

Cover•More

**TRAVEL
INSURANCE**

*Keep
travelling*



**Travel Insurance Information Document
and Policy Wording**

Effective 18 November 2019

Travel Insurance Information Document

Important – you should read this

This document contains important contact information, key information from your policy and the schedule of benefits covered under the policy. The full terms and conditions of your policy are contained within the travel insurance policy wording. Details of the level of cover you purchased and any add-ons can be found on your Certificate of Insurance once you have purchased cover. It is particularly important that you read the sections on key exclusions and key limitations. You must review your cover and inform us immediately if at any time any of the information contained in the Certificate of Insurance is incorrect or changes.

Demands and Needs

This insurance meets the requirements and needs of those who wish to protect themselves, their possessions and pre-booked travel arrangements, and where selected, their rental vehicle excess, whilst away from their home on a holiday or a journey.

Key benefits and features of the whole policy

Our 24 hour worldwide medical assistance service (Zurich Assist) will help with any emergency medical situation you have whilst on a trip. We also offer support for the sections of cover insured by arranging access to services you may need for other emergencies, such as help in sending urgent messages or cash transfer advice because of theft.

Cover is provided for trips that start and end in the United Kingdom up to duration shown and trips within the UK are included if they have 2 or more nights pre-booked accommodation.

Cover applies for all the leisure activities listed in the policy, provided you wear appropriate safety equipment and take appropriate safety precautions. Winter sports trips, cruise trips, and business trips are only covered where the optional sections have been chosen.

Key exclusions or limitations of the whole policy

Medical Health Requirements

You must read the Medical Health Requirements section of the policy wording, and you must tell us about all pre-existing medical conditions affecting you or anyone to be insured under this policy, at the time of taking out this cover (or booking the trip whichever is the sooner). You must not travel against medical advice or with the intention of obtaining medical treatment abroad.

Change in state of health

You must tell us if your state of health changes (i.e. if you develop a new medical condition or an existing one deteriorates) at the earliest opportunity and consult with your medical practitioner but in any case before you book or commence your trip, or pay the balance or any further instalments for your trip.

Claims conditions

Please refer to the policy wording for conditions which apply to each section of cover.

You must report claims for loss or theft as soon as possible to the police and/or your transport, accommodation or associated service provider.

For claims due to health reasons, injury or death we may require access to your medical records and/or written confirmation from a medical practitioner. If not provided when requested we will not deal with your claim.

For claims in connection with services provided by your transport, accommodation or associated service provider we will require their written substantiation.

How to make a claim

When you contact us, you will need to tell us your name, your policy number and your contact details so we can keep in touch.

Service	Phoning from the UK	Phoning from abroad
Zurich Assist 24 hour worldwide medical & emergency assistance service	020 3318 3246	+44 203 318 3246
Claims helpline 9am – 5:30pm Monday to Friday	020 3318 4154	+44 203 318 4154
Claims helpline email	ZurichClaims@covermore.co.uk	
Legal expenses and advice 9am – 5pm Monday to Friday	0117 363 6631	+44 117 363 6631

Schedule of benefits

Refer to your certificate of insurance for full details of the level of cover and any optional extras you purchased. Overall limits are shown per person, per policy section (except where otherwise stated).

Schedule of Benefits and Key Features
Excess
Per person, per section (except personal liability, where excess is per policy)
For loss of deposit (applies to cancellation and cutting short a trip)
Excess where costs reduced by a Reciprocal Health Agreement
Cover Sections
Section 1: Emergency medical assistance and expenses
Emergency medical treatment
Funeral costs outside the UK
Hospital benefit section limit Limit each 24 hour period
Dental treatment
Search and recovery
Section 2: Personal Accident
Death
Age 15 and under
Age 16 and over
Loss of limb(s) and/or sight
Age 69 and under
Age 70 and over
Permanent total disablement
Age 69 and under
Age 70 and over
Section 3: Baggage
Section limit
Single article limit
Valuables limit
Gadget limit
Section 4: Cancellation and cutting short a trip
Travel fare, accommodation expenses and associated charges
Excursions

Basic	Standard	Extra
£100	£75	£50
£25	£25	£25
£0	£0	£0
£7,500,000	£10,000,000	£15,000,000
Up to reasonable costs	Up to reasonable costs	Up to reasonable costs
£500 £10 per 24 hrs	£1,000 £20 per 24 hrs	£1,500 £30 per 24 hrs
£250	£500	£750
Not available	£1,500	£2,500
£1,000 £5,000	£1,000 £15,000	£1,000 £30,000
£10,000 £10,000	£25,000 £25,000	£50,000 £50,000
£10,000 £10,000	£25,000 £25,000	£50,000 £50,000
£1,000	£1,500	£2,500
£150	£250	£350
£200	£300	£500
£150	£300	£300
£1,000	£3,000	£5,000
£50	£100	£250

Schedule of Benefits and Key Features
Section 5: Travel delay and missed departure
Travel delay section limit
Limit first 12 hours
Limit subsequent 12 hours
Not continuing a trip
Missed departure
Missed connection
Section 6: Passport, documents or driving licence
Section limit
Section 7: Personal money
Section limit
Cash - Inner limit
Age 15 and under
Age 16 and over
Section 8: Personal liability
Section limit (per policy)
Section 9: Legal advice
Costs and expenses
Section 10: Baggage delay
Section limit
Section 11: Hijack
Section limit
Unit each 24 hours
Section 12: Change in health
Section limit
Section 13: Scheduled airline failure
Section limit
Section 14: Catastrophe, natural disaster and airspace closure
Cancellation and cutting short a trip
Travel delay, missed departure or connection or not continuing a trip
Additional accommodation and/or transport costs
Kennel, cattery or professional pet sitter fees
Extending your stay benefit section limit
limit each 24 hours
Section 15: End supplier failure
Section limit

Basic	Standard	Extra
Not available	£300	£500
Not available	£20	£20
Not available	£10	£20
Not available	£3,000	£5,000
£100	£500	£1,000
Not available	£250	£500
£250	£250	£500
£200	£500	£500
£50	£100	£100
£100	£300	£300
£1,000,000	£2,000,000	£3,000,000
£15,000	£25,000	£50,000
Not available	£100	£300
Not available	£500	£1,000
Not available	£25	£50
£1,000	£3,000	£5,000
Not available	£3,000	£4,000
Not available	Not available	Limited as section 4
Not available	Not available	Limited as section 5
Not available	Not available	£1,000
Not available	Not available	£500
Not available	Not available	£1,000
Not available	Not available	£100
Not available	Not available	£3,500

Schedule of Benefits and Key Features - Optional

Section 16: Optional Winter Sports cover

Own winter sports equipment
Hired winter sports equipment
Hire of replacement winter sports equipment
Delay due to avalanche
Piste closure section limit
Limited each 24 hours
Winter sports activity and ski pack
Ski/lift pass

Section 17: Optional Cruise cover

Baggage increased section limit
Valuables inner limit
Single article limit
Shore excursion or activity
Confinement/quarantine daily
Benefit section limit
Limit each 24 hours

Section 18: Optional Business cover

Business equipment and samples

Section limit
Single article limit
Valuable inner limit
Essential item replacement
Hire of essential equipment
Business money section limit
Cash inner limit
Employee replacement

Section 19: Optional Gadget top-Up cover

Gadget inner limit 'top-up'

Section 20: Optional Golf cover

Own golf equipment
Hired golf equipment
Hire of replacement golf equipment
Golfing fee (green fee, hire/tuition fees, buggy or golf trolley)

Section 21: Optional Car hire excess insurance

Reimbursement of the excess charged by the Rental Company

Rental Fees to include towing following breakdown/accident
Misfuelling

Collision Damage Waiver and Loss Damage Waiver (USA and Canada only)

Section limit
Loss of rental vehicle use
Lock out
Drop-off charges
Vehicle key replacement

Basic	Standard	Extra
Not available	£750	£1,000
Not available	£250	£500
Not available	£100	£250
Not available	£200	£500
Not available	£200	£500
Not available	£20	£50
Not available	£250	£500
Not available	£100	£250
Not available	£2,500	£3,500
Not available	£750	£750
Not available	£500	£500
Not available	£250	£500
Not available	£250	£500
Not available	£25	£50
Not available	£1,000	£2,000
Not available	£500	£1,000
Not available	£750	£750
Not available	£500	£1,000
Not available	£250	£500
Not available	£500	£1,000
Not available	£250	£500
Not available	£1,000	£2,000
Not available	£450 (£750 in total)	£450 (£750 in total)
Not available	£750	£1,000
Not available	£250	£500
Not available	£100	£250
Not available	£250	£500
Not available	£4,000	£4,000
Not available	£1,000	£1,000
Not available	£1,000	£1,000
Not available	£100,000	£100,000
Not available	£500	£500
Not available	£500	£500
Not available	£500	£500
Not available	£500	£500

Additional charges

We reserve the right to charge an administration fee of £5 (plus Insurance Premium Tax where applicable) for policy changes. For annual multi-trip cover, charges will not be applied to changes we are informed of before the start of the policy, or changes effective from your renewal if we are informed of them before the commencement date of your renewal.

Choice of law

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate with you in English.

Our complaints procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away.

Many complaints can be resolved within a few days of receipt. If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Our complaints procedure is outlined in page 16.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk

You also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567 (free on mobile phones and landlines) ; +44 (0)20 7964 0500 (if you are calling from abroad).

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau (or a similar service) or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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Contact Us

If you have any questions about your policy, please contact us at CustomerService@covermore.co.uk or call us on: +44 (0)20 3695 7574

We recommend that you save these important telephone numbers into your mobile phone.

Zurich Assist

24 hour worldwide medical +44 (0)20 3318 3246
& emergency assistance service

Claims helpline

Monday to Friday 9am-5:30pm +44 (0)20 3318 4154

Claims email address: ZurichClaims@covermore.co.uk

Legal expenses claims helpline

Monday to Friday 9am-5:00pm +44 (0)117 363 6631

Contacting Zurich to notify us of an emergency or make a claim under this policy could not be easier. When you contact us, you will need to tell us your name, your policy number and your contact details so we can keep in touch. Please try to have these and other useful information to hand. Please make sure you notify us within thirty days of your trip ending of any occurrence likely to give rise to a claim.

Insurer Information

This policy is underwritten by Zurich Insurance plc is arranged and administered by Cover-More Insurance Services Limited. Cover-More Insurance Services Limited (Companies House registration 03088762) is authorised and regulated by the Financial Conduct Authority and is included in the Financial Services Register.

Zurich Insurance plc, a public limited company incorporated in Ireland Registration No. 13460, Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland; UK Branch registered in England and Wales Registration No. BR7985, UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. United kingdom. Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request.

Important Information about your policy

Your policy is an agreement between you (the insured person shown in the Certificate of insurance as the policyholder) and the various parties providing the cover under the individual sections of this policy but is only valid if you pay the premiums. Your most recent Certificate of insurance sets out the information we were given when we agreed to provide you with the cover and terms of your policy.

Your policy provides cover for the sections and the period of insurance shown in your Certificate of insurance. You must read your policy, Certificate of insurance and any special terms or conditions, as one single contract. Please read all documents to make sure the cover provided meets your needs. If this is not the case, please contact us as soon as possible.

