accommodation,</li> <li>➤ foreign car hire,</li> <li>➤ excursions booked before you go on your trip</li> </ul> <p>that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p> <p><i>(Please note that course charges or tuition fees are not included)</i></p>	<ul style="list-style-type: none"> <li>• you, or a travelling companion is ill, injured or dies before the trip starts.</li> <li>• a close relative or a close business associate of yours in your home country is ill, injured or dies before the trip starts.</li> <li>• the person you are going to stay with is ill, injured or dies before the trip starts.</li> <li>• you are required for jury service or as a witness in a court of law.</li> <li>• you, or a travel companion being made redundant.</li> <li>• of the requirements of HM forces.</li> <li>• your outward journey was delayed by more than 24 hours due to a force majeure event</li> </ul>	<ul style="list-style-type: none"> <li>• if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>• if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>• if you have not paid your excess or agreed it can be deducted from your claim settlement;</li> <li>• 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;</li> <li>• 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;</li> <li>• for cancellation charges applicable after the date the GP initially diagnosed or investigated the condition;</li> <li>• if you are cancelling due to the death, injury or illness of any pets or animals;</li> <li>• if you are cancelling because of an existing medical condition of: <ul style="list-style-type: none"> <li>➤ a travel companion not insured by us;</li> <li>➤ a non-travelling close relative of you, or your travel companion;</li> <li>➤ the person you are intending to stay with;</li> <li>➤ a non-travelling business associate of you, or your travel companion.</li> </ul> </li> <li>• for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges;</li> <li>• for any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value;</li> <li>• if you are cancelling due to a criminal act committed by you or where you are the defendant in the court case;</li> <li>• 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 (<b>see definition of redundancy page 15</b>);</li> <li>• if you have not been granted leave orders (or where these have been withdrawn by your employer on disciplinary grounds).</li> <li>• if you are claiming because of a force majeure event that occurred or was announced prior to your purchasing your policy.</li> </ul>	<p><b>you should:</b></p> <ul style="list-style-type: none"> <li>• 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></li> <li>• Provide the claims handlers with required documentation as listed on the front of your claim form.</li> <li>• Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</li> <li>• 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.</li> <li>• If you are cancelling because you or a travel companion have been made redundant, you must obtain written confirmation to validate your circumstances.</li> <li>• If you are cancelling because your leave orders have been cancelled you must obtain written confirmation to validate your circumstances.</li> </ul>

<b>We will pay:</b>	<b>For:</b>	<b>We won't pay:</b>	<b>If you need to claim:</b>
<p>up to £2,500</p>	<ul style="list-style-type: none"> <li>• 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.;</li> </ul>	<ul style="list-style-type: none"> <li>• if you are claiming for any of the reasons shown on <b>pages 11</b>;</li> <li>• if you are in breach of any of the conditions shown on <b>pages 11</b>;</li> <li>• for any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip;</li> <li>• for any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip;</li> <li>• for any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation;</li> <li>• for any form of travel delay or other temporary disruption to your trip;</li> <li>• 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;</li> <li>• for any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);</li> <li>• for any loss for which a third party is liable or which can be recovered by other legal means;</li> <li>• for anything mentioned in the general exclusions unless specifically insured under this section.</li> </ul>	<p>Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p>

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

We will pay:	If:	We won't pay:	If you need to claim:
<p>£30 trip disruption allowance per 12-hour period up to a maximum of £300</p>	<ul style="list-style-type: none"> <li>the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point.</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>if you have not paid your excess or agreed it can be deducted from your claim settlement;</li> <li>if your trip is not less than 2 days duration or a one-way trip;</li> <li>if you have not made every attempt to check-in at your international departure point;</li> <li>if the delay happens after the flight/train/sailing has departed from the international departure point;</li> <li>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;</li> </ul>	<p><i>you should:</i></p> <ul style="list-style-type: none"> <li>Download or request and complete a departure delay claim form.</li> <li>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.</li> </ul>
<p>up to £5,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> <li>transport charges,</li> <li>loss of accommodation,</li> <li>foreign car hire,</li> <li>pre-paid excursions booked before you go on your trip</li> </ul> <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</p>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>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;</li> <li>if you are claiming for costs where the transport provider has provided alternative travel and accommodation, or a financial contribution towards these costs;</li> </ul>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<p>up to £1,250 for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for more than one connecting flight;</li> </ul>	
<p>up to £750 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 outbound journey.</p>	<ul style="list-style-type: none"> <li>you are unable to catch a pre-booked connecting onward flight after leaving your international departure point because your outbound flight was delayed causing you to miss your onward connection.</li> </ul>	<ul style="list-style-type: none"> <li>you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO.</li> </ul>	

