



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

**For policies issued from 01/11/2018 to 31/10/2019**

**Master policy number for single trip policies RTAHS40001-27 A & B**

**Master policy number for multi-trip policies RTAHS40001-29 A & B**

**This policy is for residents of the United Kingdom, the Channel Islands and BFPO only.**

**ALL TRAVEL MUST TAKE PLACE WITHIN 12 MONTHS OF THE START DATE OF YOUR POLICY**

### YOUR IMPORTANT INFORMATION

**IF YOU NEED TO DECLARE A MEDICAL CONDITION  
OR MAKE ANY CHANGES TO YOUR POLICY**

contact Travel Administration Facilities

**+44 (0) 203 829 6765**

OPEN 8AM – 8PM MON-FRI, 9AM – 5PM SAT & SUN

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

contact Emergency Assistance Facilities 24 hour medical advice line

**+44 (0) 203 824 0707**

**IF YOU NEED TO MAKE A CLAIM**

Make sure you check your schedule of insurance 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.

contact Travel Claims Facilities

**+44 (0) 203 824 0705**

OPEN 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 note your Policy ref no: .....

Holidaysafe Travel Insurance is underwritten by Travel Insurance Facilities PLC and insured by Union Reiseversicherung AG, UK. Holidaysafe Travel Insurance is a trading name of Travel Insurance Facilities PLC which is authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG is authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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**Section A1 and Sections B1 – B15 and B18 – B22** 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.

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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 B16** 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 SE is authorised by Bundesanstalt für

**Section A2 & B17** is underwritten by Affirma, a trading brand of MGA Cover Services Limited, registered address 135 High Street, Crawley, England, RH10 1DQ, company registration: 08444204 authorised and regulated by the Financial Conduct Authority registration number 678541). under binding authority with Evolution Insurance Company Limited. Registered in Gibraltar No. 88737 with a registered office at 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA.

**BE AWARE!**



The sums insured shown are the maximum amount payable under the policies for each insured person  
 The excess shown is the amount that each insured person must contribute towards a claim for each and every incident.

The tables below are 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	18	If you are not able to go on your trip	£5,000	£60
A2	19	If your end supplier fails financially before you go on your trip	£3,000	£60
B1	20	If your departure is delayed by 12 hours or more	£20 for each 12 hour period up to £300 in total	Nil
		If you choose to cancel after a delay of 24 hours	£5,000	£60
		If you miss your outbound departure	£500	Nil
		If you miss your homeward departure	£500	Nil
B2	21	If you need emergency medical attention	£10,000,000	£60
		Medical expenses if you are injured participating in a track event	£100,000	£150
		Public hospital inconvenience benefit	£20 for each 24 hour period up to £400 in total	Nil
B3	22	If you need to come home early	£5,000	£60
B4	23	If you cannot use your motorcycle for more than 8 hours	£2,000	£60
B5	24	If your motorcycle cannot be repaired prior to your return home	£500	£60
B6	25	If the only qualified or competent rider is taken ill	£2,000	£60
B7	25	Collecting your motorcycle after you have returned home	£1,000	£60
B8	26	If your possessions are lost, stolen or damaged <i>(NB please refer to policy for item limits)</i>	£2,000	£60
		If your possessions are delayed by 12 hours	£100	Nil
B9	27	If your motorcycle apparel is lost, stolen or damaged <i>(NB please refer to policy for item limits)</i>	£2,000	£60
		If your motorcycle apparel is delayed by 12 hours	£500	Nil
B10	28	If your cash is lost or stolen	£250	£60
		If your passport is lost or stolen	£300	Nil
B11	28	If you are mugged	£100 for each 24 hour period up to £500 in total	Nil
		If you are hijacked	£100 for each 24 hour period up to £500 in total	Nil
B12	29	Personal liability	£2,000,000	£60 <i>(£250 for damage to your trip accommodation)</i>
B13	29	Accidental death & disability benefit	£15,000	Nil
B14	30	If you need legal advice	£50,000	£60
B15	31	If a force majeure event occurs while you are away	£1,000	£60
B16	32	If your gadget or mobile phone is accidentally lost, stolen or damaged	£1,000	£60
B17	33	If your end supplier fails financially whilst you are on your trip	£3,000	£60

**OPTIONAL EXTENSIONS**

**PLEASE NOTE: THE EXTENSIONS SHOWN BELOW REQUIRE PAYMENT OF AN ADDITIONAL PREMIUM AND DO NOT FORM PART OF YOUR COVER UNLESS SPECIFICALLY STATED ON YOUR INSURANCE VALIDATION DOCUMENT**

<b>SECTION</b>	<b>PAGE</b>	<b>COVER NAME</b>	<b>COVER IS AVAILABLE UP TO</b>	<b>YOUR EXCESS</b>
Cruise extension B18	34	Cabin confinement benefit	£50 per 24 hour period up to £300 in total	Nil
		If you cannot use your pre-paid shore excursion	£500	Nil
		If your cruise itinerary is changed	£100 per cancelled port up to £500 in total	Nil
<i>Please note that you are only covered for the duration of your single trip insurance, or if you have purchased a multi-trip insurance for a total of <b>31 days cruising</b> during the 12 month policy period</i>				
Sports & equipment extension B19	35	If your sports equipment is lost, stolen or damaged <i>(NB please refer to policy for item limits)</i>	£1,000	£60
		If your sports equipment is delayed by 24 hours	£200 for each 24 hour period up to £1,000 in total	Nil
		If you need to hire sports equipment	£500	Nil
		If your hired sports equipment is lost, stolen or damaged <i>(NB please refer to policy for item limits)</i>	£500	£60
		If you are unable to use your pre-paid coaching / training / lessons	£50 per 24 hour period up to £500 in total	Nil
		If you require physiotherapy treatment after your return home	£500	Nil
Business extension B20	36	If your business equipment is lost, stolen or damaged <i>(NB please refer to policy for item limits)</i>	£2,000	£60
		If your business money is lost or stolen	£500	£60
		If your business samples are delayed by 12 hours	£500	Nil
		If you are unable to continue your business trip	£1,000	Nil
Wedding extension B21	37	If your wedding rings are lost, stolen or damaged <i>(NB please refer to policy for item limits)</i>	£500	£60
		If your wedding gifts are lost or stolen <i>(NB please refer to policy for item limits)</i>	£1,500	£60
		If your wedding attire is lost or damaged <i>(NB please refer to policy for item limits)</i>	£2,000	£60
		If your wedding photographs are lost, stolen or damaged	£500	£60
		If your wedding photographer is unable to fulfil their duties	£500	£60
Car & home excess extension B22	38	If you have to claim on your home or car insurance	£350	Nil

**Additional Information applicable to multi-trip policies**

- If a couples policy has been purchased then each person is insured to travel independently of the other
- If a family policy has been purchased cover for children is in respect of children aged 17 years and under living at home. The policy does not cover children travelling independently of you unless they are either travelling directly to be with you or to return directly to their home after being with you.
- If you pay the additional premium to include a cruise, the policy will be extended to cover you for **31 days cruising** during the twelve month policy period.

**BE AWARE!**



*This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:*

- Have not started the trip (*see definition on page 14*).
- Are a resident\* of the United Kingdom, Channel Islands or BFPO.
- You must be 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 in writing.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Will take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Are not travelling against the advice of your doctor or a medical professional such as your dentist.
- Are not taking a trip which involves a cruise unless you have paid an additional premium (*see definition on page 13*).

### Additional criteria for multi-trip policies

- Are not travelling for more than 31 days on any one trip (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing).
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not 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 as new, in the UK, with evidence of ownership available (*see definition on page 15*).
- Purchased as refurbished in the UK direct from the manufacturer or network provider with evidence of ownership available (*see definition on page 15*).
- Gifted to you as long as you are able to provide a gift receipt.
- Not more than 36 months old at the date you start your trip.
- In good condition and full working order at the date you start your trip

**Special Conditions:** Please note that Holidaysafe Motorcycle Travel Insurance does not provide cover for Third Party Liability when riding a motorcycle, (i.e. damage to either the bike or someone else's vehicle or property, or for any injury to another person). If you are taking your own motorcycle abroad, you must notify your usual motorcycle motor insurance provider so they can extend your policy.

*If you are intending to hire a motorcycle whilst you are abroad then you should ensure that your rental company has the appropriate insurance in place for you.*

*If you are intending to purchase a bike whilst you are abroad you must have proper insurance in place, the motorcycle must have an appropriate certificate of road worthiness, and you must be properly qualified to ride the motorcycle.*

\* We define a resident as being someone 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

## Accurate and relevant information

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

Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control, you must also tell us if you are aware of any circumstances at the time you purchase this insurance, or at any time afterwards, which could possibly result in you having to make a claim; otherwise you may not be covered. You can do this by calling: **0203 829 6765**.

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

## If you need to declare a medical condition or if you have any questions about the cover provided

please contact

**0203 829 6765**

Open 8am – 8pm Mon-Fri & 9am – 5pm Sat-Sun

If you are declaring a medical condition please make sure you have all your medical information and medication details and policy number to hand

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible.

## Policy information

The Holidaysafe policy has been specially arranged by Travel Insurance Facilities PLC and is made up of a number of different sections offering different types of cover provided by the different insurers shown on page 1, (and again below) and brought together to create this product for you. It will depend on which policy you have purchased, (plus any upgrade options) and the premium you have paid as to which sections of cover in this policy wording actually apply to you.

### YOUR INSURERS

Your Pre Travel Policy – Master Policy - [RTAHS40001-27 A \(for single trip policies\)](#) and [RTAHS40001-29 A \(for multi-trip policies\)](#)

**Section A1** 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 - [RTAHS40001-27 B \(for single trip policies\)](#) and [RTAHS40001-29 B \(for multi-trip policies\)](#)

**Sections B1 – B15 and B18 – B22** are underwritten by Travel Insurance Facilities plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

**Section B16** is administered by Bastion Insurance Services Limited and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

**Section A2 & B17** is underwritten by Affirma, a trading brand of MGA Cover Services Limited binding authority with Evolution Insurance Company Limited.

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. In the event that you have paid for a trip on behalf of others individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs. 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 12 for more information).*

## When your policies start and end

The cover under your pre-travel policy on single trip policies starts from the commencement 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 commence your trip and ends when you complete your trip (*see definition of 'trip' on page 14*). Cancellation cover will cease when you start your trip, or upon expiration of your 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. There is absolutely no cover for any portion of a trip which is longer than 31 days in duration unless the appropriate additional premium has been paid.*

## 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.

## Disclosure of your medical conditions

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

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

Have you or anyone insured under this policy ever been diagnosed or received treatment for:

Any heart or circulatory condition?

Yes

A stroke or high blood pressure?

Yes

A breathing condition (including Asthma)?

Yes

Any type of Cancer?

Yes

Any type of Diabetes?

Yes

Any type of bowel disorder?

Yes

Has your doctor altered your regular prescribed medication in the last 3 months?

Yes

No

In the last 2 years - have you, or anyone insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

Yes

No

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

Yes

No

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

Yes

No

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

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

**0203 829 6765**

8am-8pm Monday- Friday  
9am-5pm Saturday-Sunday

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

**BE AWARE!**



We are unable to medically screen or provide cover for any existing medical condition (or any recognised complication caused by the existing medical condition) of any travelling companion who is not insured with us, or a non-travelling close relative, or the person you are intending to stay with, or a non-travelling close business associate.