You must tell us immediately if any of your information is incorrect or changes. If we have wrong information this may result in an increased premium and/or claims not being paid in full, or your policy may not be valid and claims will not be paid.

You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate with you in English.

The conditions and exclusions that apply to all parts of your policy are shown on pages 40 to 48. Please make sure that you read these as well as the cover shown in each section.

Your cancellation rights

Single trip

If you decide that you no longer require the policy tell us of your decision, in writing or by phone using the contact details provided on the welcome email within 14 days of buying the policy.

If you have not made and do not intend to make a claim, and your trip has not started, we will refund to you 100% of the premium.

Annual multi-trip

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision, in writing or by phone using the contact details provided on the welcome email within 14 days of buying the policy (or for renewal, within 14 days of your policy renewal date).

If cover has not already started we will refund your entire premium. If cover has started, provided you have not made and do not intend to make a claim, and no trips have started, we will refund to you 100% of the premium.

If you cancel your policy more than 14 days after the date you bought the policy, please see 'Conditions which apply to the whole policy' for full details of all cancellation conditions and charges applicable to both covers.

Administration charges

We reserve the right to charge an administration fee of £5 (plus Insurance Premium Tax where applicable) for policy changes. For annual multi-trip cover charges will not be applied to changes we are informed of before the start of the policy, or changes effective from your renewal if we are informed of them before the commencement date of your renewal.

Automatic extension of cover

If you are unable to return home before your cover ends due to reasons outside your control, your insurance will remain in force without additional premium for:

- up to 14 days, if any vehicle you are travelling in breaks down, or your public transport carrier in which you are travelling as a ticket holding passenger is cancelled or delayed;
- up to 14 days, if due to the reasons set out in section 14 'Catastrophe, natural disaster and airspace closure' (only applies if this section is shown as insured in your Certificate of insurance); or
- up to 30 days, if due to your injury, illness or compulsory quarantine. We may extend your period of insurance for longer if considered medically necessary by Zurich Assist under section 1 'Emergency medical assistance and expenses'.

Third Party Rights

You and we have agreed that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. You and we can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under the Contracts (Rights of Third Parties) Act 1999.

Dual Insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to Section 2 – Personal accident).

Optional cover

If you will be taking part in winter sports, participating in a cruise, or going abroad on business there will be no cover under any section of this policy unless you purchase the relevant Optional cover for your trip.

Your policy will be extended to cover your trip and will also include the relevant additional cover sections shown under Section 16 ‘Optional winter sports cover’, Section 17 ‘Optional cruise cover’ and Section 18 ‘Optional business cover’.

Our Complaints Procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore please contact **us** as follows:

Telephone: +44 (0)20 3695 7574

By Email: complaints@covermore.co.uk

By post: Complaints Department
Covermore UK
Parkview
82 Oxford Road
Uxbridge
UB8 1UX

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567 (free on mobile phone and landlines) ; +44 (0)20 7964 0500 (if you are calling from abroad). Worried about the cost of calling? The FOS are happy to call you back.

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you.

Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

Important Notes

Who controls my personal information?

This notice tells you how Zurich Insurance Plc. (“Zurich”), as data controller, will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how your personal information will be used. You can ask for further information about our use of your personal information or complain about its use in the first instance, by contacting our Data Protection Officer at:

Zurich Insurance Group
Tri-centre 1
Newbridge Square
Swindon
SN1 1HN

or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner’s Office. Their address is:

First Contact Team, Information Commissioner’s Office,
Wycliffe House
Water Lane
Wilmslow
SK9 5AF

What personal information will you collect about me?

We will collect and process the personal information that you give us by phone, email, filling in forms, including on our website, and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser in order to provide you with the services you have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. We will also collect information you have volunteered to be in the public domain and other industry-wide sources.

We will only collect personal information that we require to fulfil our contractual or legal requirements unless you consent to provide additional information. The type of personal information we will collect includes; basic personal information (i.e. name, address and date of birth), occupation

and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

If you give us personal information on other individuals, this will be used to provide you with a quotation and/or contract of insurance and/or provision of financial services. You agree you have their permission to do so. Except where you are managing the contract on another’s behalf, please ensure that the individual knows how their personal information will be used by Zurich. More information about this can be found in the ‘How do you use my personal information’ section.

How do you use my personal information?

We and our selected third parties will only collect and use your personal information

- (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested;
- (ii) to meet our legal or regulatory obligations; or
- (iii) for our “legitimate interests”.

It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Examples of the purposes for which we will collect and use your personal information are:

- to provide you with a quotation and/or contract of insurance;
- to identify you when you contact us;
- to deal with administration and assess claims;
- to make and receive payments;
- to obtain feedback on the service we provide to you;
- to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- for fraud prevention and detection purposes.

We will use your health information and information about any convictions for the purposes of providing insurance, and this includes arranging, underwriting, advising on or administering an insurance contract between you and us.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

Who do you share my personal information with?

Where necessary, we share personal information for the purposes of providing you with the goods and services you requested with the types of organisations described below:

- associated companies including reinsurers, suppliers and service providers;
- introducers and professional advisers;
- survey and research organisations;
- credit reference agencies;
- healthcare professionals, social and welfare organisations;
- other insurance companies
- comparison websites and similar companies that offer ways to research and apply for financial services products
- fraud prevention and detection agencies

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

- regulatory and legal bodies;
- central government or local councils;
- law enforcement bodies, including investigators;
- credit reference agencies; and
- other insurance companies.

We may also share the following data with the types of organisations outlined above, for the purpose of statistical analysis, research and improving services:

- anonymised data - data encrypted to make it anonymous, which protects an individual's privacy by removing personally identifiable information;
- pseudonymised data - personally identifiable information replaced with a pseudonym to make the data less identifiable, such as replacing a name with a unique number;

- aggregated data - similar groups of data, such as age, profession or income which are expressed as a summary for statistical analysis.

How do you use my personal information for websites and email communications?

When you visit one of our websites we may collect information from you such as your email address or IP address. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

How do you transfer my personal information to other countries?

Where we transfer your personal information to countries that are outside of the UK and the European Union (EU) we will ensure that it is protected and that the transfer is lawful. We will do this by ensuring that the personal information is given adequate safeguards by using 'standard contractual clauses' which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of our security measures for personal information transfers can be obtained from our Data Protection Officer at:

Zurich Insurance Group
Tri-centre 1, Newbridge Square
Swindon SN1 1HN

or by emailing the Data Protection Officer at GBZ.General.Data.Protection@UK.zurich.com.

How long do you keep my personal information for?

We will keep and process your personal information for as long as necessary to meet the purposes for which it was originally collected.

There are a number of factors influencing how long we will keep your personal information, and these are shown below:

- to comply with applicable laws and regulations or set out in codes issued by regulatory authorities or professional bodies

- our business processes, associated with the type of product or service that we have provided to you
- the type of data that we hold about you
- if your data relates to any ongoing, pending, threatened, imminent or likely dispute, litigation or investigation
- to enable us to respond to any questions, complaints, claims or potential claims
- if you or a regulatory authority require us to keep your data for a legitimate purpose.

What are my data protection rights?

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest and/or you have consented to this.

You have a number of rights under the data protection laws, namely:

- to access your data (by way of a subject access request);
- to have your data rectified if it is inaccurate or incomplete;
- in certain circumstances, to have your data deleted or removed;
- in certain circumstances, to restrict the processing of your data;
- a right of data portability, namely to obtain and reuse your data for your own purposes across different services;
- to object to direct marketing;
- not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you;
- to claim compensation for damages caused by a breach of the data protection legislation;
- if we are processing your personal information with your consent, you have the right to withdraw your consent at any time.

You can exercise your rights by contacting our Data Protection Officer at:

Zurich Insurance Group, Tri-centre 1
Newbridge Square
Swindon SN1 1HN

or by emailing the Data Protection Officer at
GBZ.General.Data.Protection@uk.zurich.com.

What happens if I fail to provide my personal information to you?

If you do not provide us with your personal information, we will not be able to provide you with a contract or assess future claims for the service you have requested

How do you use my claims history?

When you tell us about an incident or claim we may pass information relating to it to the relevant database. We and other insurers may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

1. check your personal data against counter fraud systems;
2. use your information to search against various publicly available and third party resources; use industry fraud tools including undertaking credit searches and to review your claims history;
3. share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.

Definitions

The following key words or phrases have the same meaning wherever they appear in this policy, unless stated below. Definitions are shown in bold throughout the policy.

Accident/Accidental/Accidentally – an event that is sudden and unexpected, which is caused by external and visible means at a time that can be identified.

Baggage – your personal clothing and effects, suitcases, luggage and or similar.

Business trip – a trip outside the UK for business purposes involving administrative duties and excluding manual work.

Certificate of Insurance – the document giving details of the period of insurance, your cover, the premium, any medical conditions you have declared and the policy number. The certificate of insurance includes the Schedule of Benefits and all the information you provided when we prepared your quotation.

Children/Child – your children, your partner’s children and the grandchildren of you or your partner, including stepchildren, step grandchildren and fostered or adopted children or grandchildren, provided that they are:

- under 18 years old on the date cover commences (or under 22 years old if still in full time education)
- dependent on you or your partner (or in the case of grandchildren dependent on you or your partner or their parent(s))
- not married or living with their partner.

Close business partner – a person working for the same company or a close business partner of the insured person whose absence from work along with you would prevent the proper functioning of the business. A senior manager or director of the business must confirm this in the event of a claim.

Close relative – your partner, fiancé(e), parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, aunt, uncle, cousin, nephew, niece, step-parent, step brother, step sister, step child, foster child and legal guardian.

Complications of pregnancy or childbirth – means the following complications of pregnancy as certified by a medical practitioner: toxæmia; gestational hypertension; pre-eclampsia; ectopic pregnancy; hydatidiform mole (molar pregnancy); hyperemesis gravidarum; ante partum haemorrhage; placental abruption; placenta praevia; post-partum haemorrhage; retained placenta membrane; miscarriage; stillbirths; medically necessary emergency Caesarean sections/medically necessary termination; and any premature births or threatened early labour more than 8 weeks (or 16 weeks in the case of a multiple pregnancy) prior to the expected delivery date.

Cruise – a trip on a passenger carrying liner, ship or river cruiser on a voyage, including accommodation for a minimum of two nights.

Excess – the first amount of any claim for which you are responsible to pay. The excess applies to each insured person and is applied per section except for section 8 ‘Personal liability’ where the excess is per policy. If a claim is made under more than one section which is caused by the same event at the same time, an excess per insured person per section will apply.

Gadgets – any of the following items that are owned by you, but excluding any items that are hired or borrowed by or loaned to you: mobile phones, smart phones, portable computer equipment including tablets, iPads, laptops, notebooks, and netbooks, smart watches, personal digital assistants (PDAs), MP3/4 players, e-readers, portable satellite navigation equipment and GPS devices, photographic and camera/video equipment, and portable and/or hand held audio/visual equipment, including their games, headphones, media, storage media and accessories.

Golf equipment – your personal golf clubs, golf bag, golf trolley, golf shoes and golf accessories.