We will pay:	For:	We won't pay:	If you need to claim:
<p><b>up to £10,000,000 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:</b></p>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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;</li> <li>• 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);</li> <li>• the cost of returning your body to your home following your death outside your home country.</li> </ul>	<ul style="list-style-type: none"> <li>• if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>• if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>• if you have not paid your excess or agreed it can be deducted from your claim settlement;</li> <li>• 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;</li> <li>• for any treatment in a private hospital or clinic unless our 24-hour medical helpline has agreed and adequate public facilities are not available;</li> <li>• for the cost of bringing you home early if, (in the opinion of our Medical Director), appropriate medical treatment is available locally;</li> </ul>	<p><b><u>FOR MEDICAL EMERGENCIES</u></b></p> <p><b><i>you should:</i></b></p> <ul style="list-style-type: none"> <li>• <b>Call our 24 hour emergency assistance service 24 hours a day, 7 days a week, from anywhere in the world</b></li> </ul> <p style="text-align: center;"><b>+44 (0) 203 824 0710</b></p> <ul style="list-style-type: none"> <li>• <i>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</i></li> </ul> <p><b><u>For non-emergency cases,</u></b> visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p><i>For cases where our <b>24 hour emergency assistance service</b> 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).</i></p>
<p><b>up to £300</b></p>	<ul style="list-style-type: none"> <li>• for emergency taxi fares to take you to a medical facility if no ambulance is available, and bring you back to your trip accommodation after you have been treated;</li> <li>• for reasonable taxi fares for documented out-patient follow up treatment</li> </ul>	<ul style="list-style-type: none"> <li>• 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;</li> <li>• for the cost of any pre-arranged or elective dental treatment;</li> <li>• for dental work involving the use of precious metals in any dental treatment;</li> </ul>	
<p><b>up to a maximum cost of £2,000</b></p>	<ul style="list-style-type: none"> <li>• your death outside your home country for your burial or cremation, including the cost of returning your ashes home.</li> </ul>	<ul style="list-style-type: none"> <li>• for the provision of dentures, crowns or veneers;</li> </ul>	
<p><b>up to £750</b></p>	<ul style="list-style-type: none"> <li>• emergency dental treatment only to treat sudden pain.</li> </ul>	<ul style="list-style-type: none"> <li>• for any dental treatment or work which could wait until your return home;</li> </ul>	
<p><b>up to £500</b></p>	<ul style="list-style-type: none"> <li>• the emergency replacement of prescribed medication that you require to prevent a deterioration or exacerbation of an existing medical condition (including transport of it to you where medically necessary) if the medication which you took with you on your trip is accidentally lost or stolen</li> </ul>	<ul style="list-style-type: none"> <li>• for the cost of replacing medication that you forgot to take with you on your trip;</li> <li>• for the cost of replacement prescription medication because you have brought insufficient supplies;</li> <li>• for loss, theft or damage to prescribed medication left in checked-in baggage;</li> </ul>	
<p><b>up to £500</b></p>	<ul style="list-style-type: none"> <li>• for emergency replacement of prescription spectacles (including transport of them to you) if your glasses are lost or stolen on your trip</li> </ul>	<ul style="list-style-type: none"> <li>• replacement prescription spectacles that are of a different prescription to the pair you are replacing;</li> <li>• the cost of a new eye test.</li> </ul>	