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

**0203 829 6765**

## Change in health

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

**0203 829 6765**

We will advise you what cover we are able to provide for your change in health, as defined on page 13, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

**BE AWARE!**



We do not provide any cover for:

- claims caused by the existing medical condition (or any recognised complication caused by the existing medical condition) of any travelling companion who is not insured with us, or a non-travelling close relative, or the person you are intending to stay with, or a non-travelling close business associate.
- any circumstances that are not specified in your policies.

## This policy provides cover for emergency medical treatment required whilst taking part in track or race day as described in Section B2 of the policy

*Whilst all travel insurance policies have exclusions regarding the costs of private medical treatment, **Holidaysafe Motorcycle Travel Insurance** does cover the costs of initial emergency treatment at the nearest medical facility to the race track whether that be public or private; however if admission to a hospital is required then you must ask to be referred to a public hospital and contact our **24-hour emergency assistance service** as soon as possible for confirmation of billing and approval of admission.*

We understand that if you have an accident whilst participating in a track or race day you will be taken to the **nearest appropriate medical facility** to the race track, which could be public or private for **initial emergency treatment and assessment**. However, if your injuries are **serious enough to require you to be admitted to hospital**, then you **must ask to be referred to a public hospital** and contact the **24-hour emergency assistance service** on **+44 (0) 203 824 0707**. If you are unable to contact our **24-hour emergency assistance service** prior to your admission to a hospital or clinic, **you or someone acting on your behalf must contact them as soon as possible**.

The **24-hour emergency assistance service** will then authorise treatment, liaise with the hospital and arrange repatriation if necessary. Please note that the **24-hour emergency assistance service** may move you from one hospital to another and/or arrange for you to return to the UK at any time however, they will only do this if they and the treating doctor think that it is safe for you to be moved or returned to the UK. For minor injuries you should, if possible, pay for the treatment and claim the cost back on your return to the UK.

**When calling the 24-hour emergency assistance service** you will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- patient's name, age and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have **Holidaysafe Motorcycle Travel Insurance**, 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.

### Other things to bear in mind

- 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 he is 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 the trackside facility to a public facility.
  - 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** team 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.
- You may be required to obtain your medical records in the event of a claim

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.

### BE AWARE!



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, and have it accepted. 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 0707**

**Elsewhere** it is advisable to seek advice on where to go for treatment from our **24 hour emergency assistance service +44 (0) 203 824 0707** 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, or alternatively by dialling 112 within the EU, 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 0707** 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 **Holidaysafe 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.

## What to do in a medical emergency - continued

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.

### BE AWARE!



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 he is 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 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* doctors 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.
- You may be required to obtain your medical records in the event of a claim

## What happens if you miss your 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 0707 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, the 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 0705** their office hours are 8am – 8pm Monday to Friday, 9am – 1pm Saturday.

***Make sure you check your schedule of insurance 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 0705**

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

**[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)**

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

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

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:

<b>3</b>	<b>07782 333 333</b>	<b>O2</b>	<b>08705 214 000</b>	<b>T-Mobile</b>	<b>0845 412 5000</b>	<b>Vodafone</b>	<b>07836 191 191</b>
<b>BT Mobile</b>	<b>08000 322 111</b>	<b>Orange</b>	<b>07973 100 150</b>	<b>Virgin</b>	<b>08456 000 789</b>	<b>EE</b>	<b>07953 966 250</b>

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

Claims in respect of end supplier failure will only be accepted up to six months after the failure- any claims submitted after the six month period will NOT be processed

# How to make a claim (continued)

## The following conditions apply when making a claim

### If you need to make a claim under Section A1 or Sections B1 – B15 and B18 – B22

#### You need to:

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

#### We can:

- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- Not make any payment for any event that is more specifically covered by another insurance policy.
- Only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- Settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- Make your policy void where a false declaration is made or any claim is found to be fraudulent.
- Take over and deal with in your name the defence/settlement of any claim made under the policy.
- Subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- Obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- Submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.
- Pay up to a maximum of £80 for medical records/ completion of a medical certificate.

### If you need to make claim under Section B16 (your gadget and mobile phone extension)

- You must inform the police within 48 hours of discovery of any incident relating to theft, accidental loss or malicious damage, and obtain a written incident report. If the item is a mobile phone, you must also report the incident to your airtime provider.
- You must provide us with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurers.
- You must provide evidence of ownership for your gadgets 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.
- You must pay the policy excess before you claim can be finalised
- You cannot transfer the insurance to someone else without notifying us in writing and receiving confirmation from us

### If you need to make a claim under Section A2 & B17 (your end supplier insolvency extension)

- You must obtain written confirmation from the liquidator receiver or relevant other appointee that the third-party supplier is in insolvency or financial failure as defined above in this Policy
- We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.
- Affirma Insurance will only accept claims submitted up to three months after the failure. Any claims submitted after the three-month period will NOT be processed.


#### BE AWARE!




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.

<p><b>YOUR POLICY WORDINGS</b></p>	<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);  <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>
<p><b>CANCELLING YOUR POLICIES</b></p>	<p>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Travel Administration Facilities within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.  <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.  <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 chose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.  <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>
<p><b>BE CAUTIOUS</b></p>	<p>This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <b>as if you had no insurance cover.</b></p>
<p><b>PREGNANCY</b></p>	<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.</p>
<p><b>MEDICAL COVER</b></p>	<p>Your travel policy is not Private Health Insurance in that it only covers unavoidable emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. 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. 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 a medical professional. Please note that you may be required to obtain your medical records in the event of a claim</b></p>
<p><b>EHIC</b></p>	<p>The European Health Insurance Card (EHIC) allows you (provided you are a United Kingdom 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>. Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.</p>
<p><b>MEDICARE</b></p>	<p>If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.</p>
<p><b>YOUR EXCESS</b></p>	<p>Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by Travel Administration Facilities. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.</p>
<p><b>OTHER POLICIES</b></p>	<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 Sections B16 & B22 and these can be found on page 15)*

<p><b>AUSTRALIA AND NEW ZEALAND</b></p> <p><b>BFPO</b></p> <p><b>BOOKING AGENT</b></p> <p><b>BUSINESS ASSOCIATE</b></p> <p><b>BUSINESS EQUIPMENT</b></p> <p><b>BUSINESS SAMPLES</b></p> <p><b>CASH</b></p> <p><b>CHANGE IN HEALTH</b></p> <p><b>CHANNEL ISLANDS</b></p> <p><b>CLOSE RELATIVE</b></p> <p><b>CONNECTING FLIGHTS</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 Cook Islands, Niue and Tokelau.</p> <p>British Forces Posted Overseas</p> <p>a person or organisation that makes reservations for travel or accommodation on your behalf.</p> <p>a business partner, director or employee of yours who has a close working relationship with you.</p> <p>any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.</p> <p>business goods, samples and equipment taken on an insured journey by an insured person and that are owned by you or your employer.</p> <p>sterling or foreign currency in note or coin form.</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>Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.</p> <p>spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).</p> <p>a connecting flight is one which you take within 12 hours after you have left your international departure point, which enables you to reach your onward destination as shown on your itinerary.</p>	<p><b>CRUISE</b></p> <p><b>BE AWARE!</b></p>  <p><b>CURTAILMENT</b></p> <p><b>DOMESTIC FLIGHT</b></p> <p><b>DRONES</b></p> <p><b>ESSENTIAL ITEMS</b></p> <p><b>EUROPE</b></p> <p><b>EXCURSION</b></p> <p><b>EXISTING MEDICAL CONDITION</b></p>	<p>a pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans and includes stops at various ports.</p> <p><i>Please note that this policy does not provide cover if you are going on a cruise. (Unless you have paid the additional premium, in which case we will provide cover for the duration of your trip if you have purchased a single trip policy, or if you have purchased a multi-trip policy, a total of <b>31 days</b> <u>cruising</u> during the 12 month policy period).</i></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>a flight where the departure and arrival take place within the United Kingdom or the Channel Islands.</p> <p>un-manned aerial vehicles</p> <p>underwear, socks, toiletries and a change of clothing.</p> <p>Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, 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, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.</p> <p>A short journey or activity undertaken for leisure purposes.</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>EVIDENCE OF OWNERSHIP</b></p> <p><b>FAMILY</b></p> <p><b>FLIGHT</b></p> <p><b>FORCE MAJEURE</b></p> <p><b>GADGET(S)</b></p> <p><b>HOME</b></p> <p><b>HOME COUNTRY</b></p> <p><b>INSURED-PERSON YOU/YOUR</b></p> <p><b>INTERNATIONAL DEPARTURE POINT</b></p> <p><b>MOTORCYCLE APPAREL</b></p> <p><b>NATURAL DISASTER</b></p> <p><b>OFF ROAD</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>Two adults and their dependents who are under the age of 18, must be resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.</p> <p>a service using the same airline or airline flight number.</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 and acts of nature.</p> <p>Includes: Mobile phones, iPhones, iPads, Tablets, Smartwatches, Camera's, Go Pro's and Laptops.</p> <p>one of your normal places of residence in the United Kingdom the Channel Islands or BFPO</p> <p>either the United Kingdom the Channel Islands, or BFPO.</p> <p>any person named in the insurance validation documentation</p> <p>the airport, international rail terminal or port from which you departed from the United Kingdom, Channel Islands or BFPO 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>crash helmet, leathers, protective clothing, boots, gloves, tail pack/tank bag</p> <p>fire, flood, storm, explosion, landslide, avalanche, hurricane, earthquake, tsunami or volcanic eruption</p> <p>a guided or unguided trip along tracks or unmarked routes as opposed to trips along roads.</p>
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<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>SPORTS EQUIPMENT</b></p>	<p>Any equipment, clothing, footwear or baggage that is usually associated with the chosen activity.</p>
<p><b>POSSESSIONS</b></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, domestic flights or trains that run to a published scheduled timetable.</p>	<p><b>TIMETABLE RESTRICTIONS</b></p>	<p>Published scheduled timetable itinerary.</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>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>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>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, the Channel Islands or BFPO, following your repatriation.</p>
<p><b>Luggage</b></p>	<p>suitcases, hold-alls, rucksacks, briefcases, satchels, bags, handbags, purses and wallets.</p>	<p><b>SINGLE ARTICLE</b></p>	<p>means any single item that is not part of a pair or set</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>Electrical Items</b></p>	<p>any item that is not a gadget (<i>see definition on page 13 above</i>), requiring power, either from the mains or from a battery including laptop computers.</p>	<p><b>SPORTS AND ACTIVITIES</b></p>	<p>any recreational activity that requires skill and involves increased risk of injury.</p>	<p><b>UNITED KINGDOM</b></p>	<p>United Kingdom – England, Wales, Scotland, Northern Ireland and the Isle of Man.</p>
<p><b>Electrical Accessories</b></p>	<p>items that may be used with a gadget (<i>as defined on page 13 above</i>), including screen protectors and cases, mains chargers, CDs, games, tapes, cassettes or cartridges, camera cases, tripods/stands, films, discs or cartridges.</p>	<p><b>BE AWARE!</b></p> 	<p><i>If you are taking part in any sport please refer to page 38 where there is a list of activities informing you of which activities are covered on the policy as standard, and which require payment of an additional premium. Should the activity you are participating in not appear please call us: 0203 829 6765</i></p>	<p><b>WE/OUR/US</b></p>	<p>in respect of <b>Sections A1, B1- B15 and B18-22</b> means <b>Union Reiseversicherung AG UK</b>; in respect <b>Section B16</b> means <b>Great Lakes Insurance SE</b>, and in respect of <b>Section A2 and B17</b> means <b>Evolution Insurance Company Limited</b>.</p>
<p><b>Jewellery &amp; watches</b></p>	<p>rings, watches, i-watches, necklaces, earrings, bracelets, body rings, any semi or non precious stones or metals or costume jewellery.</p>	<p><i>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.</i></p>	<p><i>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.</i></p>	<p><b>WINTER SPORTS</b></p>	<p>skiing, snowboarding and ice skating.</p>
<p><b>Eyewear</b></p>	<p>spectacles, sunglasses, prescription spectacles or binoculars.</p>			<p><b>WORLDWIDE EXCLUDING USA, CANADA, CARIBBEAN AND MEXICO</b></p>	<p>anywhere in the world <b>excluding</b> the United States of America, Canada, the Caribbean and Mexico.</p>
<p><b>Duty free</b></p>	<p>any items purchased at duty free</p>			<p><b>WORLDWIDE EXCLUDING MEXICO</b></p>	<p>anywhere in the world excluding Mexico.</p>
				<p><b>WORLDWIDE</b></p>	<p>anywhere in the world.</p>