Hospital – a licensed medical institution which meets the following criteria:

- it has facilities for medical diagnosis and/or for treating injured and sick people;
- it is run by medical practitioner(s);
- it provides care supervised by state registered nurses or the local equivalent; and/or
- it is not a medical institution only specialised in training and education, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home, or a place for drug and/or alcohol rehabilitation.

Home – your normal place of residence in the UK.

Home area – is:

- The country in which your home is located within England, Scotland, Wales and Northern Ireland.

Illness/ill – sudden and unforeseen change in health, sickness or disease (including **complications of pregnancy or childbirth**) contracted as certified by a **medical practitioner**.

Injury – bodily **injury** sustained in an **accident** directly and independently of all other causes.

Insured person/You/Your/Yours – 1. In respect of all sections of cover except section 21 Optional care hire excess insurance:

each person travelling on a **trip** whose name appears in the **Certificate of Insurance**

2. In respect of Section 21 Optional car hire excess insurance:

The lead contracting person whose name appears in the **Certificate of Insurance** who must be the person named as the main driver in the **vehicle rental agreement** and eligible to drive the **rental vehicle**.

Loss of limb(s) – loss by physical separation at or above the wrist or ankle joint or permanent total functional disablement of an entire hand, arm, foot or leg.

Loss of sight – complete and irrecoverable **loss of sight**:

- in both eyes if registered as blind on the authority of a fully qualified ophthalmic specialist; or
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Manual work – physical work or work involving the use or operation of mechanical or non-mechanical machinery or equipment.

Medical condition – any **illness, injury, disease** or condition that **we** asked **you** to disclose to **us** under the Medical Health Requirements. This includes:

- any undiagnosed condition that is connected with any health issues **you** have and which are under investigation or awaiting test results, or surgery or treatment at a **hospital** or nursing **home**; and/or
- any condition **you** are aware of and which affects a **close relative** or **travel companion** or a person **you** are planning to stay with.

This includes any anxiety state or depression, mental, nervous or emotional disorder.

Medical practitioner – a registered practising member of the medical profession who is not related to **you** or **your travel companion**.

Normal pregnancy or childbirth – means pregnancy or childbirth without any **complications of pregnancy or childbirth**.

Pair or set – items of **baggage** or **valuables** forming part of a set or which are usually used together.

Partner – **Your** husband, wife or civil partner, or someone of either sex that **you** live with as though they were **your** husband, wife or civil partner.

Period of insurance (single trip*) – the policy cover start date and **trip** duration shown in **your certificate of insurance**: Cover for **your trip** applies as follows:

- for cancellation of a **trip** by **you** – cover applies from the policy start date and ends when **you** leave **your home** on the **trip** start date.
- for cutting short a **trip** by **you** and for all other sections – cover applies when **you** leave **your home** on the **trip** start date and ends on the **trip** end date or when **you** return **home**, whichever is earlier.

Period of insurance (annual multi-trip*) – the policy cover start date and end date shown in **your certificate of insurance**. Cover for individual **trips** applies as follows:

- for cancellation of a **trip** by **you** – cover applies from the policy start date or the date of booking a **trip**, whichever is later, and ends when **you** leave **your home** to begin a **trip**.
- for cutting short a **trip** by **you** and for all other sections – cover applies when **you** leave **your home** to begin a **trip** and ends when **you** return **home**.

Each **trip** must not exceed the number of days shown under **trip** duration in **your certificate of insurance**.

We will cover **trips** booked during one **period of insurance** but not taking place until the next **period of insurance** if **your** annual multi-**trip** policy is still in force at the time of the incident resulting in a claim.

For **trips** outside the **UK**, the maximum number of days **you** are covered for in any one **period of insurance** is 183 days.

*Please also refer to ‘Automatic extension’ of cover under ‘Information for the entire policy’.

Personal money – bank notes and coins in legal tender, cheques, travellers’ cheques, postal or money orders, pre-paid coupons or vouchers or travel tickets, pre-booked event and entertainment tickets, phone cards and pre-paid electronic money cards, all held for personal use and which are non-refundable.

Permanent total disablement – a permanent and total disablement which means **you** cannot do any kind of job.

Public transport carrier – any mechanically propelled vehicle operated by a company or under an individual licence to carry passengers for hire, including but not limited to aircraft, bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.

Travel companion – a person with whom **you** are travelling or have arranged to travel with to the same destination.

Trip – a holiday or journey which is a round **trip**, starting from when **you** leave **your home** or **home area**, and which ends on **your** return to **your home** or **home area**.

A **trip** is either:

- for travel in the **UK**, where it must include two or more consecutive nights' stay in accommodation which has been booked prior to departure (includes a pre-booked tent or caravan pitch); or
- for travel outside the **UK**, to and from the geographical region or country stated in **your certificate of insurance**.

Each **trip** must not exceed the number of days shown in **your certificate of insurance** and **trips** must start and end during the **period of insurance**. (See also 'Period of insurance – annual multi-trip').

UK resident – an **insured person** who, at the time of buying or renewing their policy:

- has their main **home** in the **UK** and has lived in the **UK** for at least 6 months or holds a valid British residency permit or visa; and
- is registered with a **UK medical practitioner**; and
- is liable to pay taxes in the **UK**.

Usual, reasonable and customary – means the most common charge for similar services, medicines or supplies within the area in which the charge is incurred, so long as those charges are reasonable. **We** will determine what usual, reasonable and customary charges are, and in doing so may consider one or more of the following factors:

- a) the level of skill, extent of training, and experience required to perform the procedure or service;
- b) the length of time required to perform the procedure or services as compared to the length of time required to perform other similar services;
- c) the severity or nature of the **illness** or bodily **injury** being treated;
- d) the amount charged for the same or comparable services, medicines or supplies in the locality;

- e) the amount charged for the same or comparable services, medicines or supplies in other parts of the country;
- f) the cost to the medical provider of providing the service, medicine or supply;
- g) such other factors as **we**, in the reasonable exercise of discretion, determine are appropriate.

Unattended – Where **you** are not in full view or in a position to prevent unauthorised taking or interference with **your baggage, gadgets, valuables, winter sports equipment, golf equipment** and/ or **business equipment**.

United Kingdom/UK – England, Scotland, Wales, and Northern Ireland.

Valuables – any of the following items that are owned by **you**, but excluding any items that are hired or borrowed by or loaned to **you**: jewellery, watches, furs, leather goods, items made of or containing gold, silver, precious metals or precious or semi-precious stones, sunglasses, spectacles, musical instruments, telescopes, binoculars.

We/Us/Our/Ours – Zurich Insurance plc.

Winter sports – the activities listed on page 39.

Winter sports equipment – skis, poles, bindings, snowboard, helmets, boots, ice skates, snow shoes, (including their accessories) and essential clothing and protective items that **you** own or hire.

You/Your/Yours – see 'insured person'.

Zurich Assist – the service provider nominated by Zurich Insurance plc.

Eligibility

We will provide the sections of cover as stated in **your Certificate of Insurance** during the **period of insurance** providing:

- **You** are a **UK** resident.
- **You** are a **child** named as an **insured person** and **you** are travelling with an **insured person** aged 18 years or over.
- **You** are not travelling against medical advice and have sought medical advice if **you** have any health concerns affecting **your** ability to travel.
- **You** comply with any requirements of **your public transport carrier** in its agreement to provide a service.
- **Your** travel meets the definition of a **trip**.

Important exclusions and conditions relating to health

At the time of buying cover **we** advised **you** that:

- **you** must tell **us** about ALL **medical conditions** for which **you** answered yes under the Medical Health Requirements questions 1 – 3
- **we** cannot provide cover for **medical conditions** that **you** choose not to tell **us** about or where **your** state of health is worse than **you** told **us**
- **we** will cover **you** for claims associated with those pre-existing **medical conditions** **you** disclosed to **us**, **we** accepted in writing and for which **you** have paid any additional premium due.

We also advised **you** that:

- **you** MUST advise **us** of any Change in State of Health during the **period of insurance**
- **we** will not cover **you** for claims associated with pre-existing **medical conditions** where there has been a change to **your** state of health that has not been disclosed to **us** or that **we** have not accepted in writing, where the change occurs:
 - before paying the balance or further instalments for **your trip**
 - prior to **your** departing on **your trip**
 - before booking a new **trip** or renewing **your** policy (if **you** have an annual policy)
- **we** will not cover **you** for any of the excluded **medical conditions** detailed below.

Medical Health Requirements

You must tell **us** if **you** or any person to be insured under the policy has

1. **ever**
 - had a heart condition or heart related condition, high blood pressure or a stroke?
 - suffered from any mental, nervous or emotional disorder, anxiety state or depression?
2. **in the last five years**
 - had treatment for any form of cancer?
3. **in the last two years**
 - been a registered in or out-patient?
 - been prescribed medication or required medical treatment?
 - had any routine review, medical test, or check up for any previously diagnosed **medical condition**?

Excluded medical conditions

We will not cover **you** for any **medical condition** or disability (pre-existing or otherwise) if:

1. Anyone to be insured under this policy has
 - any undiagnosed condition or any condition that is under investigation or for which you are awaiting test results, or surgery or treatment at a hospital or nursing home
 - a terminal condition
2. Anyone to be insured under the policy is travelling against the advice of a medical practitioner or travelling with the intention of obtaining medical treatment or consultation abroad, or travelling whilst unfit to travel.

Change in state of health

You must tell **us** if **your** state of health changes (i.e. if **you** develop a new **medical condition** or an existing one deteriorates) at the earliest opportunity and consult with **your medical practitioner** but in any case before **you** book or commence **your trip**, or pay the balance or any further instalments for **your trip**.

Please call **us** on +44 (0)20 3695 7574.

We will tell **you** if **your** change in state of health will affect **your** insurance and if cover can continue.

We will not charge **you** any additional premium for the remainder of the **period of insurance** as a direct result of the change in **your** state of health provided that:

- **we** are able to continue to cover **your medical conditions** based on **our** underwriting criteria, and
- **you** make no further changes to **your** policy (other than a change of name or address, or the addition of another **child** under a policy that already covers children)

If **you** also need to alter or amend **your** policy for any other reason than a change in health, **you** may be required to pay an additional premium. **You** will be charged the full difference in premium based on the changes **you** have requested, **your medical conditions** at the time **we** agree to any change or alteration of **your** policy and the original premium paid.

If **you** need to cancel **your trip** or **we** cannot cover **your medical conditions**, **we** will advise **you** of **your** options, which include but are not limited to the circumstances below.

1. cancelling **your** policy. **We** will arrange a proportionate/partial refund providing **you** have not/will not make a claim (this is likely to apply where **you** have an annual policy, no trips booked and **we** cannot cover **your medical conditions**).
2. making a cancellation claim for any pre-booked **trips**. This is likely to apply where **you**:
 - have been given medical advice not to travel; and/or
 - are aware of any reason why a booked **trip** may need to be cancelled or cut short.

Please note, throughout the policy '**you**' includes all insured persons as shown in definitions.

Exclusions relating to the health of others

You will not be covered under 'Section 4: Cancellation and cutting short a **trip**' for any claim due to any **illness, injury, disease** or condition known to **you** at the start date of **your** cover or at the time of booking a **trip** (whichever is later) and which affects a **close relative, business associate** or **travel companion** or a person **you** are planning to stay with during **your trip**.