## Hospital benefit (Policy B Section 3)

We will pay:	For:	We won't pay:	If you need to claim:
<p>up to £50 for each 24-hour period up to a maximum of £1,000</p>	<ul style="list-style-type: none"> <li>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).</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>if you have not provided receipts for any additional costs incurred;</li> <li>if you are claiming for loss of income;</li> <li>if you have not submitted a claim under Section B2;</li> <li>for any of the items mentioned under 'we won't pay' in Section B2.</li> </ul>	<p>Please refer to the information on <b>page 20</b> above</p>
<p>up to £250</p>	<ul style="list-style-type: none"> <li>additional costs (such as car parking charges and kennel &amp; cattery fees) that you may incur if you are unable to return to your home country on your pre-booked date because you were in hospital or the nature of your injury or illness meant that (in the opinion of our Medical Director) your return home should be delayed until you were fit to travel.</li> </ul>		

## 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:
<p>up to £1,000</p>	<ul style="list-style-type: none"> <li>additional travel and accommodation costs incurred for you to return home if you are unable to use your original travel tickets;</li> <li>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;</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>if you have not paid your excess or agreed it can be deducted from your claim settlement;</li> <li>if you have not provided receipts for any additional costs incurred;</li> <li>for the cost of your burial or cremation;</li> <li>for the cost of services or treatment.</li> </ul>	<p><b>you should:</b></p> <ul style="list-style-type: none"> <li><i>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</i></li> <li><i>Provide receipts for any additional expenditure</i></li> <li><i>Provide any other information requested by the claims handlers</i></li> </ul>
<p>up to £1,500</p>	<ul style="list-style-type: none"> <li>the cost of returning your body or ashes home, should you die whilst on your trip</li> </ul>		

We will pay:	For:	We won't pay:	If you need to claim:
<p>up to £5,000 in total for your unused proportion of:</p> <ul style="list-style-type: none"> <li>➤ transport charges,</li> <li>➤ loss of accommodation,</li> <li>➤ foreign car hire,</li> <li>➤ pre-paid excursions booked before you go on your trip</li> </ul> <p>that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p><i>(Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.)</i></p>	<p><b>your early return home because of the death, injury or illness of:</b></p> <ul style="list-style-type: none"> <li>• you or a friend with whom you are travelling.</li> <li>• a close relative who lives in your home country.</li> <li>• a close business associate who lives in your home country.</li> <li>• of a friend who lives abroad and with whom you were intending to stay</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>• 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</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>• you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law,</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>• you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood.</li> </ul>	<p><b>We won't pay:</b></p> <ul style="list-style-type: none"> <li>• if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>• if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>• if you have not paid your excess or agreed it can be deducted from your claim settlement;</li> <li>• for curtailment where the trip is of 2 days duration or less or is a one-way trip;</li> <li>• for the curtailment of your trip by the tour operator;</li> <li>• 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;</li> <li>• 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;</li> <li>• for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges;</li> <li>• if you decide to come home early because you have run out of money or because you are not enjoying your trip;</li> <li>• 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;</li> <li>• if you come home early due to the fear of an epidemic, pandemic, infection or allergic reaction;</li> <li>• 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;</li> <li>• if you come home early due to the death, injury or illness of any pets or animals.</li> </ul>	<p><b>If you need to claim:</b></p> <p>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.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p><b><u>If you need to cut short your trip:</u></b></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Emergency Assistance Facilities service</i>.</p> <p style="text-align: center;"><b>+44 (0) 203 829 6745</b></p> <p><u>curtailment claims will not otherwise be covered.</u></p> <ul style="list-style-type: none"> <li>• You should keep any receipts or accounts given to you and send them in to the claims office.</li> </ul>