**Additional definitions applicable to Section B16**

(The words and phrases defined below have the same meaning wherever they appear in Section B16 of this policy document)

<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>CLAIMS ADMINISTRATORS</b>	Direct Group Limited
<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.

**Additional definitions applicable to Section A2 and B17**

(The words and phrases defined below have the same meaning wherever they appear in Section B22 of this policy document)

<b>END SUPPLIER</b>	Scheduled Airline, Rail Operators, Ferry and Cruise Operators, Coach Operators, Transfer Companies, Car Hire Companies, Hotels and Apartments, Villas, Caravan and Camp Sites, Mobile Homes and Camper Rentals, Destination Management Company, Theme Parks, Tour Operators, Travel and Booking Agents and Consolidators.
<b>INSOLVENCY OR FINANCIAL FAILURE</b>	An end supplier will be deemed insolvent where: a) a bankruptcy order has been made by a court having jurisdiction over the end supplier's affairs b) an administration order has been made by a court having jurisdiction over the end supplier's affairs c) an effective resolution or order for the voluntary winding up having been made by a court having jurisdiction over the end supplier's affairs d) a voluntary agreement or compromise, supervised by an insolvency practitioner, that has been made binding on the end supplier e) an administrator, receiver or liquidator having been appointed on behalf of debenture holders or other creditors of the end supplier f) such circumstances exist which are, in the opinion of Underwriters, equivalent to the above
<b>IRRECOVERABLE LOSS</b>	Deposits and charges paid by you for your trip which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the scheduled airline or another insurance company or a government agency or a travel agent or credit card company.
<b>MODE OF TRANSPORT</b>	Scheduled airline (as defined below), train (i.e. Eurostar and Eurotunnel), coach, ferry, cruise ship
<b>SCHEDULED AIRLINE</b>	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.
<b>TRANSPORT PROVIDER</b>	Airline companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.



Below are some important conditions and exclusions which apply to all sections of your pre travel and travel policies. There are also specific 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 Sections B16, A2 and B17 of the policy and these can be found on page 17.*

### We cannot cover you if:

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>You take any trip under an annual multi-trip policy that exceeds 31 days duration unless you have paid the appropriate additional premium.</li> </ul>  | <ul style="list-style-type: none"> <li>You travel 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 travel 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 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 in writing.</li> </ul> |
| <ul style="list-style-type: none"> <li>You participate in any sports and activities listed in activity packs 2-8 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 14).</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 responsible for the control of a motorcycle or moped you are driving and for which you do not hold appropriate qualifications to ride in the United Kingdom or the Channel Islands. <b>If you are riding pillion, it is your responsibility to check that the rider holds the appropriate qualifications.</b></li> </ul> | <ul style="list-style-type: none"> <li>You are piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.</li> </ul>  |
| <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 use Drones (see definition page 13)</li> </ul>   |

### We won't pay for:

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>Any costs incurred before departure (except under section A1) 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>Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable.</li> </ul>  | <ul style="list-style-type: none"> <li>Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>.</li> </ul>   |
| <ul style="list-style-type: none"> <li>Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.</li> </ul>   | <ul style="list-style-type: none"> <li>Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>.</li> </ul>   |
| <ul style="list-style-type: none"> <li>The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.</li> </ul>  | <ul style="list-style-type: none"> <li>Cruises unless the appropriate additional premium has been paid and the policy endorsed (see definition page 13).</li> </ul>  |
| <ul style="list-style-type: none"> <li>The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.</li> </ul>   | <ul style="list-style-type: none"> <li>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>Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover <u>in writing</u> and any additional premium has been paid.</li> </ul>  | <ul style="list-style-type: none"> <li>In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.</li> </ul>                |
| <ul style="list-style-type: none"> <li>Any claim due to your carrier's refusal to allow you to travel for whatever reason.</li> </ul>  | <ul style="list-style-type: none"> <li>Your failure to obtain the required passport, visa or ESTA.</li> </ul>  |
| <ul style="list-style-type: none"> <li>Any costs which are due to any errors or omissions on your travel documents.</li> </ul>   | <ul style="list-style-type: none"> <li>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>You or your close relative or business associate being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), alcohol (a blood alcohol level that exceeds 0.19% - approximately four pints or four 175ml glasses of wine) or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.</li> </ul> | <ul style="list-style-type: none"> <li>Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent (<i>this cover is available under Section A2 and B17 – provided you have paid the additional premium</i>).</li> </ul> |
| <ul style="list-style-type: none"> <li>Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.</li> </ul>   | <ul style="list-style-type: none"> <li>If you choose not to adhere to medical advice given any claims related to this will not be paid.</li> </ul>   |
|  | <ul style="list-style-type: none"> <li>No cover will be in force for Policy B if you claim under Policy A</li> </ul>   |

**We cannot cover you if:**

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>You cannot provide evidence of ownership for any gadget.</li> </ul>  | <ul style="list-style-type: none"> <li>Your gadget (s) was purchased outside of the UK, or if it was purchased second hand.</li> </ul>    |
| <ul style="list-style-type: none"> <li>You are taking any trip to or through Afghanistan, Liberia, Syria or Sudan.</li> </ul>   | <ul style="list-style-type: none"> <li>You cannot provide proof of usage for your gadget after the date you started your trip.</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 within the United Kingdom.</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>Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place where you last had your gadget</li> </ul>   | <ul style="list-style-type: none"> <li>Your SIM card or the theft or accidental loss of a mobile phone if a SIM card was not in your mobile phone at the time of the incident.</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.</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>War Risk. Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.</li> </ul> | <ul style="list-style-type: none"> <li>Nuclear risk. Damage or destruction caused by, contributed to or arising: a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof</li> </ul> |
| <ul style="list-style-type: none"> <li>Any indirect loss or damage resulting from any event which caused a claim under this policy</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>Reconnection costs or subscription fees of any kind</li> </ul>  | <ul style="list-style-type: none"> <li>Loss of, or damage to, accessories of any kind</li> </ul>  |
| <ul style="list-style-type: none"> <li>The cost of any unauthorised calls following the theft, accidental loss or damage of a mobile phone unless the theft or loss of the mobile phone has been reported to the Service Provider within 24 hours of discovery.</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 gadgets whether arising as a result of a claim paid by this insurance or otherwise.</li> </ul>  |
| <ul style="list-style-type: none"> <li>Value Added Tax (VAT) where you are registered with HM Revenue and Customers for VAT</li> </ul>   | <ul style="list-style-type: none"> <li>Liability of whatsoever nature arising from ownership or use of the gadgets, including any illness or injury resulting from it.</li> </ul>   |

**Additional exclusions applying to Section A2 and B17**

**We won't pay for:**

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip</li> </ul>   | <ul style="list-style-type: none"> <li>Any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip</li> </ul>            |
| <ul style="list-style-type: none"> <li>Losses which are recoverable under another insurance, bond or any applicable Card Scheme Rules and whether in respect of virtual credit card or otherwise. If partial recovery is possible under another insurance, bonds or Card Scheme Rules then this policy will cover the shortfall up to the maximum amounts shown in Section A2 and B17.</li> </ul> | <ul style="list-style-type: none"> <li>Any form of travel delay or other temporary disruption to your trip.</li> </ul>  |
| <ul style="list-style-type: none"> <li>Any loss sustained by you if you purchased your policy after the date of the first threat of Insolvency of the End Supplier was announced.</li> </ul>  | <ul style="list-style-type: none"> <li>Any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).</li> </ul> |
| <ul style="list-style-type: none"> <li>Any loss for which a third party is liable or which can be recovered by other legal means.</li> </ul>  | <ul style="list-style-type: none"> <li>Any loss where you have already received payment under Section A of this policy</li> </ul>   |

# Policy A - Your pre-travel policy

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

Page 18

We will pay	If you are unable to travel because	Provided you	If you need to claim
<p>up to <b>£5,000</b> for your proportion of prepaid:</p> <ol style="list-style-type: none"> <li>i. transport charges;</li> <li>ii. accommodation;</li> <li>iii. additional travel expenses;</li> <li>iv. up to <b>£250</b> in respect of other pre-paid charges, including airport parking, car hire and excursions</li> </ol> <p>which were booked before you started your trip, 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 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>• your home, or your usual place of business in your home country, having suffered from burglary, serious fire, storm or flood within 48 hours of your intended departure.</li> </ul>	<ul style="list-style-type: none"> <li>• have paid your excess or accept it will be deducted from any settlement.</li> <li>• accept that we will not pay more than the proportionate cost of your trip where you have not insured for the full cost.</li> <li>• have complied with the <b>health declaration on page 6</b> and cancellation is not due, or caused by, your existing medical condition unless we have agreed cover <u>in writing</u>, and additional premium has been paid.</li> <li>• accept that there is no cover 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>• have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</li> <li>• accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition. No payments/cancellation charges after this date will be reimbursed.</li> <li>• are not cancelling due to the death, injury or illness of any pets or animals.</li> <li>• accept that we can only offer to medically screen and extend cover for existing medical conditions to our <b>own policyholders</b> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to travel, you will not be covered:             <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>• are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.</li> </ul>	<p><i>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation.</u> As well as providing the claims handlers with required documentation as listed on the front of your claim form.</i></p> <p><i>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</i></p> <p><i>Provide us with your original summons notice.</i></p> <p><i>Obtain written confirmation to validate your circumstances.</i></p>
	<ul style="list-style-type: none"> <li>• you are required for jury service or as a witness in a court of law.</li> </ul>	<ul style="list-style-type: none"> <li>• are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</li> </ul>	
	<ul style="list-style-type: none"> <li>• you, or a travel companion being made redundant.</li> </ul>	<ul style="list-style-type: none"> <li>• are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (<i>see definition of redundancy page 14</i>).</li> </ul>	
	<ul style="list-style-type: none"> <li>• of the requirements of HM forces.</li> </ul>	<ul style="list-style-type: none"> <li>• have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds).</li> </ul>	
	<ul style="list-style-type: none"> <li>• your outward journey was delayed by more than 24 hours because of a force majeure event.</li> </ul>	<ul style="list-style-type: none"> <li>• are not claiming due to an event that occurred or was announced prior to you purchasing your policy.</li> </ul>	

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (page 16)
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.
- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or close business associate.
- your failure to obtain required ESTA, Visa, vaccinations or inoculations in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.