Zurich Assist services

We offer **you our** 24-hour worldwide assistance service relating to the sections of cover shown in **your certificate of insurance**.

We arrange access to the following services:

Cash transfer advice. If **you** need money to pay for travel or accommodation because of theft, loss, **illness** or **injury**, **we** will advise **you** on the process **you** must follow to get money.

Consular and embassy referral. Where possible, **we** will give **you** the details of the representative of the relevant consulate or embassy. For example, if **you** have lost **your** passport, driving licence or travel documents.

Emergency travel and accommodation arrangements. Where possible, **we** will help **you** to arrange emergency alternative transportation and accommodation.

Sending urgent messages. **We** will help **you** to send urgent personal messages or get messages to **you** if **you** experience travel delay or suffer from **illness** or **injury**.

For confirmation contact **Zurich Assist** on +44 (0)20 3318 3246.

Activities you are covered for

The following tables detail the leisure activities **your** policy covers **you** for during **your trip**, provided **you** wear appropriate safety equipment and take necessary safety precautions as appropriate to the activity. Specific exclusions and conditions apply where shown.

We will not cover:

- Activities not listed.
- If the main purpose of **your trip** is to take part in an activity unless it is shown as an activity holiday in the table.
- **Winter sports** activities unless section 16 'Optional winter sports cover' is shown in **your Certificate of Insurance**.
- As a professional in an activity.
- Activities not on an amateur and/or casual basis.
- Activities undertaken against local warning or advice.

- Sports equipment (cover for **winter sports** and/ or **golf equipment** applies when section 16 'Optional **winter sports cover**' and/ or section 20 'Optional **Golf cover**' is shown in **your certificate of insurance**).
- **Winter sports** activities involving ice climbing, ski acrobatics, ski flying, skiing against local authority or resort management warning or advice, ski-stunting, ski jumping, ski mountaineering, or the use of bobsleighs, luges, bungees or skeletons.

Activity	Limitations and Conditions	Activity Holiday
Abseiling	Under supervision of qualified instructor/guide	
Aerobics		
Angling/ Fishing		Yes
Archery	Under supervision of qualified instructor/guide	
Badminton		Yes
Banana boating	Organised by licensed operator. No cover for personal liability	
Baseball		
Basketball		
Beach games		
Board sailing	See windsurfing	
Body/boogie boarding		
Bowling/Bowls		
Bridge walking	Under supervision of qualified instructor/guide	
Bungee jumping	Under supervision of qualified instructor/guide	
Camel riding	Under supervision of qualified instructor/guide. No jumping, racing or hunting	
Canoeing	Up to Grade 2 rivers. If in open water within sight of land	
Canopy/treetop walking	No cover for personal accident or personal liability	
Cave tubing	Under supervision of qualified instructor/guide	
Charity or conservation work (voluntary)	For and organised by registered charity or conservation organisation. Maximum length of trip 21 days. Manual work with hand tools only. No working at height above 3 metres. No cover for personal liability.	Yes

Clay pigeon shooting	Under supervision of qualified instructor/guide and through licensed operator. No cover for personal liability.	
Climbing	Climbing wall only	
Cricket		
Cross country running	No racing	
Curling		
Cycling (not mountain - see separate activity Mountain biking)	Wearing a helmet. No stunting or racing.	Yes
Deep sea fishing	Under supervision of qualified instructor/guide	
Dinghy sailing	No racing. No cover for personal liability	
Dodgeball		
Driving any car or motorcycle, moped or scooter, for which you are licensed to drive in the UK	No motor rallies or racing. For scooters, mopeds, motorcycles or similar vehicles you must wear a crash helmet and appropriate protective clothing. No cover for personal liability.	
Elephant riding	Under supervision of qualified instructor/guide	
Falconry	Under supervision of qualified instructor/guide	
Fell walking/ running/ rambling/ trekking	Maximum 3,000 metres altitude	Yes
Fencing		
Flotilla sailing	Under supervision of lead skipper. Within 20 miles of coastline or inland waters. No cover for personal liability.	Yes
Flying	Includes sightseeing flights. As a passenger in a fully licensed passenger carrying aircraft only	
Football		
Geocaching	Maximum 3,000 metres altitude	Yes
Gliding	As a passenger under supervision of licensed operator	
Go karting	Under supervision of licensed operator. No cover for personal accident or personal liability	

Golf	No cover for equipment under baggage section without golf option	Yes
Handball		
Helicopter rides	Includes sightseeing flights. As a passenger in a fully licensed passenger carrying craft only	
Hiking	Maximum 3,000 metres altitude	Yes
Horse riding/hacking	Wearing a helmet. No jumping, hunting or polo	
Hot air ballooning	As a passenger under supervision of licensed operator	
Hydro zorbing	Under supervision of licensed operator	
Ice skating (rink)	No hockey or speed skating	
Jet boating	As a passenger under supervision of licensed operator	
Jet skiing	Under supervision of licensed operator. No cover for personal accident or personal liability	
Jogging		
Kayaking	Up to Grade 3 rivers. If in open water within sight of land.	
Motor boating	As a passenger under supervision of licensed operator	
Motorcycling	See driving	
Mountain biking	Wearing a helmet. Only casual or off road but not endurance. No downhill, freeriding, four-cross, dirt jumping, trials, stunting or racing	
Narrowboat/canal cruising	Inland waters only. No personal liability cover	Yes
Netball		
Orienteering		
Paint balling	Wearing eye protection. No cover for personal liability	
Parascending	Towed by boat over water only. Under supervision of licensed operator	
Pony trekking	Wearing a helmet	
Rackets/Racquetball		
Rafting	Up to 3 grade rivers	

Rambling/Walking		Yes
Rifle range shooting	Under supervision of qualified instructor/guide and through licensed operator. No cover for personal liability	
Ringos	Under supervision of licensed operator. No cover for personal liability.	
River tubing	Under supervision of qualified instructor/guide	
Roller blading/Roller skating		
Rounders/Softball		
Rowing	No racing. If in open water within sight of land	
Running	Including for charity purposes	
Safari	Organised guided tour by vehicle or supervised walking only	Yes
Sailboarding		
Sailing/Yachting	Within 20 miles of coastline or inland waters. No cover for personal liability	
Sandboarding/Sanddune surfing	No cover for personal accident or personal liability	
Sand yachting	No cover for personal accident or personal liability	
Scuba diving	To maximum depth of 18 metres below sea level. No solo diving. If unqualified must be accompanied by qualified instructor or dive master. No commercial or professional or technical diving (such as cave or cavern, ice, enriched air, free, tutor or wreck diving).	
Shark diving	In cage only. Under supervision of qualified instructor/guide and through licensed operator	
Skateboarding	Wearing a helmet	
Snooker, pool and billiards		
Snorkelling		
Squash		
Surfing		

Swimming	If in open water within sight of land	
Swimming with dolphins	Under supervision of qualified instructor/guide and through licensed operator	
Table tennis		
Ten pin bowling		
Tennis		Yes
Trampoline		
Trekking	Maximum to 3,000m altitude	Yes
Tubing	Under supervision of qualified instructor/guide	
Tug of war		
Volleyball		
Wake boarding		
Water polo		
Water skiing		
White water rafting	See rafting – up to Grade 3 rivers only	
Windsurfing		
Yoga		Yes
Zip lining	In conjunction with canopy/treetop walking only. Under supervision of qualified instructor/guide	
Zorbing	Under supervision of licensed operator	

Winter sports activity (applies only where section 16 is shown in your Certificate of Insurance)	Limitations and Conditions
Cross country skiing	If off-piste or not on recognised paths must be accompanied by qualified guide and in areas that local resort management consider to be safe
Dry slope skiing	
Glacier walking	Accompanied by qualified guide
Husky sledge driving/passenger	No racing. No personal liability cover
Indoor skiing/snowboarding	
Skiing and mono-skiing	If off-piste must be accompanied by qualified guide and in areas that local resort management consider to be safe
Sledging	Including sledging as a passenger pulled by horse, dog or reindeer
Sleigh rides as a passenger	If off-piste must be accompanied by qualified guide and in areas that local resort management consider to be safe
Snow mobiling	Guided tours only. No personal liability
Snow shoe walking	
Tobogganing	

Conditions which apply to the whole policy

Additional section conditions may apply. Please refer to the relevant sections of the policy for details.

1. **You** must do all **you** can to prevent and reduce any costs, damage, **injury, illness** or loss.
2. If **we** make a payment before cover is confirmed and **our** claim investigation reveals that no cover exists under the terms of **your** policy, **you** must pay **us** back any amount **we** have paid.
3. **You** must tell **us** about any incidents of loss, damage, **injury, illness**, redundancy or liability as soon as possible, whether or not they give rise to a claim. **You** must give **us** all the information and help **we** may need. **We** will decide how to settle or defend a claim and may carry out proceedings in the name of any person covered by **your** policy, including proceedings for recovering any claim payments.
4. **You** (or **your** legal representative) must give **us** all the information and documents that **we** may need at **your** (or their) own expense. If **you** make a medical claim **you** may be asked to supply **your medical practitioner's** name to enable **us** to access **your** medical records. This will help **us** and the **medical practitioner** treating **you**, to provide the most appropriate assistance and assess whether cover applies. If **you** do not agree to provide this when requested **we** will not deal with **your** claim. When there is a claim for **injury** or **illness** **we** may ask for (and will pay the costs of) an **insured person** to be medically examined on **our** behalf, or in the event of death, request a post-mortem examination.
5. Fraud
If **you** or anyone acting on **your** behalf have intentionally concealed or misrepresented any information or circumstance that **you** had a responsibility to tell **us** about, or engaged in any fraudulent conduct, or made any false statement relating to this insurance, **we** will:
 - void the policy in the event of any fraud which occurred during the application process, which means **we** will treat the policy as if it had never existed; or

- terminate the policy with effect from the date of any fraud which occurred during the **period of insurance**; and in either case, **we** will:
 - not return to **you** the premium paid;
 - not pay any fraudulent claim or a claim which relates to a loss suffered after any fraud;
 - seek to recover any money from **you** for any claims **we** have already paid which is later established as invalid, including the amount of any costs or expenses **we** have incurred;
 - inform the police, other financial services organisations and anti-fraud databases, as set out under the Important Notes section headed 'Fraud prevention and detection'.

6. Single **trip** policy – cancellation by **you**

If **you** decide **you** no longer require the policy tell **us** of **your** decision, in writing or by phone using the contact details provided on the welcome email within 14 days of buying the policy.

If **you** have not made and do not intend to make a claim, and **your trip** has not started, **we** will refund to **you** 100% of the premium. No refund will be payable after 14 days or if **you** have made or intend to make a claim or if **your trip** has already started.

7. Annual multi-**trip** policy – cancellation by **you**

If **you** decide that **you** do not want to accept the policy (or any future renewal of the policy offered by **us**) tell **us** of **your** decision, in writing or by phone using the contact details provided.

If cover has not already started **we** will refund **your** entire premium. If cover has started, **we** will refund the premium to **you** subject to an administration fee, in accordance with the amounts shown below. No refund will be payable if **you** have made or intend to make a claim or if any **trip** has already started.