We will pay:	For:	We won't pay:	If you need to claim:
<p>up to a total of £2,500 for <u>your</u> possessions, with a maximum amount for:</p> <ul style="list-style-type: none"> <li>Clothes &amp; footwear - £1,500</li> <li>Cosmetics &amp; toiletries - £250</li> <li>Luggage - £250</li> <li>Valuables - £500</li> <li>Eyewear - £100</li> <li>Electrical items - £300</li> <li>Electrical accessories - £150</li> <li>Child safety equipment - £500</li> </ul>	<p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>if you have not paid your excess or agreed it can be deducted from your claim settlement;</li> <li>if you have not complied with the carrier's conditions of carriage;</li> <li>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;</li> <li>if you are unable to provide evidence of ownership and/or proof of purchase of the items you are claiming for;</li> <li>if you are claiming for items which have been damaged by atmospheric or climatic conditions, age, wear, and tear;</li> <li>if you are claiming for electrical items, valuables or eyewear placed in checked-in baggage;</li> <li>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);</li> <li>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;</li> </ul>	<p><b><u>For all damage claims:</u></b>  <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></p> <p><b><u>For all loss or damage claims during transit:</u></b>  <i>(a) retain your tickets and luggage tags,</i>  <i>(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.</i></p> <p><b><u>For all delayed baggage claims:</u></b>  <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></p>
<p>up to £250</p>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for items you left behind after disembarking from your coach, train, bus, flight or any other mode of transport;</li> <li>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;</li> <li>If you have not obtained written confirmation of any loss, damage or delay from your tour operator, airline or transport provider;</li> <li>if you are claiming for duty free items;</li> <li>if you are claiming for lost, damaged or stolen car keys;</li> <li>if you are claiming for the loss damage or theft of a drone;</li> <li>if you are claiming for the loss or damage to a gadget or mobile phone - <b>these items are covered under Section B18.</b></li> </ul>	<p><b><u>For all losses:</u></b>  <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></p> <p><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></p> <p><b><i>Please be aware</i></b> 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 <a href="http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/">www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</a></p>

## If your cash or passport is lost or stolen (Policy B Section 7)

We will pay:	If:	We won't pay:	If you need to claim:
up to £500	<ul style="list-style-type: none"> <li>your cash is lost or stolen during your trip.</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>if you have not paid your excess or agreed it can be deducted from your claim settlement;</li> <li>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;</li> <li>for loss of your cash or passport that was placed in checked-in baggage;</li> <li>for any costs for loss of passport incurred before you left home;</li> <li>for any costs which are due to any errors or omissions on your travel documents or money exchange;</li> <li>for any financial loss suffered as a result of your debit/credit card.</li> </ul>	<p><b>you should:</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>Also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</li> <li>For loss of cash we will also require:                             <ul style="list-style-type: none"> <li>exchange confirmations from your home country for foreign currency.</li> <li>where sterling is involved, documentary evidence of possession.</li> </ul> </li> <li>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.</li> </ul>
<p>Up to:</p> <ul style="list-style-type: none"> <li>£150 towards the cost of an emergency travel document.</li> <li>£150 for necessary costs collecting your replacement emergency travel document on your trip.</li> <li>£500 for the reasonable cost of your return journey back to the United Kingdom, Channel Islands or BFPO or any missed travel or accommodation arrangements</li> </ul>	<ul style="list-style-type: none"> <li>your passport is lost or stolen during your trip</li> <li>you cannot use your pre-booked travel tickets because you were unable to obtain replacement emergency travel documents in time</li> </ul>		
up to £75 towards the cost of a new passport	<ul style="list-style-type: none"> <li>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</li> </ul>		

## If you are mugged or hijacked (Policy B Section 8)

We will pay:	For:	We won't pay:	If you need to claim:
£100 per 24 hours up to a maximum of £1,500	<ul style="list-style-type: none"> <li>each full 24-hour period you are hospitalised following a mugging attack.</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>If you were attacked or confined as a result of your illegal activity or reckless behaviour;</li> <li>if you were not hospitalised in a public hospital;</li> <li>if you have not submitted a claim for emergency medical expenses under Section B2;</li> <li>if you have not provided us with written police report;</li> <li>if you have not obtained confirmation from the airline, carrier or their handling agents confirming period of confinement.</li> </ul>	<p><b>you should:</b></p> <ul style="list-style-type: none"> <li>Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability.</li> <li>Claims will need to be supported by a written report from the appropriate authorities.</li> </ul>
£100 per 24 hours up to a maximum of £1,500	<ul style="list-style-type: none"> <li>each full 24-hour period you are confined as a result of hijack.</li> </ul>		