## If your end supplier fails financially before your trip (Policy A Section 2)

This cover is underwritten by Affirma, a trading name of MGA Cover Services Limited under agreement with Evolution Insurance Company Limited.

We will pay	For	Provided you are not claiming for	If you need to claim
<p>Each Insured Person up to <b>£3,000</b></p>	<ul style="list-style-type: none"> <li>• sums paid in advance in the event of insolvency of the end supplier associated with your trip which was incurred before your departure date if you have to cancel your trip;</li> </ul>	<ul style="list-style-type: none"> <li>• any costs where you have not have paid your excess or accept it will be deducted from any settlement.</li> <li>• any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip;</li> <li>• any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip;</li> <li>• any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation;</li> <li>• any form of travel delay or other temporary disruption to your trip;</li> <li>• 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>• any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);</li> <li>• any loss for which a third party is liable or which can be recovered by other legal means;</li> <li>• anything mentioned in the general exclusions unless specifically insured under this section</li> </ul>	<p><b>First, check your schedule of insurance and your policy to make sure that what you are claiming for is covered</b></p> <p>-----</p> <p><b>Please contact our claims department</b>  <b>Affirma Insurance</b>  <b>Kemp House 152 City Road London EC1V 2NX</b>  <b>Telephone: +44 (0) 20 3540 4422</b>  <b>Email: <a href="mailto:claims@affirmainsurance.com">claims@affirmainsurance.com</a></b>  <b>Monday to Friday 8am to 8pm</b>  <b>Saturday 9am to 1pm</b></p> <p>-----</p> <p><i>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.</i></p> <p><i>You may return your claim form and evidence by email but you should not destroy the originals in case we need them.</i></p> <p><i>Please read the general conditions contained in this policy document and the relevant sections of your policy for more information.</i></p> <p><i>We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.</i></p> <p><i>Affirma Insurance will only accept claims submitted up to three months after the failure.</i></p> <p><i>Any claims submitted after the three months period will NOT be processed</i></p>

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (pages 17).

## Policy B – Your travel policy

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

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We will pay	If	Provided	If you need to claim
<p><b>£20</b> trip disruption allowance <b>per 12 hour period</b> up to a <b>maximum of £300</b></p>	<ul style="list-style-type: none"> <li>the departure of your international flight, international train or sailing is delayed on your outbound journey for more than 12 hours from its scheduled departure time from your international departure point.</li> </ul>	<ul style="list-style-type: none"> <li>you are at your international departure point and the delay is over 12 hours.</li> <li>delay is not due to the diversion of aircraft after it has departed.</li> </ul>	<p><i>Download or request and complete a departure delay claim form.</i></p> <p><i>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</i></p> <p><i>You will need to obtain independent confirmation of the circumstances.</i></p>
<p>up to <b>£5,000</b> for your proportion of prepaid:</p> <ol style="list-style-type: none"> <li>transport charges;</li> <li>accommodation;</li> <li>additional travel expenses;</li> <li>up to <b>£250</b> in respect of other pre-paid charges, including airport parking, car hire and excursions</li> </ol> <p>which were booked before you started your trip, that you cannot recover from any other source, 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>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>have paid your excess or accept it will be deducted from any settlement.</li> <li>your trip is not less than 2 days duration or is a one-way trip.</li> <li>your tour operator or airline or their handling agents have rescheduled your flight itinerary.</li> <li>your tour operator/airline/railway company/shipping line or their handling agents have not offered or provided alternative transport that departs within 12 hours</li> </ul>	
<p>up to <b>£500</b> for the additional cost of either;</p> <ul style="list-style-type: none"> <li>➤ second class rail travel</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>➤ the cost of hiring a motorcycle with an equivalent or smaller engine than your own.</li> </ul>	<ul style="list-style-type: none"> <li>on your outward departure from the United Kingdom, Channel Islands or BFPO, 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 motorcycle 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> <li>on your return journey to the United Kingdom, Channel Islands or BFPO, 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 motorcycle 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>you have allowed sufficient time to check-in as shown on your itinerary.</li> <li>the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</li> <li>you have provided independent written confirmation from the relevant transport authority of the reason for the delay.</li> <li>that 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 provide written confirmation from the relevant breakdown service and in the case of an accident a Police report.</li> </ul>	

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

**BE AWARE!**



- anything mentioned in the 'what is not covered' (page 16)
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line or their handling agents offer or provide alternative transport that departs within 12 hours.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of buying your policy.
- connecting flights once you have left your international departure point on either your outbound or return journey.
- the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

We will pay	For	Provided you are not claiming for	If you need to claim
<p><u>For trips outside your home country:</u> up to <b>£10,000,000</b> following <i>necessary</i> emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</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 to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary.</li> <li>the cost of returning your body or your ashes to your home following your death outside your home country.</li> </ul>	<ul style="list-style-type: none"> <li>any costs where you have not paid your excess or accept it will be deducted from any settlement.</li> <li>treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</li> <li>any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications of elective, pre-arranged or cosmetic treatment received whilst abroad.</li> <li>costs of private treatment <u>unless our 24 hour emergency assistance service has agreed</u> and adequate public facilities are not available.</li> <li>replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip.</li> <li>the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</li> <li>the cost associated with the diversion of an aircraft due to your death, injury or illness.</li> <li>repairs to or for artificial limbs or hearing aids.</li> <li>the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency.</li> <li>any extra costs for single/private accommodation in a hospital or nursing home.</li> <li>the cost of additional motorcycle rental days, where you have not already submitted a claim for emergency medical expenses.</li> </ul>	<p><b><u>FOR MEDICAL EMERGENCIES</u></b></p> <p><b>+44 (0) 203 824 0707</b></p> <p><b>Call our 24 hour emergency assistance service 24 hours a day, 7 days a week, from anywhere in the world</b></p>
<p>up to <b>£100,000</b> for emergency medical expenses incurred following an accident whilst participating in a track day/event.</p>	<ul style="list-style-type: none"> <li>each 24 hour period that you are in a public hospital as an in-patient during the period of the trip in addition to the fees and charges.</li> </ul>	<ul style="list-style-type: none"> <li>the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</li> <li>the cost associated with the diversion of an aircraft due to your death, injury or illness.</li> </ul>	<p><i>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</i></p>
<p>public hospital benefit of <b>£20 per 24 hours period up to a maximum of £400</b></p>	<ul style="list-style-type: none"> <li>each additional day of rental charges incurred if you are unable to return your hired motorcycle due to your injury or illness</li> </ul>	<ul style="list-style-type: none"> <li>repairs to or for artificial limbs or hearing aids.</li> <li>the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency.</li> </ul>	<p><i>For cases where our 24 hour emergency assistance service were informed please provide (in addition to the above) your case number or name of the person you spoke to and, if travelling within Europe, a photocopy or scanned image of your EHIC card.</i></p>
<p>additional motorcycle rental days up to <b>£30 per day, up to a maximum of £250.</b></p>	<ul style="list-style-type: none"> <li>your death outside your home country for your burial or cremation.</li> </ul>	<ul style="list-style-type: none"> <li>any dental work involving the use of precious metals.</li> <li>the provision of dentures, crowns or veneers.</li> <li>any dental treatment or work which could wait until your return home.</li> </ul>	<p><b><u>For non-emergency cases,</u> visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</b></p>
<p>up to a maximum cost of <b>£2,000</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>your burial or cremation in your home country.</li> <li>any services or treatment received by you within your home country.</li> <li>any costs where you have not your excess or accept it will be deducted from any settlement.</li> </ul>	<p><i>For cases where our 24 hour emergency assistance service were informed please provide (in addition to the above) your case number or name of the person you spoke to and, if travelling within Europe, a photocopy or scanned image of your EHIC card.</i></p>
<p>up to <b>£100</b></p>	<ul style="list-style-type: none"> <li>reasonable additional transport and accommodation costs to be made for or by you and one <u>other person</u>, who is required for medical reasons to stay with you, travel to and with you from within your home country.</li> <li>costs following your death for the return of your ashes or your body to your home.</li> </ul>	<ul style="list-style-type: none"> <li>any dental work involving the use of precious metals.</li> <li>the provision of dentures, crowns or veneers.</li> <li>any dental treatment or work which could wait until your return home.</li> </ul>	<p><i>For cases where our 24 hour emergency assistance service were informed please provide (in addition to the above) your case number or name of the person you spoke to and, if travelling within Europe, a photocopy or scanned image of your EHIC card.</i></p>
<p><u>For trips within the United Kingdom or the Channel Islands, where it is your home country:</u> up to <b>£1,500</b></p>	<ul style="list-style-type: none"> <li>reasonable additional transport and accommodation costs to be made for or by you and one <u>other person</u>, who is required for medical reasons to stay with you, travel to and with you from within your home country.</li> <li>costs following your death for the return of your ashes or your body to your home.</li> </ul>	<ul style="list-style-type: none"> <li>any dental work involving the use of precious metals.</li> <li>the provision of dentures, crowns or veneers.</li> <li>any dental treatment or work which could wait until your return home.</li> </ul>	<p><i>For cases where our 24 hour emergency assistance service were informed please provide (in addition to the above) your case number or name of the person you spoke to and, if travelling within Europe, a photocopy or scanned image of your EHIC card.</i></p>

**BE AWARE!**



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

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

- anything mentioned in 'what is not covered' (page 16) (including any treatment, tests and associated illnesses for non-declared existing conditions).
- any costs where you are an inpatient or it is a repatriation claim and our **24 hour emergency assistance service** has not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our 24-hour emergency assistance service, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with Emergency Assistance Facilities.