Refund Table for Annual Multi-Trip Policies

Cancellation Period	Premium returned	Administration fee
You cancel your policy before the start date or if your policy has started, within 14 days after purchase (subject to no claims made or pending, or any trips starting)	100%	None
You cancel your policy after the start date (or renewal date) and more than 14 days after purchase (or renewal notification):		
Up to 2 months	60%	£10
Up to 3 months	50%	
Up to 4 months	40%	
Up to 5 months	30%	
Up to 6 months	25%	
No refund will be given after 6 months		

8. Single **trip** and annual multi-**trip** – cancellation by **us**

We may cancel **your** policy where there is a valid reason for doing so by giving **you** seven days’ notice in writing to **your** last known address or by email to the address **you** have given **us**. **We** will give **you** a refund in proportion to the time left until **your** current **period of insurance** is due to run out. Valid reasons may include but are not limited to:

- If **you** advise **us** of a change of risk under **your** policy which **we** are unable to insure;
- Where **you** fail to respond to requests from **us** for further information or documentation;
- Where **you** have given incorrect information and fail to provide clarification when requested; and/or
- The use of threatening or abusive behaviour or language, or intimidation or bullying of **our** staff or suppliers, by **you** or any person acting on **your** behalf.

No refund will be payable if **you** have made or intend to make a claim or if **your trip** has already started.

9. **Your** duty to check information and tell **us** of any changes

It is important **you** check **your** most recent **certificate of insurance** as this sets out the information **we** were given when **we** agreed to provide **you** with the cover and terms of **your** policy.

Although **we** may undertake checks to verify **your** information, **you** must take reasonable care to make sure all information provided by **you** or on **your** behalf is accurate and complete.

You must tell **us** immediately if any of **your** information is incorrect or changes. If **we** have wrong information this may result in an increased premium and/or claims not being paid in full, or **your** policy may not be valid and claims will not be paid. If in doubt about any information please contact **us** as soon as possible. Changes to information **we** need to be informed of (and when) include but are not limited to these situations:

- At any time:
 - **insured persons** or their details;
 - where **you** are travelling to;
 - if **you** have a **trip** which exceeds the **trip** duration;
 - if **you** are no longer a **UK** resident.
- At any time due to the reasons set out in ‘Important exclusions and conditions relating to health’.

Please contact Customer Services on 0800 953 0567 immediately to discuss any changes and **we** will provide advice and let **you** know if this affects **your** cover.

Any changes accepted by **us** will apply from the date indicated on **your** updated **certificate of insurance** and **we** will be entitled to vary the premium and terms for the rest of the **period of insurance**. An administration charge of £5 (plus Insurance Premium Tax where applicable) may be applied to policy changes. For Annual Multi-**trip** policies, this charge will not be applied to changes **we** are informed of before the start of the policy, or changes effective from **your** renewal if **we** are informed of them before the commencement date of **your** renewal.

If the changes are unacceptable to **us** and **we** are no longer able to provide **you** cover, **we** or **you** can cancel **your** policy, as set out under Condition 7, 8 or 9.

If **you** have given **us** inaccurate information this can affect **your** policy in the following ways:

- i) If **we** would not have provided **you** with any cover **we** have the option to:
 - void the policy, which means **we** will treat it as if it had never existed and repay to **you** the premium paid; and
 - seek to recover any money from **you** for any claims **we** have already paid, including the amount of any costs or expenses **we** have incurred.
 - ii) If **we** would have applied different terms to **your** cover, **we** have the option to treat **your** policy as if those different terms apply, which may mean claims are not paid or not paid in full; and/or
 - iii) If **we** would have charged **you** a higher premium for providing **your** cover, **we** will have the option to charge **you** the appropriate additional premium due in full.
10. Sanctions clause

We will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any applicable trade or economic sanctions law or regulation.

11. The terms of this insurance is based upon the information provided by **you** to **us**. The policy contains conditions relating to health of the people travelling. **You** must take reasonable care to answer all questions put to **you**, about the health of the people travelling, honestly, accurately and to the best of **your** knowledge. If **you** do not understand the meaning of a question put to **you** or if **you** do not know the answer it is vital that **you** tell **us**. Once cover has been arranged **you** must immediately notify **us** of any changes to the information that has previously been provided. Failure to provide full and accurate information before **you** take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected. If **you** are declaring on behalf of another person **you** must ensure **you** are fully aware of their medical history.

Exclusions which apply to the whole policy

Additional section exclusions may apply. Please refer to the relevant sections of the policy for details.

We will not pay for claims which are in any way related to:

1. **Your** wilful or self-inflicted **injury** or **illness**, suicide, attempted suicide.
2. Substance abuse, drug abuse (whether over the counter, prescription or otherwise) and/or ingestion of any illegal drugs or substances.
3. **You** drinking too much alcohol which is evidenced by:
 - a) a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your injury** or **illness**;
 - b) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately four pints of beer or four 175ml glasses of wine;
 - c) the witness report of a 3rd party which has advised that **you** have notably impaired **your** faculties and/or judgement;
 - d) **your** own admission and/or by the description of events **you** have described on the claim form
4. Alcohol abuse or alcohol dependency which is evidenced by:
 - a) **your** medical records;
 - b) the opinion of **your medical practitioner**; or
 - c) the opinion of an independent **medical practitioner**

This exclusion does not apply where **your** claim relates directly to a **medical condition you** have declared to **us** (and where **you** have paid the appropriate additional premium and **we** have accepted those conditions in writing) if **you** have not been consuming alcohol against the advice of **your** general practitioner. **We** may refuse to accept **your** claim in these circumstances.
5. **You** travelling against the advice of **your medical practitioner** or Zurich Assist.

6. **You** travelling to a country or area against the advice of the Foreign Commonwealth Office or equivalent government or national authority, or the World Health Organisation.
7. **Your** unlawful action or any criminal proceedings made against **you** under the authority of the customs and/or government of any country.
8. Any **trip** which is a one way journey or if the **trip** is longer than the duration shown on **your Certificate of Insurance**.
9. Sections of cover shown as not insured in **your Certificate of Insurance**.
10. **Your** participation in or practice of any:
 - a) sport or activity not shown on the list of activities;
 - b) professional entertaining or professional sports or competitive activities; or
 - c) manual work of any kind, unless for voluntary charity or conservation work as listed under 'Activities **you** are covered for'.
11. **You** (unless in an attempt to save human life or **your** life is in danger):
 - a) climbing, jumping, moving from one balcony to another; or
 - b) climbing, jumping or moving from any external part of a building to another (unless during the normal course of using the stairs, lifts or usual access points).
12. **You** jumping or diving from piers, walls or rocks, including tombstoning and shore jumping, or climbing on top of or jumping from a vehicle.
13. **Your** deliberate action which puts **you** at risk of death, **injury, illness** or disability, unless **you** were trying to save human life or **your** life is in danger.
14. Driving any car or motorcycle, moped or scooter unless **you** have a full **UK** licence which permits **you** to drive the equivalent category of vehicle.
15. **Your** duties as a member of any armed forces or territorial army, except as cover provided for under section 4 'Cancellation and cutting short a **trip**'.
16. Any tour operator, travel agent, accommodation provider, **public transport carrier** or other service provider becoming insolvent and being unable or unwilling to carry out their duty to **you**.
17. Any payments **you** would normally have made during **your trip** or which do not fall within the events insured by **your** policy.
18. Any loss caused by currency exchanges or fluctuations.
19. Any loss that is not directly associated with the incident that caused the claim.
For example, loss of earnings due to being unable to return to work following an **injury** or **illness** happening while on a **trip**.
20. Normal pregnancy or childbirth, without any accompanying **injury, illness**, disease or complications of pregnancy or childbirth.
21. Loss or damage more specifically insured by another policy.
22. Any costs incurred by **you**:
 - a) which **you** can recover from **your** accommodation provider, **public transport carrier** or other service provider; and/or
 - b) because **you** have refused a reasonable alternative from **your** accommodation provider, **public transport carrier** or other service provider.
23. Any costs paid for using reward scheme points or similar, timeshare, holiday property bond or similar points scheme (including any exchange fees, property maintenance expenses or fees).
24. War or hostilities, civil unrest or any similar event.
25. Terrorism, (meaning an act, including but not limited to the use or planned use of force or violence and/or the threat of any person or group of persons, whether they are acting alone or on behalf of, or in connection with, any organisation, or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or the public, or to put any section of the public in fear).

This exclusion does not apply to sections:

- 1 'Emergency medical assistance and expenses';
- 2 'Personal **accident**';
- 11 'Hijack'; and
- 14 'Catastrophe, natural disaster and airspace closure' (where shown in **your certificate of insurance**)

unless nuclear, chemical or biological weapons, devices or agents are used.

26. Ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic explosive or other dangerous properties of any explosive nuclear equipment.
27. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
28. The cost of medical or surgical treatment of any kind received by an **insured person** later than 52 weeks from the date of the **accident** or commencement of the **illness**.
29. Any claim related to **winter sports, business trip** or **you** participating in a **cruise**, where **you** have not purchased the optional cover as shown in your **Certificate of Insurance**.

Sections of cover

Section 1: Emergency medical assistance and expenses

Zurich Assist

If **you** need help in a medical emergency, please call **our** 24-hour emergency assistance help line on +44 (0)20 3318 3246.

Zurich Assist will ensure that medical emergency services are made available to **you** and will be based entirely upon medical necessity depending on **your** state of health.

Please remember this is not a private health insurance and be aware of excessive treatment charges. If **you** need simple outpatient treatment of the sort **you** can pay for locally, **you** can make **your** claim once **you** return **home** (**you** must provide valid receipts or invoices).

If **you** are in any doubt **you** can call **Zurich Assist** for help and advice.

Events

We will cover **your** emergency medical treatment and related expenses if **you** fall **ill** or are injured or are quarantined (on the orders of **your** treating **medical practitioner**) or require emergency dental treatment, during **your** **trip**, up to the limits specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected), for:

1. **Usual, reasonable and customary** emergency medical treatment, including the costs of rescue or assistance services to take **you** to a **hospital**, which is outside **your** **home** area.

2. Reasonable related expenses incurred outside **your** **home** area for:
 - a) extra costs for transport and accommodation (up to a similar standard to **your** original booking) if it is medically necessary for **you** to stay after the date **you** were going to return to **your** **home**. This includes extra costs **you** have to pay to return to **your** **home** if **you** cannot use **your** booked transport;
 - b) returning **you** to **your** **home** or **your** **home** area, if it is medically necessary because **you** have a serious **injury** or **illness** and **you** cannot use **your** booked transport;
 - c) extra costs for transport and accommodation for one relative or friend who has to stay with **you** or travel to be with **you**, or to accompany **you**;
 - d) extra costs for transport and accommodation for **your** **unattended** children on the same **trip** as **you** who have to stay with **you** or travel without **you** to return **home**.
3. Reasonable related expenses incurred if **you** die:
 - a) outside the **UK**, for funeral costs outside the **UK**; or
 - b) for returning **your** body or ashes to **your** **home**.
4. **Hospital** benefit outside **your** **home** area.