We will pay:	For:	We won't pay:	If you need to claim:
<p>up to £2,000,000 plus costs agreed by us in writing</p>	<p>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:</p> <ul style="list-style-type: none"> <li>• injury, illness or disease of any person;</li> <li>• loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family;</li> <li>• loss of, or damage to, trip accommodation which does not belong to you or any member of your family.</li> </ul>	<ul style="list-style-type: none"> <li>• if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>• if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>• if you have not paid your excess or agreed it can be deducted from your claim settlement;</li> <li>• <b>for liability for loss of or damage to property or injury, illness or disease is not caused or suffered by:</b> <ul style="list-style-type: none"> <li>➢ 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;</li> <li>➢ another insured person, member of your family, a friend or travelling companion, whether insured by us or another provider;</li> <li>➢ your ownership, care, custody or control of any animal.</li> </ul> </li> <li>• 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;</li> <li>• 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;</li> <li>• 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.</li> </ul>	<p><b>you should:</b></p> <ul style="list-style-type: none"> <li>• <b><u>Never admit responsibility to anyone</u></b> and do not agree to pay for any damage, repair costs or compensation.</li> <li>• <i>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.</i></li> </ul>

**Accidental death and disability benefit (Policy B Section 10)**

We will pay:	If:	We won't pay:	If you need to claim:
<p>a single payment as shown</p>	<p><b>you suffer an accident during your trip, that within 12 months of the event happening independently of any other cause, results in your:</b></p> <ul style="list-style-type: none"> <li>➢ your death - <b>£20,000</b></li> <li>➢ 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 - <b>£10,000</b></li> <li>➢ 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; - <b>£20,000</b></li> <li>➢ permanent and total disablement from engaging in paid employments or paid occupations* of any and every kind. - <b>£20,000</b></li> </ul> <p>* (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'.)</p>	<ul style="list-style-type: none"> <li>• if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>• if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>• if you have deliberately exposed yourself to danger;</li> <li>• if the incident is due to an illness or infection;</li> <li>• if you are claiming for more than one of the benefits that is a result of the same injury.</li> </ul>	<p><b>you should:</b></p> <ul style="list-style-type: none"> <li>• <i>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</i></li> <li>• <i>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.</i></li> </ul>

We will pay:	For:	We won't pay:	If you need to claim:
<p>for 30 minutes legal advice on the telephone</p> <p>and</p> <p>up to £50,000</p>	<ul style="list-style-type: none"> <li>enquiries relating to your insured trip.</li> <li>legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip.</li> </ul> <p><b>Please note:</b> We will 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.</p>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>if you have not paid your excess or agreed it can be deducted from your claim settlement;</li> <li>if you do not use Slater &amp; Gordon LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers;</li> <li>if you do not accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation;</li> <li>if legal proceedings in the USA or Canada do not follow the contingency fee system operating in North America;</li> <li>if you are pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office;</li> <li>if the estimated recovery is less than £500;</li> <li>if we believe that you are unlikely to obtain a reasonable settlement;</li> <li>if the costs are to be considered under an arbitration scheme or a complaints procedure;</li> <li>if you are claiming against another insured-person who is a member of your family, a friend or travelling companion, whether insured by us or another provider;</li> <li>if the claim was due to damage to any mechanically propelled vehicle;</li> <li>for legal proceedings in more than one country for the same event;</li> <li>for any legal expenses incurred without our prior authorisation or that of the claims office.</li> </ul>	<p>If you have an accident abroad and require legal advice <b>You should:</b></p> <ul style="list-style-type: none"> <li>Contact: <b>Slater &amp; Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ.</b> They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</li> </ul> <p>To obtain this service you should:</p> <p><b>telephone 0161 228 3851 or fax 0161 909 4444</b></p> <p><b>Opening Hours Mon – Fri 9am -5pm</b></p> <ul style="list-style-type: none"> <li>supply any reports or information and proof to us and the claims office as may be required</li> </ul>