We will pay	For	Provided you are not claiming for	If you need to claim
<p>up to <b>£5,000</b> in total for your unused proportion of:</p> <ul style="list-style-type: none"> <li>pre-paid excursions booked before you go on your trip;</li> <li>loss of accommodation;</li> <li>foreign car hire;</li> </ul> <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <b>necessary</b> cutting short of your trip and any additional travel expenses to get you home.</p> <p>(Course charges or tuition fees are not included)</p> <p><i>(PLEASE NOTE: Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.)</i></p>	<p>your early return home because of the death, injury or illness of:</p> <ul style="list-style-type: none"> <li>you or a friend with whom you are travelling.</li> <li>a close relative who lives in your home country.</li> <li>a close business associate who lives in your home country.</li> <li>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, 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>	<ul style="list-style-type: none"> <li>any costs where you have not paid your excess or accept it will be deducted from any settlement.</li> <li>any payment where you have not suffered any financial loss.</li> <li>more than the proportionate cost of your trip where you have not insured for the full cost.</li> <li>the cost of your original return ticket.</li> <li>coming home early due to an existing medical condition unless we have agreed cover, <u>in writing</u> and any additional premium has been paid.</li> <li>the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or 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>any claim due to the death, injury or illness of any pets or animals.</li> <li>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>any unused portion of your original ticket where you have been repatriated.</li> <li>coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction.</li> <li>curtailment where the trip is of 2 days duration or less or is a one-way trip.</li> <li>the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking.</li> <li>the curtailment of your trip by the tour operator.</li> <li>curtailment due to financial circumstances</li> </ul>	<p><b><i>If you need to cut short your trip due to a <u>medical necessity</u> you must ring to confirm this with our 24 hour medical helpline</i></b></p> <p style="text-align: center;"><b>+44 (0) 203 824 0707</b></p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p><i>Download or request a curtailment claim form and ensure that the medical certificate in the claim form is filled by the General Practitioner of the persons whose injury, illness or death has caused the curtailment. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</i></p> <p><i>You should keep any receipts or accounts given to you and send them in to the claims office.</i></p>

**BE AWARE!**



***If you need to come home early due to your illness or injury you MUST contact our emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.***

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

- anything mentioned in 'what is not covered' (page 15)
- coming home early due to an existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative, the person you are staying with, or close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.
- your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.

We will pay	If	Provided	If you need to claim
<p>up to <b>£2,000</b> for additional cost of hiring a motorcycle, or the cost of second class rail travel.</p>	<ul style="list-style-type: none"> <li>you wish to continue your holiday but your motorcycle is unridable for 8 hours or more because of an accident, breakdown, fire or theft.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid or accept that your excess will be deducted from any settlement.</li> <li>you are not claiming for costs after the motorcycle is available and can be ridden.</li> <li>you have not hired a motorcycle that is larger than your own.</li> <li>if you have hired a motorcycle you are not claiming for the cost of fuel.</li> <li>If your claim is due to breakdown:                             <ul style="list-style-type: none"> <li>the motorcycle has been serviced in accordance with the manufacturers instructions.</li> <li>the motorcycle has been maintained in a roadworthy condition.</li> <li>the breakdown was not caused by a recurring electrical or mechanical fault</li> </ul> </li> <li>you are not claiming for spare parts</li> </ul>	<p>Download a claim form for either medical expenses/and possessions (if applicable) and complete it to the best of your ability.</p> <p><b>All claims:</b></p> <ul style="list-style-type: none"> <li>A written report from the local garage, and/ or the local police detailing the full extent of the damage / loss and confirmation that your vehicle was not available for use for 8 hours or more.</li> <li>Receipts for the repair of the motorcycle.</li> <li>Receipts for motorcycle rental</li> <li>Receipts for bed &amp; breakfast accommodation</li> <li>Receipts for additional meals</li> <li>Receipts for hire of a motorcycle</li> </ul>
<p>up to <b>£30 per night</b>, up to a maximum of <b>£300</b> for additional bed and breakfast accommodation</p>	<ul style="list-style-type: none"> <li>your motorcycle is unridable for 8 hours or more because of an accident, breakdown, fire or theft.</li> </ul>	<ul style="list-style-type: none"> <li>you are not also claiming for the hire of a motorcycle.</li> </ul>	<p><b><u>If the only qualified or competent rider is unfit to ride:</u></b></p>
<p>up to <b>£20 per day</b>, up to a maximum of <b>£200</b> for additional meals</p>	<ul style="list-style-type: none"> <li>your motorcycle is unridable for 8 hours or more because of an accident, breakdown, fire or theft.</li> </ul>	<ul style="list-style-type: none"> <li>you are not also claiming for the hire of a motorcycle.</li> </ul>	<p>A letter from the local GP or hospital as well as a completed claim from in respect of Section B1 (Emergency medical expenses)</p>

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (page 16)
- any claim where you are unable to provide us with proof of the incident, i.e. Police/authorities/medical report.
- any claim where you are unable to provide us with receipts for your additional expenditure.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay	For	Provided	If you need to claim
<p>up to £500</p>	<ul style="list-style-type: none"> <li>the additional cost of economy or tourist airfares, or second class rail travel, or the cost hiring a vehicle equivalent to or smaller than your own if your motorcycle cannot be used for 8 hours or more because of an accident, breakdown, fire or theft, and you must return directly home.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid or accept that your excess will be deducted from any settlement.</li> <li>you are not claiming for costs after the motorcycle is available and can be ridden.</li> </ul>	<p>Download a claim form for either medical expenses/and possessions (if applicable) and complete it to the best of your ability.</p>
<p>£30 per night up to a maximum of £300</p>	<ul style="list-style-type: none"> <li>bed and breakfast accommodation if an overnight stop is required during your journey home</li> </ul>	<ul style="list-style-type: none"> <li>you have not hired a motorcycle that is larger than your own.</li> <li>if you have hired a motorcycle you are not claiming for the cost of fuel.</li> </ul>	<p><b>All claims:</b></p> <ul style="list-style-type: none"> <li>A written report from the local garage, and/ or the local police detailing the full extent of the damage / loss and confirmation that your vehicle was not available for use for 8 hours or more.</li> </ul>
<p>£20 per day up to a maximum of £200</p>	<ul style="list-style-type: none"> <li>additional meals if an overnight stop is required during your journey home</li> </ul>	<ul style="list-style-type: none"> <li>if your claim is due to breakdown:                             <ul style="list-style-type: none"> <li>the motorcycle has been serviced in accordance with the manufacturers instructions.</li> <li>the motorcycle has been maintained in a roadworthy condition</li> <li>the breakdown was not caused by a recurring electrical or mechanical fault</li> </ul> </li> <li>you are not claiming for spare parts</li> </ul>	<ul style="list-style-type: none"> <li>Receipts for the repair of the motorcycle.</li> <li>Receipts for motorcycle rental</li> </ul>

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (page 16)
- any claim where you are unable to provide us with proof of the incident, i.e. Police/authorities/medical report.
- any claim where you are unable to provide us with receipts for your additional expenditure.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay	For	Provided	If you need to claim
<p>up to <b>£2,000</b> if the only qualified or competent rider is taken ill, injured, or dies whilst on the trip.</p>	<p>either</p> <ul style="list-style-type: none"> <li>the reasonable additional cost of second class rail travel if you want to continue with your trip</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>the reasonable cost of returning home by economy or tourist airfares, or second class rail travel</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>the reasonable travel and hotel bed &amp; breakfast expenses for one person to travel to you and bring the outfit and passengers home.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid or accept that your excess will be deducted from any settlement</li> <li>the rider has submitted a valid claim for emergency medical expenses under Section B2 (if you need emergency medical attention)</li> </ul>	<p>Download a claim form for either medical expenses/and possessions (if applicable) and complete it to the best of your ability.</p> <p><b>All claims:</b></p> <ul style="list-style-type: none"> <li>Receipts for all additional travel expenses</li> <li>Receipts for bed &amp; breakfast accommodation</li> <li>Receipts for additional meals</li> </ul>

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (page 16)
- any claim where you are unable to provide us with proof of the incident, i.e. Police/authorities/medical report.
- any claim where you are unable to provide us with receipts for your additional expenditure.

## Collecting your motorcycle after you have returned home (Policy B Section 7)

We will pay	If	Provided	If you need to claim
<p>up to <b>£1,000</b> for reasonable travel and accommodation expenses for one person to collect your motorcycle from abroad when it is repaired or recovered.</p> <p>up to <b>£250</b> for additional storage charges incurred.</p>	<ul style="list-style-type: none"> <li>you have returned home without your motorcycle because repairs had not been completed, or in the event of theft, your motorcycle had not been recovered in time for your planned return home.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid or accept that your excess will be deducted from any settlement</li> <li>we have authorised the additional costs</li> <li>you have already submitted a valid claim under Section B5 (If your motorcycle cannot be repaired prior to your return home)</li> </ul>	<p>Download a claim form for either medical expenses/and possessions (if applicable) and complete it to the best of your ability.</p> <ul style="list-style-type: none"> <li>Receipts for all expenditure</li> </ul>

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (page 16)
- any claim where you are unable to provide us with proof of the incident, i.e. Police/authorities/medical report.
- any claim where you are unable to provide us with receipts for your additional expenditure.

We will pay	For	Provided you	If you need to claim
<p>up to a total of <b>£2,000</b> for <u>your possessions</u>, with a maximum amount for:</p> <ul style="list-style-type: none"> <li><b>Clothes &amp; footwear - £1,000</b></li> <li><b>Cosmetics &amp; toiletries - £200</b></li> <li><b>Luggage - £150</b></li> <li><b>Jewellery &amp; watches - £300</b></li> <li><b>Eyewear - £150</b></li> <li><b>Electrical items - £300</b></li> <li><b>Electrical accessories - £150</b></li> <li><b>Un-receipted items - £150</b></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>have paid your excess or accept it will be deducted from any settlement.</li> <li>have complied with the carrier's conditions of carriage.</li> <li>have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>own the items you are claiming for and are able to provide evidence of ownership and/or proof of purchase.</li> <li>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</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>have not left electrical items, jewellery &amp; watches or eyewear, unattended (<i>including being contained in luggage during transit</i>) except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following disembarking your coach, train, bus, flight or any other mode of transport.</li> <li>have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>have obtained written confirmation of any loss, damage or delay.</li> <li>you are not claiming for the loss or damage to a gadget or mobile phone.</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 the damaged items to:</i></p> <p><i>The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, 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,                  (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><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 original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</i></p>
<p>up to <b>£100</b></p>	<ul style="list-style-type: none"> <li>the purchase of essential items if your luggage containing your possessions is 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>have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>have obtained written confirmation of any loss, damage or delay.</li> <li>you are not claiming for the loss or damage to a gadget or mobile phone.</li> </ul>	<p><i>In the event that you provide us with original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</i></p>

**BE AWARE!**



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

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

- anything mentioned in 'what is not covered' (page 16) or any items that do not fall within the categories of cover listed.
- gadgets or mobile phones – **cover for these items is available under Section B16 provided you have paid the additional premium.**
- duty free items such as tobacco products, alcohol and perfumes.
- the use of, or loss, theft or damage to drones
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay	For	Provided	If you need to claim
<p>up to a total of <b>£2,000</b> for <u>your</u> motorcycle apparel, with a maximum amount for:</p> <p><b>Leathers and Protective Clothing - £1,500</b></p> <p><b>Boots - £300</b></p> <p><b>Helmet - £750</b></p> <p><b>Gloves - £200</b></p> <p><b>Tail Pack / Tank Bag- £100</b></p> <p><i>(PLEASE NOTE: items are also covered whilst in use, even during a motorcycle track event.)</i></p>	<p>either</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>or</p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have notified the Police, or tour operator's representative and obtained an independent written report.</li> <li>you own the items you are claiming for and are able to provide evidence of ownership and/or proof of purchase.</li> <li>you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li>you 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>you have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked pannier, tank bag or seat pack of your motorcycle where entry was gained by violent and forcible means. This includes items left behind following disembarking your train, boat, or any other mode of transport.</li> </ul>	<p><b><u>For all damage claims:</u></b>  <i>you must keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</i></p> <p><i>The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</i></p> <p><b><u>For all other losses:</u></b>  <i>you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</i></p>
<p><b>Up to £500</b></p>	<ul style="list-style-type: none"> <li>the purchase of essential items if your luggage containing your motorcycle apparel is 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>you are able to provide the damaged items on request or to prove the existence or prove ownership or responsibility of any items.</li> <li>the items claimed for have not been lost or damaged due to carelessness, neglect, or deliberate, wilful or malicious damage</li> <li>you are not claiming for any items over 5 years old</li> <li>you have obtained written confirmation of any loss, damage or delay.</li> </ul>	<p><i>In the event that you provide us with original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</i></p>