We will pay the limit shown for each 24 hours (up to a maximum of 50 days) if **you** have to stay in **hospital** as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of **your** treating **medical practitioner**.
5. Dental treatment for emergency pain relief outside **your** **home** area.
6. Search and recovery costs, where shown in **your** **certificate of insurance**, **we** will also pay up to the limit shown for costs incurred by authorised officials involved in the search or rescue or recovery of **you**, if **you** are reported missing or have suffered an **injury**.

Section conditions

1. **You** or someone on **your** behalf must phone **Zurich Assist** helpline as soon as possible if **your** **illness** or **injury** means **you**:
 - a) need to be admitted to **hospital** as an in-patient or before any arrangements are made for **your** repatriation; and/or

- b) are told by the treating **medical practitioner** that **you** need to undergo tests or investigations as an out-patient.
- 2. All expenses and costs for accommodation and transport, including that provided by emergency repatriation services where medically necessary, must have the prior agreement of **Zurich Assist**.
- 3. All expenses and costs exceeding £150 (or the local equivalent) must have the prior agreement of **Zurich Assist**.
- 4. **Zurich Assist** may move **you** from one **hospital** to another and/or arrange for **you** to return to **your home** area if the treating **medical practitioner** and they think it is safe to do so. If **you** choose not to move or return to **your home** area all cover will end and **we** will not pay for any claims for costs incurred after the date it was deemed safe for **your** move or return.
- 5. **You** must accept the decisions of **Zurich Assist** about the most suitable, practical and reasonable solution to any medical emergency.
- 6. **You** must provide **us** with valid receipts or invoices for all costs and expenses incurred.
- 7. **You** should take reasonable steps to use any Reciprocal Health Agreement which exist between countries. Where medical expenses are reduced using a Reciprocal Health Agreement the **excess** will be reduced to nil under this section.

What is not covered

We will not pay for:

- 1. Anything mentioned in 'Exclusions which apply to the whole policy'.
- 2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
- 3. Any claim relating to any **medical condition** **you** have that **you** have not told **us** about as set out in the 'Important Conditions relating to Health'.
- 4. Treatment or expenses in **your home** area (unless provided for under Events 3 and 6).
- 5. Non-essential medical treatment, surgery, investigations or tests which are not related to the **illness** or **injury** **you** originally went to **hospital** for.

- 6. Treatment that **your medical practitioner** and **Zurich Assist** think can reasonably wait until **you** return **home**.
- 7. Expenses relating to any medication or treatment, which is known to be required or continued at the time of starting **your trip**.
- 8. Any claim relating to a tropical disease if **you** have not had the recommended inoculations and/or taken the recommended medication for **your** destination.
- 9. Cosmetic surgery.
- 10. Dental work involving the use of precious metals.
- 11. Expenses or treatment incurred in the **UK**, but outside **your home** area, which are:
 - a) for private treatment; or
 - b) funded by a Reciprocal Healthcare Agreement (RHA) between these countries and/or islands.
- 12. The extra costs of single or private accommodation in **hospital**, or any treatment or services provided by a spa, nursing **home** or rehabilitation centre.
- 13. Costs of telephone calls, other than for calls to **Zurich Assist** or for receiving calls from **Zurich Assist**.
- 14. Cost of taxi-fares, other than for **your** travel to or from **hospital** relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by **hospital**.

Section 2: Personal accident

Events

We will pay **you** or **your** legal representative up to the limits specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) if, during **your trip**, **you** suffer an **injury** from an **accident** resulting solely and directly in **your**:

- 1. death;
- 2. **loss of limb(s)** and/or total **loss of sight** in one or both eyes; or
- 3. **permanent total disablement** after 52 weeks from the date **you** incurred the **injury** (except where a claim is paid under item 2 above).

Section conditions

1. **You** death or disability must happen within one year of the **accident**.
2. **You** can only make a claim for one item under this section.
3. Any claim must be supported by a medical report by a **medical practitioner** or, in the event of death, a death certificate.

Under this section, **we** will also pay the death benefit if **your** body has not been found within one year after the date of **your** disappearance following sinking or wrecking of the aircraft or other **public transport carrier** in which **you** were travelling at the time of the **accident**.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. Claims resulting from:
 - a) **your** job or **your** involvement in paid or unpaid manual work or physical labour of any kind;
 - b) **you** taking part in any **winter sports**, unless section 16 'Optional **winter sports** cover' is shown in **your certificate of insurance**, where cover applies as listed under '**Winter sports** activity'; and/or
 - c) **you** taking part in any activity or **winter sports** where personal accident cover is specifically shown as excluded in the list of activities.

Section 3: Baggage

Events

We will pay up to the limits specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) if **your baggage, gadgets** and **valuables** are accidentally damaged, lost, stolen, or destroyed during **your trip**.

Section conditions

1. **You** must take reasonable care to keep **your baggage, gadgets** and **valuables** safe. If **your baggage, gadgets** and **valuables** are lost or stolen, **you** must take all reasonable steps to get them back.
2. **You** must report any loss or theft as soon as possible to the police or to **your public transport carrier** if the loss or damage occurred during the **trip**. **You** must get a police report form and/or the **public transport carrier's** property report form within 7 days.
3. If **your baggage** is lost or damaged by **your public transport carrier** **you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your baggage** is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
5. **You** must be able to prove that **you**:
 - a) own any **gadgets** or **valuables** that are lost, stolen or damaged;
 - b) are responsible for **baggage** excluding **gadgets** and **valuables** that are lost, stolen or damaged; and
 - c) have advised **your** network operator of the loss of any mobile phone, smartphone or other **gadget** that uses the mobile telephone network if **you** are claiming such item, and **we** may require proof of this and confirmation from the network operator of the time the device was last used on their network or any network they have reciprocal arrangements with and how much they are worth.

If **you** do not do this, it may affect **your** claim.

6. We will pay claims for:
- a) **gadgets** based on their age at the time of loss or damage using the scales below, excluding any credit charges, interest charges or insurance costs, and may at **our** option replace **gadgets** with refurbished items:
 - i. mobile phones, smartphones, tablets and iPads.

Age	Amount payable (based on new replacement cost)
Up to 6 months old	Replacement cost as new
6 to 12 months old	The cost of an equivalent refurbished item or, where a refurbished item is not available, original purchase price less 20%
12 to 24 months old	Nearest equivalent replacement cost as new less 40%
24 to 36 months old	Nearest equivalent replacement cost as new less 60%
36 to 48 months old	Nearest equivalent replacement cost as new less 75%
Over 48 months old	Nearest equivalent replacement cost as new less 85%

- ii. **gadgets** other than mobile phones, smartphones, tablets and iPads:

Age	Amount payable (based on new replacement cost)
Up to 6 months old	Replacement cost as new
6 to 12 months old	The cost of an equivalent refurbished item or, where a refurbished item is not available, original purchase price less 20%
12 to 24 months old	Nearest equivalent replacement cost as new less 30%
24 to 36 months old	Nearest equivalent replacement cost as new less 45%
36 to 48 months old	Nearest equivalent replacement cost as new less 60%
Over 48 months old	Nearest equivalent replacement cost as new less 80%

- b) **valuables** and other **baggage** excluding **gadgets** based on their value at the time of loss, and may at **our** option, settle any claim by payment or replacement provided that **we** will not pay more than the original purchase price of any lost or damaged item, and will not pay the cost of replacing any other pieces that form part of a pair or set.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
3. **Valuables** and/or **gadgets** carried in suitcases or other luggage unless they are with **you** at all times.
4. **Valuables** and/or **gadgets** which are not with **you** unless stored in a locked safety deposit box or locked safe, or are locked in **your** accommodation.
5. **Valuables** and/or **gadgets** left in an **unattended** motor vehicle or in **your** accommodation's courtesy storage facility.
6. **Baggage** which **you** have left **unattended** in **your** accommodation unless the accommodation is locked.
7. **Baggage** which **you** have left **unattended** in a motor vehicle unless:
 - a) the loss occurs between 9am and 9pm; and
 - b) it is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area).
8. Claims for theft unless there is evidence of force or forcible entry.
9. Food or drink.
10. Pedal cycles, angling or fishing equipment, scuba or diving equipment and sports equipment.
11. **Winter sports** equipment and/ or **golf equipment**, unless section 15 'Optional **winter sports** cover' and/ or section 20 'Optional **golf** cover' is shown in **your certificate of insurance**, where cover will apply for items as stated within that section.

12. Contact and corneal lenses, medical and dental fittings, or hearing aids.
13. Cracked, scratched or broken glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.
14. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
15. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
16. **Personal money**, bonds, securities or documents of any kind.

Section 4: Cancellation and cutting short a trip

Events

We will pay up to the limits specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) if **you** have to necessarily and unavoidably:

- cancel **your trip** before it starts; or
- cut short **your trip** before it is due to end.

We will pay for unused travel fare, accommodation expenses and/or other associated pre-paid charges including excursions, which have been paid or are contracted to be paid (including deposits **you** have already paid), if **you** cannot get them back from any other source.

As a result of any of the following:

1. **Accidental death, injury, illness of you, a close relative, travel companion**, or someone with whom **you** have arranged to reside with during **your trip**.
2. Witness summons, jury service or compulsory quarantine (on the orders of the treating **medical practitioner**) of **you** or **your travel companion**.
3. Redundancy (qualifying for payment under **UK** redundancy payment legislation) or having a contract ended early if self-employed, of **you** or **your travel companion**.
4. **Your** or **your travel companion's home** suffering serious damage by fire, burglary, storm or flood in the seven days prior to the start date of **your trip** or during **your trip**.

5. The police requiring **your** presence because **your** or **your travel companion's home** or place of work has been burgled.
6. If **you** are a member of the Armed Forces, Territorial Army, police, ambulance, fire or nursing service, in the **UK**, and **you** are called for unexpected emergency duty or posted outside the **UK** at the time of **your** intended pre-booked **trip**.

Section conditions

1. Any claim resulting from death, **injury, illness** or quarantine must be supported by written confirmation and/or a death certificate from a **medical practitioner**.
2. If **you** or **your travel companion** are self-employed and a contract was ended early, **you** must provide written evidence from the person ending the contract as well as a copy of the contract.
3. Any claims resulting from **you** being called for unexpected emergency duty or posting must be supported by written confirmation from **your** employer.
4. Expenses **we** pay after a **trip** is cut short will be calculated in proportion to the number of days remaining after the date **your trip** was cut short.

What is not covered

We will not pay for:

1. Any claim relating to any **medical condition you** have that **you** have not told **us** about as set out in the 'Important Conditions relating to Health'.
2. Anything mentioned in 'Exclusions which apply to the whole policy'.
3. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
4. Any claim due to circumstances known to **you** at the start date of **your** cover or at the time of booking a **trip** (whichever is later).
5. Any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, **public transport carrier** and/or other provider of any service forming part of the booked **trip**.