## If a force majeure event occurs while you are away (Policy B Section 12)

We will pay:	For:	We won't pay:	If you need to claim:
<p>up to £1,000 reasonable additional travel expenses to enable you to move to a safer area.</p> <p>up to £100 per 24 hours up to a maximum of £700 for additional accommodation.</p> <p>up to £30 per 24 hours up to a maximum of £210 for food and drink.</p> <p>up to £150 for the emergency replenishment of baby essentials or prescription medication, if your existing supplies run out during the period that you are delayed.</p>	<ul style="list-style-type: none"> <li>your trip is disrupted because of a force majeure event.</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>your transport provider has not offered, or provided, reasonable alternative arrangements;</li> <li>your trip was not part of a package holiday;</li> <li>you are not claiming for additional transport and accommodation costs which are of a higher standard than you had originally booked;</li> <li>you are not claiming for any costs, which you would have expected to pay during your trip;</li> <li>you are not claiming for the cost of baby essentials or prescription medicine where you have not taken sufficient supplies with you to last the original duration of your trip.</li> </ul>	<ul style="list-style-type: none"> <li>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to the claims office along with your original booking confirmation and receipts for all expenses made.</li> </ul>

## If your return is delayed due to air rage (Policy B Section 13)

We will pay:	For:	We won't pay:	If you need to claim:
up to £750	<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>if you are not the cause of the delay;</li> <li>if you were not involved in, or the perpetrator of, any violent or drunken behaviour;</li> </ul>	<p><b>you should:</b></p> <ul style="list-style-type: none"> <li>provide written confirmation from the airline or their handling agent of the reason and length of delay.</li> <li>provide receipts for all additional expenditure</li> </ul>

## Securing your home (Policy B Section 14)

We will pay:	For:	We won't pay:	If you need to claim:
up to £750	<ul style="list-style-type: none"> <li>your home to be secured in your absence if your home is burgled whilst you are on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>if you have not paid your excess or agreed it can be deducted from your claim settlement;</li> <li>for work that we have not authorised beforehand;</li> <li>for any work undertaken after your return home;</li> <li>for any amounts that you have recovered from another source;</li> <li>if you cannot provide a Police Report / Crime Number regarding the incident;</li> </ul>	<p><b>you should:</b></p> <ul style="list-style-type: none"> <li>provide a Police Report / Crime Number regarding the incident</li> <li>provide receipts for the work carried out.</li> </ul>

## If your pet is taken ill (Policy B Section 15)

We will pay:	If:	We won't pay:	If you need to claim:
up to £500.	<ul style="list-style-type: none"> <li>your cat or dog needs in-patient veterinary treatment as a result of an injury which occurred whilst your cat or dog was being cared for by a friend, relative or professional carer in your home country whilst you were on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>if you have not paid your excess or agreed it can be deducted from your claim settlement;</li> <li>if you cannot provide 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.</li> </ul>	<p><b>you should:</b></p> <ul style="list-style-type: none"> <li>provide 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..</li> </ul>

We will pay:	For:	We won't pay for:	If you need to claim:
up to £750 following <i>emergency surgery during your trip</i> :	<ul style="list-style-type: none"> <li>the travel and accommodation costs of another holiday to recuperate from your surgery within 3 months of your return to UK from your trip</li> </ul>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on <b>page 11</b>;</li> <li>if you are in breach of any of the conditions shown on <b>page 11</b>;</li> <li>for anything which does not directly relate to an accident suffered during your trip;</li> <li>for anything where you have not already submitted a claim under Section B2 above;</li> <li>any costs <u>unless our 24 hour emergency assistance service has agreed and authorised</u>;</li> <li>for the cost of any home help or a registered nanny that you needed before you began your trip.</li> </ul>	<p><b>you should:</b></p> <ul style="list-style-type: none"> <li><i>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</i></li> <li><i>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</i></li> <li><i>For cases where our 24 hour medical helpline were informed please provide (in addition to the above) your case number or name of the person you spoke to.</i></li> <li><i>Provide a photocopy or scanned image of your EHIC card (if traveling within Europe)</i></li> </ul>
£25 per 24 hours, up to a maximum of £175.	<ul style="list-style-type: none"> <li>if you are admitted to a hospital immediately after being repatriated</li> </ul>		
up to £25 per 24 hours, up to a maximum of £125.	<ul style="list-style-type: none"> <li>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</li> </ul>		
up to a maximum cost of £2,500.	<ul style="list-style-type: none"> <li>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</li> </ul>		
up to £150.	<ul style="list-style-type: none"> <li>dental surgery required after you have returned home.</li> </ul>		
up to £300	<ul style="list-style-type: none"> <li>physiotherapy required after you have returned home to help recover from injury caused by an accident sustained during your trip.</li> </ul>		
up to £100.	<ul style="list-style-type: none"> <li>NHS prescription medication required after you have returned home.</li> </ul>		