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

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (page 16).
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay	For	Provided	If you need to claim
up to £250	<ul style="list-style-type: none"> <li>the loss or theft of your cash during your trip.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>your cash or passport was:                             <ul style="list-style-type: none"> <li>on your person;</li> <li>held in a safe or safety deposit box where one is available;</li> <li>left <u>out-of-sight</u> in your <i>locked</i> trip accommodation.</li> </ul> </li> <li>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange.</li> <li>you are not claiming for your missed return journey back to the United Kingdom</li> <li>you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.</li> </ul>	<p><i>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</i></p> <p><i>For loss of cash we will also require:</i></p> <p><i>(a) exchange confirmations from your home country for foreign currency.</i></p> <p><i>(b) where sterling is involved, documentary evidence of possession.</i></p> <p><i>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.</i></p>
up to £150	<ul style="list-style-type: none"> <li>cover to contribute towards the cost of an emergency travel document.</li> </ul>		
up to £150	<ul style="list-style-type: none"> <li>cover for necessary costs collecting your replacement emergency travel document on your trip.</li> </ul>		

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

**BE AWARE!**



- anything mentioned in 'what is not covered' (page 16)
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- cash that is not on your person, in a safe/safety deposit box or left out of sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.
- the cost of a new passport upon your return to the United Kingdom, the Channel Islands or BFPO.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## If you are mugged or hijacked (Policy B Section 11)

We will pay	For	Provided	If you need to claim
£100 per 24 hour period up to a maximum of £500	<ul style="list-style-type: none"> <li>each 24 hour period you are hospitalised following a mugging attack</li> </ul>	<ul style="list-style-type: none"> <li>you are necessarily hospitalised in a public hospital and have submitted a claim for emergency medical expenses and provided us with written police report.</li> <li>you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement.</li> </ul>	<p><i>Download a claim for either medical expenses/and possessions (if applicable) and completed to the best of your ability.</i></p> <p><i>Claims will need to be supported by a written report from the appropriate authorities.</i></p>
£100 per 24 hour period up to a maximum of £500	<ul style="list-style-type: none"> <li>each 24 hour period you are confined as a result of hijack.</li> </ul>		

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (page 16).
- any claim where you are unable to provide us with proof of the incident, i.e. Police/authorities/medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

We will pay	For	Provided	If you need to claim
<p>up to <b>£2,000,000</b> plus costs agreed between us in writing:</p>	<p>any amount which you are legally liable to pay in respect of an incident which occurred during the period of this insurance that was caused directly or indirectly by you and resulted 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>you have paid your excess or accept it will be deducted from any settlement.</li> <li><b>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 is caused by the work you or any member of your family 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><b>compensation or any other costs are not caused by accidents involving your ownership, possession or control of any:</b> <ul style="list-style-type: none"> <li>land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices.</li> </ul> </li> </ul>	<p><b><u>Never admit responsibility to anyone</u></b> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (page 16).
- injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

## Accidental death and disability benefit (Policy B Section 13)

We will pay	For	Provided	If you need to claim
<p>a single payment of:</p> <p><b>£15,000</b></p> <p><b>£15,000</b></p> <p><b>£15,000</b></p>	<ul style="list-style-type: none"> <li><b>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</b> <ul style="list-style-type: none"> <li>death (limited to £2,000 when you are under 18 or over 75 at the time of incident).</li> <li>total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</li> <li>permanent and total disablement from engaging in paid employments or paid occupations* of <u>any and every</u> kind (not applicable if you are under 18 or over 75 at the time of incident).</li> </ul> </li> </ul> <p>all occurring within 12 months of the event happening.</p>	<ul style="list-style-type: none"> <li>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</li> <li>you are not under 18 or over 75 and claiming permanent and total disablement.</li> <li>you are not claiming for more than one of the benefits that is a result of the same injury.</li> </ul>	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death 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.</p>

**BE AWARE!**



**This is a one off lump sum benefit for the death or very serious incapacity of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section.**

*\*(Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)*

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

- anything mentioned in 'what is not covered' (page 16).
- any payment for permanent and total disablement when your age is under 18 or over 75 at the time of the incident.

We will pay:	For:	Provided:	If you need to claim:
<p>for <b>30 minutes</b> legal advice on the telephone</p> <p>and</p> <p>up to <b>£50,000</b></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>	<ul style="list-style-type: none"> <li>have paid your excess or accept it will be deducted from any settlement.</li> <li>you accept that your legal expenses indemnity is paid as a loan for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back to us out of any compensation you receive.</li> <li>legal proceedings in the USA or Canada follow the contingency fee system operating in North America.</li> <li>you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.</li> <li>we believe that you are likely to obtain a reasonable settlement.</li> <li>the costs cannot be considered under an arbitration scheme or a complaints procedure.</li> <li>you are not 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>the claim is not due to damage to any mechanically propelled vehicle.</li> <li>the claim is not pursued in more than one country.</li> <li>the claim is reported to us and/or our appointed representative within 3 months after the incident which led to the claim.</li> <li>you take all reasonable steps to keep any costs as low as possible.</li> </ul> <p>costs do not relate to fines or damages awarded to punish the person responsible rather than to compensate for any losses.</p>	<p><i>If you have an accident abroad and require legal advice you should contact:</i></p> <p><b>Penningtons Manches LLP</b>  <b>31 Chertsey Street, Guildford, Surrey,</b>  <b>GU1 4HD</b></p> <p><i>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</i></p> <p><i>To obtain this service you should:</i>  <b>telephone 0345 241 1875</b></p> <p><b>Opening Hours Mon – Fri 8:30am -7pm</b></p>

**Choosing an appointed representative.**

*Penningtons Manches LLP is our appointed representative due to its expertise in travel law. They are regularly audited by us, and maintain the highest levels of customer service. They also have delegated authority to act which means your claim is likely to proceed much quicker. Because of the relationship between us and Penningtons Manches LLP we are able to address any concerns which may arise in a way which is simply not possible with another firm.*

**BE AWARE!**



- If we accept your claim we will appoint Penningtons Manches LLP to pursue the claim on your behalf;*
- We may, at our discretion, agree to instruct an alternative firm, either at the point of issuing proceedings, or if there is a conflict of interest;*
- We will only agree to the instruction of an alternative firm, at the point of issuing proceedings, or if there is a conflict of interest, if that firm also agrees to act in line with our terms of appointment;*
- If you and we cannot agree on an appointed advisor, the matter will be referred to an Alternative Resolution Facility.*

*Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. 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. No cover is provided for anything mentioned in the conditions and exclusions (page 16).*

<b>We will pay:</b>	<b>If:</b>	<b>Provided:</b>	<b>If you need to claim:</b>
<p>up to <b>£1,000</b> for reasonable additional travel expenses to enable you to move to a safer area.</p> <p>up to <b>£100 per 24 hours up to a maximum of £700</b> for additional accommodation.</p> <p>up to <b>£30 per 24 hours up to a maximum of £210</b> for food and drink.</p> <p>up to <b>£150</b> 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>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>	<p><i>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 claim office along with your original booking confirmation and receipts for all expenses made.</i></p>

**BE AWARE!**




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

- anything mentioned in 'what is not covered' (page 16).
- any amounts recoverable from any other source.
- missed flights/connections, telephone calls or any other loss not specified in this policy.
- any claim where the force majeure event had already happened before you left home.

# Gadget & mobile phone extension (Policy B Section 16)

This cover is administered by Bastion Insurance Services Limited and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

We will pay	For	Provided you are not claiming for	If you need to claim
<p>up to <b>£1,000</b></p> <p><b>BE AWARE!</b></p>  <p>Before purchasing this extension please ensure that you are aware that we can only insure gadgets that are:</p> <ol style="list-style-type: none"> <li>1) Purchased your gadget/s as new, in the UK, with evidence of ownership available (see definitions on page 14);</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 14)</li> <li>3) Gifted to you as long as you are able to provide a gift receipt;</li> <li>4) Not more than 36 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> <ul style="list-style-type: none"> <li>the cost of replacing your gadget 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>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> </ul>	<ul style="list-style-type: none"> <li>any costs where you have not have paid your excess or accept it will be deducted from any settlement.</li> <li><b>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> <li>cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance</li> </ul> </li> <li>any costs where you have not have paid your excess or accept it will be deducted from any settlement.</li> <li><b>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> <li>the reimbursement of charges where you have not provided an itemised bill from your service provider</li> <li>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>unauthorised call or data download exceeding the sum of £1,000</li> </ul>	<p><b>Please telephone the Bastion claims department</b>  <b>+ 44 (0) 345 074 4813</b>  <b>Monday to Friday 9am-6pm</b>  <b>Saturday 10am-4pm</b>  <b>or you can go online at:</b>  <a href="https://bastion.directgroup.co.uk/">https://bastion.directgroup.co.uk/</a></p> <p>-----</p> <p>If your gadget is lost or stolen you need to do the following:</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>Airtime Providers' numbers:</p> <ul style="list-style-type: none"> <li>&gt; 3 07782 333 333</li> <li>&gt; BT Mobile 08000 322 111</li> <li>&gt; O2 08705 214 000</li> <li>&gt; Orange 07973 100 150</li> <li>&gt; T-Mobile 0845 412 5000</li> <li>&gt; Virgin 08456 000 789</li> <li>&gt; Vodafone 07836 191 191</li> <li>&gt; EE 07953 966 250</li> </ul> <ol style="list-style-type: none"> <li>4. If your gadget is damaged you <b>must</b> provide this gadget for inspection / repair.</li> </ol>

**BE AWARE!**



**This policy is not a replacement as a new policy. If the gadgets cannot be repaired we will replace with identical gadgets, if this is not possible we will replace it with one of comparable or better specification or the equivalent value. Replacement items will only be delivered to a UK address of your choice. You will need to arrange onward shipment to your destination country.**

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

- anything mentioned in 'what is not covered' (pages 16-17)
- loss, damage or theft of a drone.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## If your end supplier fails financially whilst you are on your trip (Policy B Section 17)

This cover is underwritten by Affirma, a trading name of MGA Cover Services Limited under agreement with Evolution Insurance Company Limited.