6. Failure to notify the travel agency, tour operator, **public transport carrier** and/or other provider of any service forming part of the booked **trip** of the need to cancel or cut short **your trip** immediately when it is found necessary to do so.
7. Any loss in relation to cancellation or the cutting short of **your trip** that is not verified by **your public transport carrier** or other relevant organisations or authorities.
8. Any loss which will be paid or refunded by any existing insurance scheme, government programme, **public transport carrier**, travel agent or any other provider of transportation and/or accommodation.
9. Any expenses for services provided by another party for which **you** are not liable to pay and/or any expenses already included in the cost of a **trip**.
10. Any claim if **you** refuse to follow the recommendation of a **medical practitioner** to return to **your home** area, or refuse to continue the **trip** if **you** are medically fit for travel (applicable to cutting short **your trip** only).
11. **Your** unwillingness to travel.
12. Compensation for frequent flyer points or similar loyalty schemes.
13. Failure to obtain the required passport, visa or necessary travel documentation.
14. Any claim not substantiated by a written medical report from a **medical practitioner** when requested.
15. Any claim not substantiated by written confirmation or cancellation invoice from the **public transport carrier** and/or accommodation provider and/or an unused travel ticket.

Section 5: Travel delay and missed departure

Events

If **you** are a resident of Northern Ireland and are travelling from **your home** to another final/International point of departure in the **UK** within 24 hours to reach **your** destination abroad, this section shall apply for both the point of departure where **your home** is, and the final point of departure within the **UK**.

Where shown in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) cover will apply for the following.

1. If **your** final outbound or inbound international departure from / to the **UK** is delayed because the **public transport carrier you** have checked in for is delayed by at least 12 hours from the time shown in **your** travel itinerary, **we** will pay up to the limits specified:
 - a) for the first 12 hours' delay and for every following full 12 hours' delay of **your trip**; and/or
 - b) cancellation costs (as provided for under section 4 'Cancellation and cutting short a **trip**') if, after the first 12 hours' delay, **you** decide not to continue on **your trip** before leaving the **UK**.
2. If **you** miss **your** departure because **you** arrive at **your** departure point too late to board **your** booked transport, as a result of the following:
 - a) the public transport taking **you** to **your** departure point for **your trip** is not running to timetable; or
 - b) the private car taking **you** to **your** departure point is involved in an **accident** or breaks down or is delayed due to an **accident** ahead of **you**, or if **your** car is stolen in the 12 hours prior to **your** scheduled departure;

we will pay up to the limits specified for extra accommodation (room only) and transport charges (up to the same standard of those previously booked) that are necessary to reach **your trip** destination on **your** outward journey or **your home** on **your** return journey.
3. If **you** miss **your** connection because of the reasons set out in Events 1 and 2 above, **we** will pay up to the limits specified for extra cost of economy transport by the most direct route for **you** to continue with **your** original itinerary.

Section conditions

1. **You** must check-in according to the itinerary of **your trip** unless **your public transport carrier** has requested **you** not to travel to the departure point.
2. **We** will only pay costs under Event 3 if **you** allow three or more hours between **your** original scheduled arrival time and the scheduled departure time of **your** connecting transport.
3. **You** must have written confirmation from the **public transport carrier** or its agents confirming the reason for delay and the length of the delay including actual departure time (where applicable) if claiming under Event 1.
4. **You** must have written confirmation from the public transport provider or its agents confirming the reason for their not running to timetable and the length of the delay including actual departure time (where applicable) if claiming under Event 2a.
5. **You** must have written confirmation from the repairer or breakdown assistance provider if claiming under Event 2b.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
3. Any claim which is the result of:
 - a) the withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or similar authority in any country;
 - b) closure of airspace;
 - c) closure of **your** scheduled point of departure; and/or
 - d) storm or severe snowfall,

unless section 14 'Catastrophe, natural disaster and airspace closure' is shown in **your certificate of insurance**, where cover will apply as set out in that section of **your** policy.

4. Any claim if **your** delay in getting to the departure point was caused by industrial action which started or was announced before **you** bought the travel tickets or got confirmation of **your** booking.
5. Any claim which is the result of any form of industrial action, strike or failure of public transport announced on television, news bulletins or in the media in the **UK** before **you** booked a **trip** and bought this insurance.
6. Any claim which is the result of **your** private car not being fully roadworthy before breaking down on the way to **your** departure point.
7. Any claim which is the result of **you** missing **your** departure because of heavy traffic or road closures, and **you** did not leave enough time to reach **your** departure point.

Section 6: Passport, documents or driving licence

Events

We will pay up to the limits specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) if **your** passport, visa, travel documents or driving licence are accidentally damaged or lost, stolen or destroyed during **your trip**.

We will pay reasonable extra travel, communication and accommodation costs while **you** arrange a replacement or temporary replacement.

Section conditions

1. **You** must take reasonable care to keep **your** passport, visa, travel documents or driving licence safe. If they are lost or stolen, **you** must take all reasonable steps to get them back.
2. **You** must report any loss or theft to the police within 24 hours of discovery and get a police report form.
3. If they are lost, stolen or damaged while in the care of **your** accommodation provider **you** must report this to them immediately on discovery in writing and obtain a written confirmation of the loss or damage.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
3. Any items which are not with **you** unless they are:
 - a) stored in a locked safety deposit box or locked safe or are locked in **your** accommodation; or
 - b) in the care of **your** accommodation provider.
4. Any items which are detained or confiscated by customs or other officials.

Section 7: Personal money

Events

We will pay up to the limits specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) if **your personal money** is lost or stolen during **your trip** or during the 72 hours immediately before starting **your trip**.

Section conditions

1. **You** must take reasonable care to keep **your personal money** safe. If **your personal money** is lost or stolen, **you** must take all reasonable steps to get it back.
2. **You** must report any loss to the police within 24 hours of discovering it and obtain a written police report.
3. **You** must be able to prove that **you** own the lost or stolen money. If **you** do not it may affect **your** claim.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).

3. **Personal money** which is not with **you** unless it is stored in a locked safety deposit box or locked safe or is locked in **your** accommodation.
4. Claims for theft unless there is evidence of force or forcible entry.
5. Bonds, securities or documents of any kind.
6. Shortages due to a mistake or loss due to a change in exchange rates.
7. **Personal money** which is delayed, detained or confiscated by customs or other officials.

Section 8: Personal liability

Events

We will pay up to the limits specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) per policy for amounts that **you** legally have to pay which relate to an **accident** during **your trip** which causes:

1. **accidental** death or **injury** to any person; and/or
2. **accidental** loss or damage to property which is not owned by **you** or **your travel companion**.

We will also pay any reasonable and necessary legal costs and expenses incurred by **you** in relation to the **accident**. **You** must obtain **our** consent before incurring any cost or expense.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
3. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.
4. Claims made by **your** family or people who work for **you**.

5. Claims resulting from:
 - a) **you** job or **you** involvement in paid or unpaid manual work or physical labour of any kind;
 - b) **you** taking part in any **winter sports**, unless section 16 'Optional **winter sports** cover' is shown in **your certificate of insurance**, where cover applies as listed under '**Winter sports** activity';
 - c) **you** taking part in any activity or **winter sports** where personal liability cover is specifically shown as excluded in the list of activities;
 - d) **you** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation, which is not owned by **you**;
 - e) any agreement unless the liability would have existed without that agreement;
 - f) **you** owning, handling or looking after any animal; or
 - g) **you** owning or using:
 - i) a firearm;
 - ii) a horse drawn or motorised vehicle;
 - iii) a waterborne, motorised, mechanical or towed vehicle (except manually propelled watercraft); or
 - iv) an aircraft of any description, including unpowered flight.

Section 9: Legal expenses

Events

We will pay up to the limits specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) for legal costs to pursue a civil action for compensation if someone else causes **your** bodily injury, illness or death.

Where there are two or more insured persons insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed double the amount shown in the Schedule of Benefits (for the level of cover **you** have selected as confirmed on **your certificate of insurance**).

Section Conditions

1. Unless **you** have made a nomination in accordance with Special condition 2 below, **we** or **our** suitably qualified person will decide the point at which **your** legal case cannot usefully be pursued further.
2. If **you** do not want **our** suitably qualified person to assess whether or not **your** claim can be pursued, **you** are free to nominate a suitably qualified person to conduct this assessment by sending **us** the name and address of such suitably qualified person. **You** must confirm either:
 - a) that the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or
 - b) that **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person.
3. On acceptance of a claim, if appropriate, **we** will appoint a suitably qualified person to act on **your** behalf unless **you** have nominated **your** own suitably qualified person in accordance with Special condition 4 below.
4. if
 - a) there is a conflict of interest;
 - b) it is necessary to start court proceedings and proceedings are being issued within the **United Kingdom**, or
 - c) **you** are unhappy with **our** suitably qualified person, **you** are free to nominate a suitably qualified person by sending **us** the name and address of such suitably qualified person. **You** must confirm:
 - i) that the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or
 - ii) that **you** are willing to pay the difference between the cost of using **your** suitably qualified person and the cost of using **our** choice of suitably qualified person.
5. If **we** do not agree to **your** choice of suitably qualified person under Special condition 2 or 4 above, **you** may choose another suitably qualified person.

6. If there is still a disagreement with regard to the suitably qualified person **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice.
7. Where **you** have not notified **us** of a nominated suitably qualified person in accordance with Special condition 2 and/or Special Condition 4 **we** will be free to choose a suitably qualified person.
8. Where **we** appoint a suitably qualified person to represent **you** such appointment will be in accordance with **our** standard terms of appointment.
9. **We** will have direct access to the suitably qualified person who will, upon request, provide **us** with any information or opinion on **your** claim.
10. **You** must co-operate fully with **us** and the suitably qualified person and must keep **us** up to date with the progress of the claim.
11. At **our** request **you** must give the suitably qualified person any instructions that **we** require.
12. **You** must notify **us** immediately if anyone offers to settle a claim or makes a payment into court.
13. If **you** do not accept the recommendation of the suitably qualified person to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further costs and expenses.
14. No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.
15. If **you**
 - a) settle a claim or withdraw a claim without **our** prior agreement;
 - b) do not give suitable instructions to the suitably qualified person;
 - c) dismiss a suitably qualified person without **our** prior consent, **our** consent not to be withheld without good reason;

the cover **we** provide will end immediately and **we** will be entitled to re-claim any costs and expenses **we** have incurred from **you**.

16. **You** must take every available step to recover costs and expenses that **we** have to pay and must pay **us** any costs and expenses that are recovered.
17. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity paid under this policy including **our** legal costs and other related expenses. **You** MUST give such assistance as **we** shall reasonably require and any amount recovered shall belong to **us**.

Claims evidence

We will require (at **your** own expense) the following evidence:

1. Relevant documentation and evidence to support **your** claim, including photographic evidence.
2. Any other information relating to **your** claim under this section that **we** may ask **you** for.

What is not covered

1. Any claim where in **our** opinion or the opinion of the suitably qualified person appointed by **us** there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claims against a travel agent, tour operator, carrier, **us**, **Zurich Assist** or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.

8. Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. Costs of any appeal.
11. Claims by **you** other than in **your** private capacity.
12. Anything mentioned in 'Exclusions which apply to the whole policy'.

Section 10: Baggage delay

Events

We will pay up to the limits specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) for replacement of essential items if **your baggage** is temporarily lost on the outward journey.

Section conditions

1. **You** must be without **your baggage** for more than 12 hours.
2. **You** must keep the receipts of anything **you** buy and get written confirmation from the **public transport carrier** of the number of hours **you** were without **your baggage**.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. Any claim for **baggage** delayed or detained by customs or other officials.