We will pay:	For:	We won't pay:	If you need to claim:
<p>up to £2,500</p>	<p>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.</p>	<ul style="list-style-type: none"> <li>• if you are claiming for any of the reasons shown on <b>pages 11</b>;</li> <li>• if you are in breach of any of the conditions shown on <b>pages 11</b>;</li> <li>• for any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip;</li> <li>• for any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip;</li> <li>• for any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation;</li> <li>• for any form of travel delay or other temporary disruption to your trip;</li> <li>• 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;</li> <li>• for any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);</li> <li>• for any loss for which a third party is liable or which can be recovered by other legal means;</li> <li>• for anything mentioned in the general exclusions unless specifically insured under this section.</li> </ul>	<p>Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p>

# If your gadget is lost, stolen or damaged (Policy B Section 18)

This extension to your policy is administered by Bastion Insurance Services Limited with UK General Insurance Limited on behalf of Great Lakes Insurance SE.

We will pay:	For:	We won't pay:	If you need to claim:
<p>up to the policy limit as stated in your insurance schedule</p> <p>Please be aware that there is <b>no cash payment</b> for the loss, damage or theft of a gadget under this section of the policy.</p> <p>You should also be aware that we can only insure gadgets that are:</p> <ol style="list-style-type: none"> <li>1) Purchased as new, in the UK, with evidence of ownership available (see definitions on page 16);</li> <li>2) Purchased as refurbished in the UK direct from the manufacturer or network provider with evidence of ownership available; (see definitions on page 16)</li> <li>3) Gifted to you as long as you are able to provide a gift receipt;</li> <li>4) Not more than 48 months old at the date you start your trip;</li> <li>5) In good condition and full working order at the time this policy is purchased.</li> </ol>	<ul style="list-style-type: none"> <li>the cost of repairing your gadget if it is damaged as the result of an accident whilst on your trip.</li> <li>the cost of repairing your gadget if is damaged as a direct result of electrical or mechanical breakdown occurring whilst on your trip and outside of the manufacturer's guarantee period.</li> </ul> <p><i>N.B. Repairs will be carried out using readily available parts. Where possible we will use original parts but, in some cases, unbranded parts may be used. In the event that any repairs authorised by us under this policy invalidate your manufacturer's warranty, we will repair or replace your gadget for the remaining period of your manufacturer's warranty.</i></p> <p><b>If your gadget cannot be repaired, we will replace it with a similar make and model.</b></p> <ul style="list-style-type: none"> <li>the cost of replacing your gadget <b>with a similar make and model</b> if it is accidentally lost or stolen whilst on your trip</li> </ul> <p><i>N.B. Where only part or parts of your gadget have been accidentally lost or stolen we will only replace that part or parts.</i></p>	<ul style="list-style-type: none"> <li>if you are claiming for any of the reasons shown on pages 11 &amp; 12;</li> <li>if you are in breach of any of the conditions shown on pages 11 &amp; 12;</li> <li><b>for damage caused by;</b> <ul style="list-style-type: none"> <li>you deliberately damaging or neglecting the gadget;</li> <li>you not following the manufacturer's instructions;</li> <li>routine servicing, inspection, maintenance or cleaning;</li> <li>a manufacturer's defect or recall of the gadget;</li> <li>repairs carried out that have not been pre-approved by us;</li> <li>repairs carried out by non-manufacturer approved repairers;</li> <li>liquid damage to your gadget/s where the event causing the need to claim involved you taking your gadgets on a boat, other water vessels or whilst taking part in water activities.