We will pay	For	Provided you are not claiming for	If you need to claim
<p>up to <b>£1,000</b> for any necessary reasonable additional accommodation and travel expenses where after a period of <b>24 hours</b> or more you unavoidably have to make alternative arrangements to return home and your travel provider cannot provide alternative arrangement</p>	<p>Cover for either</p> <p>a) the extra cost of a one-way fare <u>(of a standard no greater than the class of journey and in the same mode of transport you paid for on your outward journey)</u> to allow you to return to your <b>home country</b>.</p> <p>Or</p> <p>b) the cost of replacing the service that was to be provided by the financially failed <b>end supplier</b> <u>with a service of a similar standard/class as originally booked</u>, and continuing with your <b>trip</b>.</p>	<ul style="list-style-type: none"> <li>any costs where you have not have paid your excess or accept it will be deducted from any settlement.</li> <li>any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip;</li> <li>any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip;</li> <li>any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation;</li> <li>any form of travel delay or other temporary disruption to your trip;</li> <li>any loss sustained by you if you purchased your policy after the date of the first threat of Insolvency or Financial Failure (as defined herein) of the end supplier was announced;</li> <li>any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);</li> <li>any loss for which a third party is liable or which can be recovered by other legal means;</li> <li>anything mentioned in the General Exclusions unless specifically insured under this Section</li> </ul>	<p><i>First, check your schedule of insurance and your policy to make sure that what you are claiming for is covered</i></p> <p>-----</p> <p><b>Please contact our claims department</b>  <b>Affirma Insurance</b>  <b>Kemp House 152 City Road London EC1V 2NX</b>  <b>Telephone: +44 (0) 20 3540 4422</b>  <b>Email: <a href="mailto:claims@affirmainsurance.com">claims@affirmainsurance.com</a></b>  <b>Monday to Friday 8am to 8pm</b>  <b>Saturday 9am to 1pm</b></p> <p>-----</p> <p><i>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.</i></p> <p><i>You may return your claim form and evidence by email but you should not destroy the originals in case we need them.</i></p> <p><i>Please read the general conditions contained in this policy document and the relevant sections of your policy for more information.</i></p> <p><i>We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.</i></p> <p><i>Affirma Insurance will only accept claims submitted up to three months after the failure.</i></p> <p><i>Any claims submitted after the three months period will NOT be processed</i></p>

**BE AWARE!**



No cover is provided under this section for:

- anything mentioned in 'what is not covered' (pages 17).

## OPTIONAL EXTENSIONS

**PLEASE NOTE: THE EXTENSIONS SHOWN ON PAGES 33 - 38 REQUIRE PAYMENT OF AN ADDITIONAL PREMIUM AND DO NOT FORM PART OF YOUR COVER UNLESS SPECIFICALLY STATED ON YOUR INSURANCE VALIDATION DOCUMENT**

### **Cruise extension (Policy B Section 18) *requires payment of an additional premium***

**Page 34**

Please note that you are only covered for the duration of your single trip insurance, or if you have purchased a multi trip insurance for a total of **31 days cruising during the 12 month policy period**

We will pay	For	Provided you are not claiming	If you need to claim
cabin confinement benefit of <b>£50 per 24 hours</b> , up to a maximum of <b>£300</b>	<ul style="list-style-type: none"> <li>each 24 hour period that you are confined to your cabin, or a hospital bed in the ships hospital, due to injury or illness during your trip</li> </ul>	<ul style="list-style-type: none"> <li>any costs where you have not have paid your excess or accept it will be deducted from any settlement.</li> <li>any costs where you have not already submitted a claim for emergency medical expenses under Section B2 .</li> <li>for cabin confinement due to a circumstance which is excluded under Section B2.</li> <li>for your inability to attend the excursion due to a circumstance which is excluded under Section B2.</li> </ul>	You must provide details of your claim under Section B2 along with the appropriate medical reports from the Ships Doctor.
up to a maximum of <b>£500</b>	<ul style="list-style-type: none"> <li>pre-paid shore excursions that you are unable to participate in due to your confinement to a hospital, or ships hospital bed during your trip</li> </ul>	<ul style="list-style-type: none"> <li>for a missed port caused by strike or industrial action;</li> <li>for your failure to attend the excursion as per your itinerary;</li> <li>because your ship cannot put people ashore due to a scheduled tender operation failure;</li> <li>if a monetary amount (including on board credit) of compensation has been offered by the ship or tour operator.</li> </ul>	
<b>£100 per cancelled port visit up to £500</b>	<ul style="list-style-type: none"> <li>a scheduled port visit which is cancelled due to adverse weather conditions or timetable restrictions and no alternative port can be offered.</li> </ul>		You must obtain a written report from the Cruise Operator, Carrier or their handling agents confirming the itinerary change and the reason for it.

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (page 16).
- any reason not specified above, i.e. epidemic, pandemic, infection/quarantine etc.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay	For	Provided	If you need to claim
up to <b>£1,000</b> for <u>your own sports equipment with a maximum of <b>£500</b> for any single article pair or set.</u>	<p>either</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>or</p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report.</li> </ul>	<p><b>For all loss or damage claims during transit:</b> you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all damage claims</b> keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. <i>Please then return the damaged items to:</i></p> <p><i>The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</i></p> <p><b>For all other losses</b> you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p><b>For loss of use of pre-paid activity coaching/training/lessons</b> You must provide medical evidence confirming your inability to participate in your chosen activity.</p> <p><b>For medical claims</b> please download or request a claim form for Medical Expenses and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form. Submit confirmation from our 24 hour medical helpline that such treatment is as a direct result of injury sustained on your trip, and that they have authorised this additional treatment. You should keep any receipts or accounts given to you and send them in to the claims office.</p>
up to <b>£200</b> per 24 hour period up to a maximum of <b>£1,000</b>	<ul style="list-style-type: none"> <li>the cost of hiring replacement sports equipment at your trip destination if your own equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 24 hours from the time you arrived at your trip destination.</li> </ul>	<ul style="list-style-type: none"> <li>your sports equipment was not left unattended unless it was:                             <ul style="list-style-type: none"> <li>in your locked trip accommodation; or</li> <li>in a designated locker room within your trip accommodation or the Sports Club; or</li> </ul> </li> <li>left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> </ul>	
up to <b>£500</b>	<ul style="list-style-type: none"> <li>the cost of hiring sports equipment at your trip destination should your own sports equipment be damaged beyond repair as a result of accidental damage whilst in use.</li> </ul>	<ul style="list-style-type: none"> <li>you are able to provide the damaged items on request or to prove the existence of, or provide evidence of ownership and/or proof of purchase of, or (in the case of hired sports equipment) responsibility for, any items.</li> <li>the items claimed for have not been lost or damaged due to carelessness, neglect, or deliberate, wilful or malicious damage</li> <li>you are not claiming for any items over 5 years old</li> </ul>	
up to <b>£500</b> for hired sports equipment with a maximum of <b>£300</b> for any single article pair or set	<ul style="list-style-type: none"> <li>the loss damage or theft of sports equipment hired by you whilst on your trip for which you are responsible, and have been charged for by the sports equipment hire shop.</li> </ul>		
loss of use of pre-paid activity coaching/training/lessons <b>£50</b> per 24 hour period up to a maximum of <b>£500</b>	<ul style="list-style-type: none"> <li>each 24 hour period that you are unable to use your prepaid activity coaching/training/lessons during your trip because of your death, injury or illness</li> </ul>	<ul style="list-style-type: none"> <li>loss of use of pre-paid activity coaching/training/lessons where you have not provided written medical evidence confirming your inability to participate in your chosen activity.</li> </ul>	
up to <b>£500</b>	<ul style="list-style-type: none"> <li>physiotherapy treatment required after you have returned home.</li> </ul>	<ul style="list-style-type: none"> <li>any costs where you have not paid your excess.</li> <li>treatment that is not a direct result of an injury that occurred whilst on your trip for which you have already submitted a claim under Section B2.</li> </ul>	

**BE AWARE!**



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

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

- anything mentioned in 'what is not covered' (page 16).
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay	For	Provided	If you want to make a claim
<p>up to <b>£400</b> for each individual item.</p> <p>up to <b>£2,000</b> in total</p>	<p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repairing business effects that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear</li> </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>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>you have notified the Police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay.</li> <li>you or your employer/business associate own the items you are claiming for and are able to provide evidence of ownership and/or proof of purchase for any items over £50 in value.</li> <li>you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li><b>you are not claiming for</b> <ul style="list-style-type: none"> <li>mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.</li> <li>cash stolen from anywhere other than, your person, a safe, or safety deposit box.</li> <li>any business equipment left unattended (<i>including in luggage during transit</i>), except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation).</li> <li>business equipment left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>loss or theft of business money due to depreciation in value, currency changes or shortage caused by any error or omission.</li> <li>business money that is not on your person or in a safe/deposit box.</li> </ul> </li> </ul>	<p><b>For all damage claims:</b> you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. <i>Please then return the damaged items to:</i></p> <p><i>The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</i></p> <p><b>For all loss or damage claims during transit:</b> (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p>
<p>up to <b>£500</b></p>	<ul style="list-style-type: none"> <li>the transportation costs of replacing business samples if they 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><b>you are not claiming for</b> <ul style="list-style-type: none"> <li>mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.</li> <li>cash stolen from anywhere other than, your person, a safe, or safety deposit box.</li> <li>any business equipment left unattended (<i>including in luggage during transit</i>), except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation).</li> <li>business equipment left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.</li> <li>loss or theft of business money due to depreciation in value, currency changes or shortage caused by any error or omission.</li> <li>business money that is not on your person or in a safe/deposit box.</li> </ul> </li> </ul>	<p><b>For all losses</b> 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.</p>
<p>up to <b>£500</b></p>	<ul style="list-style-type: none"> <li>for the loss or theft of your business cash during your trip.</li> </ul>	<ul style="list-style-type: none"> <li>the travel and accommodation costs and expenses are of the same standard/cost to the original booking.</li> <li>the necessity of a replacement employee complies with the terms in section A1, B2 &amp; B3 of your pre travel and travel policy. <i>NB: All requirements regarding existing medical conditions apply to all sections of your policy.</i></li> </ul>	<p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p>
<p>up to <b>£1,000</b></p>	<p><i>either</i></p> <ul style="list-style-type: none"> <li>a replacement employee.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>for you to return within one month of the event to complete the planned duties you were unable to complete due to your:                             <ul style="list-style-type: none"> <li>hospitalisation prior to your trip;</li> <li>repatriation during your trip;</li> <li>necessary curtailment of your trip.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>the travel and accommodation costs and expenses are of the same standard/cost to the original booking.</li> <li>the necessity of a replacement employee complies with the terms in section A1, B2 &amp; B3 of your pre travel and travel policy. <i>NB: All requirements regarding existing medical conditions apply to all sections of your policy.</i></li> </ul>	<p><b>For loss of money</b> we will also require (a) confirmation from your UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or (c) where sterling is involved, documentary evidence of possession.</p>

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (page 16)** (including any treatment, tests, associated illnesses to existing conditions) (page 16).
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay	For	Provided	If you need to claim
up to £500	<ul style="list-style-type: none"> <li>the loss or damage to wedding rings during the period of insurance.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>your property has not been shipped as freight or under a bill of lading.</li> </ul>	<p>Please telephone our claims department</p>
up to £1,500	<ul style="list-style-type: none"> <li>for the loss of wedding gifts given to the couple in resort.</li> </ul>	<ul style="list-style-type: none"> <li>your loss is not due to delay, detention, confiscation, requisition or damage by Customs or any other officials or authorities.</li> <li>you have notified the Police, your carrier or tour operator's representative within 24 hours and obtained a written report.</li> </ul>	<p>+44 (0) 203 824 0705</p>
up to £2,000	<p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance,</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost during the period of insurance.</li> </ul>	<ul style="list-style-type: none"> <li>you are able to provide the damaged items on request or to prove evidence of ownership and/or proof of purchase for any item with an insured value in excess of £50.</li> <li><b>you are not claiming for:</b> <ul style="list-style-type: none"> <li>damage or loss that is the result of a domestic dispute.</li> <li>wedding rings, wedding attire, wedding gifts, wedding photographs, wedding video recordings stolen from your personal holiday or trip accommodation except where entry or exit was gained by violent and forcible means.</li> <li>more than £250 for each wedding ring.</li> <li>wedding rings carried in any suitcases, trunks or similar containers when left unattended (including checked in luggage).</li> <li>more than £200 for any single, pair of set of wedding gift/s.</li> <li>more than £300 for any one item or wedding attire.</li> </ul> </li> </ul>	<p>so that they can send you the appropriate claim form and advise you what documentation to send in.</p>
up to £500	<p><i>either</i></p> <ul style="list-style-type: none"> <li>pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken for the wedding and 14 days after the wedding or up to the expiry of the policy, whichever is the first.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/or video recordings specifically for the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract.</li> </ul>	<ul style="list-style-type: none"> <li><b>the loss or damage is not due to:</b> <ul style="list-style-type: none"> <li>scratching, wear, tear, depreciation or deterioration.</li> <li>any process of cleaning, repairing or restoring.</li> <li>atmospheric or climatic conditions.</li> <li>moth or vermin.</li> <li>electrical or mechanical breakdown or derangement.</li> </ul> </li> </ul>	<p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipts for items purchased or hired.</p> <p><b>For all damage claims</b> keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. <i>Please then return the damaged items to:</i></p> <p><i>The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</i></p>

**BE AWARE!**



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

- anything mentioned in 'what is not covered' (page 16).
- any intentional damage to wedding attire or accessories due to carelessness / reckless actions.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay	Towards	Provided you	If you need to claim
<p>up to a total of <b>£350</b> towards the excess payable on your car or home insurance</p>	<ul style="list-style-type: none"> <li>the cost of the excess payable on your car or home insurance following a successful claim made on your car or home insurance policy following loss, damage or theft to your car or home whilst you are on holiday</li> </ul>	<ul style="list-style-type: none"> <li>have submitted a claim to your car or home insurance company, which they have settled and from which they have deducted their policy excess.</li> <li>send us the original claim settlement letter from your car or home insurer, which confirms the amount of excess they have deducted.</li> <li>are not claiming for any excess payable on a rented hire motor vehicle</li> </ul>	<p>you must send us the original claims settlement letter received from your car or home insurer confirming the deduction of the policy excess.</p>

**BE AWARE!**



**This policy is not intended to be an excess waiver insurance in respect of hired vehicles.**

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

- anything mentioned in *'what is not covered'* (page 16)
- any damage to your car or home.

Unlike other policies we cover many sports and activities as standard; **no additional premium is required for activities listed in Activity Pack 1.**

We have categorised the activities that are not covered as standard into seven further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary.

(All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include 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 **0203 829 6765** 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 in excess of £200. **Please note those activities marked in italics and underlined do not have Personal Liability cover or Accidental Death and Disability cover.**

**Activity Pack 1 – Covered as standard** - Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Archery, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK booked), Camping, Canoeing/Kayaking (White Water Grades 1-3), Caravanning, Catamaran Sailing (In-shore), Clay Pigeon Shooting, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fencing, Fives, Flag Football, Flying as passenger (private/small aircraft/helicopter), Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Handball - Practice and Training, Highland games, Horse Riding (No Jumping), Hot Air Ballooning, Indoor Skating (not ice), Jet Boating, Jet Skiing, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Motorcycling with appropriate UK Licence, Mountain Biking (up to 1,000m), Netball, Off Road Motorcycling (no CC limit), Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, 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), Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), Scuba Diving (not solo, up to maximum 30m), Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Track Day or Event –Motorcycles\* (Non UK), Track Day or Event –Motorcycles(UK), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, Tubing, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga.

**Activity Pack 2 – (in addition to the activities listed under Pack 1) – Additional Premium required** – Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 6 hours), Airsoft, American Football - Training (Organised and with Safety Equipment), Angling/Fishing (Sea), Assault Courses (No High Ropes), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/Outdoor climbing wall up to 25m), Diving (Indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m), Fly boarding, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football (Training), Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Hockey (Field – Organised Amateur Match), Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2,000m), Paint Balling, Parasailing, Parascending (Over water), Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, Sea Canoeing/Kayaking (inshore), Shark Diving/Swimming (Cage), Shinty, Street Hockey, Surf life-saving (organised competition), Surfing, Tough Mudder, Trampolineing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, War Games/Paint Balling, Water Polo, Water Skiing (No Jumping), Weight Lifting, Windsurfing/Boardsailing/Sailboarding, Wrestling (Organised Training), Zip Lining / Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).

**Activity Pack 3 – (in addition to the activities listed under Packs 1 & 2) – Additional Premium required** - Adventure Racing (up to 12 hours), American Football Amateur Match - (Organised & with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Canoeing/Kayaking (White Water Grade 4), Canyoning, Cat Skiing, Equestrian, Flying (Crew/Pilot), Flying Helicopter (Pilot), Gaelic Football (Amateur Match), Glacier Walking, Gliding (non-competitive), Go Karting, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Kick Sledging, Land Skiing, Langlauf, Modern Pentathlon, Mono-Skiing, Mountain Boarding, Octopush, Off Road Motorcycling (up to 250cc), Off-piste skiing/snowboarding (with guide), Passenger Sledge, Power Boating (inshore), Power lifting, Quad Bikes (Providing you wear a helmet), Rafting (White Water Grade 4), River Tubing, Rodeo, Roller Derby (Safety equipment must be worn), Roller Hockey, Rugby (Amateur Match), Sand Boarding, Sand Dune Surfing/Skiing, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and / or without lifeguard present, Snow Biking, Snow Mobile/Ski Doos\*, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, Snowcat Driving, Speed Sailing (in shore), Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (outside marked areas and / or without lifeguard present), Swimming off a boat (Unsupervised and / or no lifeguard), Swimming with Dolphins – outside marked areas and / or without lifeguard present, Telemarking, Tree Top Canopy Walking, Under 17 Driving (not public roads), Zip Lining / Zip Trekking (booked during trip – requires appropriate trekking altitude pack), Zorb Football.

**Activity Pack 4 – (in addition to the activities listed under Packs 1-3) – Additional Premium required** – Blowcarting/Land Yachting/Kite Buggy, Boxing Training (Head Guard must be worn), Devil Karting, Dirt Boarding, Fell Running (up to 3,000m), Gorge Walking (no ropes), High Diving – indoor/outdoor swimming pools only, Jousting, Kite-Boarding/Surfing, Motorised Buggying, Mountain Biking (up to 3,000m), Paragliding, Paramotoring, Parascending (over land), Race Day or Event – Motorcycle, Roller Skating (24 hour relay), Ski Biking, Ski Blading /Snow Blading, Skiing – Snowcat, Snow Karting, Snow Surfing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3,000m) Wake Boarding, Water Skiing (Jumping).

**Activity Pack 5 – (in addition to the activities listed under Packs 1-4) – Additional Premium required** – Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (Rock & Ice – Harnessed up to 4,000m), Fell Running (up to 4,000m), Heli-skiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4,000m), Polo, Polo cross, Rap Running/Jumping (Outdoor above 25m), River Bugging, Skeleton, Ski Mountaineering (up to 4,000m), Ski Randonee, Ski Run / Walking (up to 4,000m), Ski Touring (up to 4,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 4,000m), Via Ferratta, Wind Tunnel Flying/Indoor Sky Diving, Zorbing/Sphering.

**Activity Pack 6 – (in addition to the activities listed under Packs 1-5) – Additional Premium required** - Adventure Racing (up to 24 hours), Assault Courses including High Ropes and Harnessed, Black Water Rafting, Bull Riding, Canoeing/Kayaking (White Water Grade 5), Cave Diving, Cave Tubing, Cycling Racing, Cyclo Cross, Freestyle Skateboarding, Gliding (competition), Hang Gliding, Micro Lighting, Motocross, Motor Racing/Rallies/Competitions (amateur), Off-Piste Skiing/Snowboarding (Without a Guide), Parapenting/Paraponting, Power Boating (off shore), Power Gliding, Power Kiting, Rafting (White Water Grade 5), Scuba Diving (not solo - to 40m), Ski Flying, Slack-Lining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Wicker Basket Tobogganing.

**Activity Pack 7 – (in addition to the activities listed under Packs 1-6) – Additional Premium required** - Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Downhill Mountain Biking, Fell Running (up to 5,000m), Gorilla Trekking (up to 5000m), Kloofing, Mountain Biking (up to 5000m), Scuba Diving (Solo), Solo Climbing/Mountaineering, Tandem Skydive\* (up to 2 jumps maximum), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5000m)

**Activity Pack 8 – (in addition to the activities listed under Packs 1-7) – Additional Premium required** - Adventure Racing (up to 48 hours), Airboarding, Alligator Wrestling, Bobsleigh, Boulderling, Boxing – Amateur Fight (Head Guard must be worn), Bull Running, Climbing (Rock & Ice – Harnessed up to 6,000m), Coasteering, Drag Racing, Fell Running (up to 6,000m), Free Diving, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Judo (competition), Karate (competition), Kendo (competition), Luge/Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6,000m), Parachuting, Rowing (Off-shore Recreational), Sailing/Yachting (Off-shore recreational), Solo Skydive (maximum of 1 jump per trip), Ski Acrobatics, Ski Jumping, Ski Mountaineering (up to 6,000m), Ski Racing, Ski Run / Walking (up to 6,000m), Ski Stunting, Ski Touring (up to 6,000m), Skiing – Para, Sky Diving, Sky Jumping, Sky Surfing, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 6,000m), Wrestling (Amateur competition), Yachting (racing/crewing) - outside territorial waters (offshore).

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

**If you wish to complain about Sections A1, B1-B15 and B18-B22:****Please contact:**

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

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

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

**If you wish to complain about Section B16:****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 within 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 still not satisfied with the outcome you may:**

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

**If you wish to complain about Section A2 or B17:****Please contact:**

- **MGA Cover Services Limited. Kemp House, 152 City Road, London. EC1V 2NX, Telephone: +44 (0) 20 3540 4422, Email: [info@affirmainsurance.com](mailto:info@affirmainsurance.com)**

The following information will be required: • Your details; (name, address, email, telephone number) • Policy number/Claims reference number • Background to the complaint.

- If the complaint is about our service you will be contacted within 5 days of receiving your complaint to inform you about what action is being taken.
- If the complaint is about the Insurer we will immediately forward your complaint to the Insurer and they will also contact you within 5 days of receiving your complaint to inform you about what action is being taken.
- If it will take longer than 4 weeks to respond then you will be told in either case when you can expect an answer.

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

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, 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.