</li> </ul> </li> <li>for cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance;</li> <li><b>for theft or accidental loss;</b> <ul style="list-style-type: none"> <li>where the gadget has been left unattended in a public place;</li> <li>where you have left the gadget unattended (including being in luggage during transit) except where it is locked in a safe or safety deposit box where these are available, or left out of sight in your locked holiday or trip accommodation and force, resulting in damage to the accommodation, was used to gain entry or exit, evidence of which must be provided with your claim;</li> <li>where you have left the gadget behind following disembarking your coach, train, bus, flight or any other mode of transport;</li> <li>have not left the gadget unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in a locked boot or covered luggage area of a motor vehicle or, locked pannier of a motorcycle, where entry was gained by violent and forcible means evidence of which must be provided with your claim;</li> <li>from your control, except where it has been concealed either on or about your person, or the use of physical force or violence against your person has been used or threatened;</li> <li>where precautions have not been taken;</li> <li>if you do not report the theft or loss of your gadgets to the police within 48 hours of discovering it and do not obtain a Police report;</li> </ul> </li> </ul>	<p>Please telephone our claims department:</p> <p style="text-align: center;"><b>+44 (0) 203 824 0705</b></p> <p style="text-align: center;"><b>9am-6pm Monday to Friday</b> <b>10am-4pm Saturday</b></p> <p style="text-align: center;"><a href="mailto:gadgetclaims@directgroup.co.uk">gadgetclaims@directgroup.co.uk</a></p> <p><i>If your gadget is lost or stolen you need to do the following:</i></p> <ol style="list-style-type: none"> <li>1. Notify the Claims Administrators as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance;</li> <li>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;</li> <li>3. Report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset.</li> </ol> <p><i>Airtime Providers' numbers:</i></p> <ul style="list-style-type: none"> <li>• 3 07782 333 333</li> <li>• BT Mobile 08000 322 111</li> <li>• O2 08705 214 000</li> <li>• Orange 07973 100 150</li> <li>• T-Mobile 0845 412 5000</li> <li>• Virgin 08456 000 789</li> <li>• Vodafone 07836 191 191</li> <li>• EE 07953 966 250</li> </ul>
	<ul style="list-style-type: none"> <li>the reimbursement of unauthorised calls or data download if your mobile phone is accidentally lost or stolen whilst on your trip and is used fraudulently.</li> <li>reimbursement of fraudulent transactions made within the first 24 hours of discovering the theft or accidental loss of your e-wallet, up to the maximum value of £500.</li> </ul>	<ul style="list-style-type: none"> <li>the reimbursement of charges where you have not provided an itemised bill from your service provider;</li> <li>for the 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;</li> <li>for unauthorised call or data download exceeding the sum of £1,000.</li> <li>an e-wallet PIN has not been set on the gadget, or you have not followed the conditions relating to the security of the PIN, i.e. the pin number has not been written down and left with your gadget.</li> </ul>	<p><b>4. If your gadget is damaged you <i>must</i> provide this gadget for inspection / repair.</b></p>

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.)

**A**erobics, 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](http://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 about Sections A1, A2, B1-B17:**

**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](mailto:complaints@tif-plc.co.uk)

-----  
**If you wish to complain about Section B18:**

**Please contact** The Customer Services Director, Direct Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Telephone: 0345 074 4788; Email: [gadgetcomplaints@directgroup.co.uk](mailto:gadgetcomplaints@directgroup.co.uk)

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

*The claim administrators will make every effort to resolve your complaint immediately. If they cannot resolve your complaint by the end of the next working day they will acknowledge your complaint with 5 days of receipt and will do their best to resolve the problem within four weeks by sending you a final response letter.*

*If they are unable to resolve your complaint in this time they will write to advise you of progress and will endeavour to resolve your complaint within the following four weeks.*

-----  
**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](http://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](http://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.

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 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.*

**We wish you a safe and enjoyable trip**