Section 11: Hijack

Events

We will pay the limit specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) for each 24 hours (up to a maximum of 20 days) **you** are prevented from reaching **your** outward destination or **your home** area on the return journey of **your trip**, as a result of the transport on which **you** are travelling being hijacked during unlawful, wrongful or illegal seizure or exercise of control.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. Any claim where **you** do not provide written confirmation of the delay from the **public transport carrier**.

Section 12: Change in health

Events

We will pay up to the limits specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) if **you** have a change in the state of **your health**

- during the **period of insurance**; that
- based on **our** underwriting criteria; results
- in **our** not being able to continue to cover **your medical conditions**; AND

you have:

1. a **trip** or trips booked at the time of **your** change in health - **we** will pay up to the limits specified in **your certificate of insurance** towards the cost of **you** purchasing an alternative insurance policy for **your** booked **trip**.
2. no **trip(s)** booked at the date of **your** change in health - **you** can opt to cancel **your** policy and receive a pro-rata refund of the premium. If **you** choose not to cancel **your** policy cover will remain in force but there will be no cover for any **medical conditions** that existed at the time of booking the **trip(s)**.

Section conditions

1. The cover provided on the alternative insurance policy must be of a similar standard (by this **we** mean similar **excess** amount, cancellation, curtailment and medical limits) and for the same insured persons, destination of travel and type of policy (either single **trip** or annual multi-**trip** unless otherwise agreed by **us**). If the policy **you** purchase is not of a similar standard **we** may reduce the amount of **your** claim payment.
2. If **you** have a single **trip** policy and want to purchase a new annual policy that costs more than **we** will pay, **you** will have the option of funding the difference.

3. **We** will only pay for alternative cover in respect of trips already covered under **your** policy that were booked prior to the change in state of health occurring.
4. When submitting a claim for the cost of purchasing alternative travel insurance, **you** will be required to provide details of the policy or policies purchased, and to request cancellation of **your** cover under this policy from the date **you** purchase alternative cover.

What is not covered

We will not pay

1. For anything mentioned in 'Exclusions which apply to the whole policy'.
2. More than what it would cost to cancel the **trip(s)** for which alternative insurance is being sourced.
3. To cover trips that are the subject of a cancellation claim under this policy.
4. The cost of purchasing an alternative insurance policy to cover trips that **we** would not have covered if **you** had fully disclosed details of **your medical conditions** at the time of buying this policy, but failed to do so.
5. A pro-rata refund of premium following the cancellation of **your** original policy where **you** submit a claim for the cost of purchasing alternate cover under Section Condition 4 above.
6. The cost of purchasing an alternative insurance policy when **you** have not contacted **us** first.

Section 13: Scheduled airline failure

Events

We will pay up to the limits specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) for each **insured person** named on the Airline Ticket for either:

1. Financial failure of the scheduled airline before **your trip** has started: the amount you have already paid to the scheduled airline for your unused flight ticket (which is not recoverable by any other means);

OR

2. Financial failure of the scheduled airline after **your trip** has started:

- a) the additional cost of a one way **trip** (of a similar standard to that which **you** had already booked) to replace the original flight arrangements, if **you** have been offered no other alternative means of travel; or
- b) the pro rata amount **you** have already paid to the scheduled airline for **your** unused flight ticket for **your** original return flight to the **United Kingdom** (which is not recoverable by any other means)

whichever is the greater.

You can only claim under one of either Section 13 – Scheduled airline failure or Section 5 – Travel delay and missed departure for the same event, not both.

Section conditions

1. **You** should attempt to obtain a refund in the first instance from either the airline, **your** credit or debit card provider, or ATOL if **you** purchased through a travel agent or a third party.
2. **You** should contact **us** as soon as **you** know of any reason to make a claim.
3. If **you** claim for either event 1. or 2. b) any refund **you** have received for **your** original, unused return flight will be deducted from **our** settlement.
4. **Your** claim must be submitted up to 6 months after the airline has become insolvent, claims will not be considered after this period.

What is not covered

We will not pay for

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
3. Any costs resulting from the financial failure of:
 - a) Any scheduled airline which is already insolvent or circumstances known to **you** which could cause **you** to make a claim before the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) Any scheduled airline that is bonded or insured elsewhere (including if the bond is insufficient to meet the claim).

- c) Any scheduled flights that were not booked in the **United Kingdom** prior to departure.
- 4. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight.
- 5. Any loss which can be recovered by other legal means or for which a third party is liable.
- 6. Any other loss not directly associated with the incident that caused **you** to claim, e.g additional travel costs to reach **your** booked accommodation.
- 7. Any loss for charter flight tickets booked as part of a package holiday, or flight tickets not on a scheduled airline.
- 8. Any claim where **you** have purchased Basic cover as shown on **your Certificate of Insurance**.

Section 14: Catastrophe, natural disaster and airspace closure

This section will apply where shown in **your Certificate of Insurance**.

The cover provided under sections 4 'Cancellation and cutting short a **trip**' and 5 'Travel delay and missed departure' is extended. **We** will pay for the same Events up to the limits shown in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) if **your trip** is to a destination outside the **UK** and is affected by the following:

- 1. Airspace closure or closure of **your** scheduled point of departure (the airport, port or cross-channel train station).
- 2. Avalanche, earthquake, volcano, explosion, fire, flood, landslide, storm, tsunami, severe snowfall.
- 3. Medical epidemic or pandemic.
- 4. The Foreign and Commonwealth Office or an equivalent government or national authority, or the World Health Organisation issuing notice or advice against all travel or all but essential travel to the area in which **you** were due to travel to or were already staying during **your trip**.

We will also pay up to the limit shown in **your Certificate of Insurance** for:

- additional accommodation and/or transport costs to allow **you** to continue **your trip** if **you** are forced to move from **your** booked and prepaid accommodation, or have to extend **your** stay if **you** are unable to return **home** due to the listed events occurring during **your trip**; and/or
- costs of unused, or the extra costs of, kennel, cattery or professional pet sitter fees.

In addition, where shown in **your Certificate of Insurance**, **we** will pay a daily benefit for each 24 hours (up to a maximum of 10 days) if **you** have to extend **your** stay.

Section conditions

- 1. Anything stated under section conditions for sections 5 'Travel delay and missed departure'.
- 2. **You** must have written confirmation from the local or national authority of the area where the event occurred.
- 3. Expenses **we** pay after a **trip** is cut short will be calculated in proportion to the number of days remaining after the date **your trip** was cut short.

What is not covered

We will not pay for:

- 1. Anything mentioned in 'Exclusions which apply to the whole policy'.
- 2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) unless claiming a daily benefit only.
- 3. Any claim which is the result of any Events announced on television, news bulletins or in the media in the **UK** before the start date of cover or at the time of booking a **trip** (whichever is later).
- 4. Failure to notify the travel agency, tour operator, **public transport carrier** and/or other provider of any service forming part of the booked **trip** of the need to cancel or cut short **your trip** immediately when it is found necessary to do so.
- 5. Any loss in relation to cancellation or the cutting short of **your trip** that is not verified by **your public transport carrier** or other relevant organisations or authorities.

6. Any loss which will be paid or refunded by any existing insurance scheme, government programme, **public transport carrier**, travel agent or any other provider of transportation and/or accommodation.
7. Any expenses for services provided by another party for which **you** are not liable to pay and/or any expenses already included in the cost of a **trip**.
8. Compensation for frequent flyer points or similar loyalty schemes.
9. Any claim not substantiated by written confirmation or cancellation invoice from the **public transport carrier** and/or accommodation provider and/or an unused travel ticket.

Section 15: End supplier failure

Events

We will pay up to the limits specified in the schedule of benefits (for the level of cover **you** have selected) in the event of the financial failure of a supplier of part of **your trip** which shall include (but not limited to); Hotel, Train Operator including Eurostar; Villas abroad & Cottages in the **UK**, Caravan Sites, Campsites, Mobile **Home**, Camper Rental, Safaris; Excursions; Eurotunnel and/or Theme Parks for:

1. Financial failure of the supplier before **your trip** has started: The amount **you** have already pre booked and paid to the supplier (which is not recoverable by any other means); or
2. Financial failure of the supplier after **your trip** has started:
 - a) the additional cost (of a similar standard to that which **you** had already booked) to replace that part of the travel arrangements, if **you** have been offered no other alternative means.
 - b) if curtailment of the holiday is unavoidable, the pro rata amount **you** have already pre booked and paid to the supplier for **your** unused travel arrangements, accommodation and/or excursions (which is not recoverable by any other means).

You can only claim for event 2.a) or 2.b) for the same event, but not both.

You can only claim under one of either Section 15 – End supplier failure cover or Section 5 – Travel delay and missed departure for the same event, not both.

Section conditions

1. **You** should attempt to obtain a refund in the first instance from either the supplier, **your** credit or debit card provider, or ATOL if **you** purchased through a travel agent or a third party.
2. **You** should contact **us** as soon as **you** know of any reason to make a claim.
3. If **you** claim for either event 1. or 2. b) any refund **you** have received for **your** original, unused return travel expenses will be deducted from **our** settlement.
4. **Your** claim must be submitted up to 6 months after the supplier has become insolvent, claims will not be considered after this period.

What is not covered

We will not pay for:

1. Anything mentioned in ‘Exclusions which apply to the whole policy’.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) unless claiming a daily benefit only.
3. Any costs resulting from the insolvency of:
 - a) The financial failure of any travel or accommodation provider in Section 15, or threat of insolvency, or circumstances known to **you** which could cause **you** to make a claim before the date **you** purchased this insurance or at the time of booking any **trip**;
 - b) Any supplier that is bonded or insured elsewhere (including if the bond is insufficient to meet the claim);
 - c) The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation; and/or
 - d) Financial failure of any airline.
4. Any travel, accommodation, excursions or theme park tickets that were not booked in the **United Kingdom** prior to departure.
5. Any loss which can be recovered by other legal means or for which a third party is liable.
6. Any other loss not directly associated with the incident that caused **you** to claim, e.g additional travel costs to reach **your** booked accommodation.
7. Any claim where **you** have purchased Basic or Standard cover, as shown on **your Certificate of Insurance**.

Section 16: Optional winter sports cover

Your policy is extended to include participation in **winter sports** only when **you** have purchased this optional cover for the **insured person(s)** and **trip** duration specified as shown on **your Certificate of Insurance**. Section limits are shown in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected)

These additional benefits will also apply:

Events

A. Winter sports equipment

We will pay up to the limits in the Schedule of Benefits:

1. if **your** or **your** hired **winter sports** equipment is accidentally damaged, or lost, stolen, or destroyed during **your trip**;
2. for hire of replacement **winter sports** equipment during **your trip** as a result of 1 above; and/or
3. to replace **your** lift pass if it is lost, stolen or destroyed during **your trip**.

Event A conditions

1. **You** must take reasonable care to keep **your winter sports** equipment safe.

If **your winter sports** equipment is lost or stolen, **you** must take all reasonable steps to get it back.
2. **You** must report any loss or theft as soon as possible to the police or to **your public transport carrier** if the loss or damage occurred during the **trip**. **You** must get a police report form and/or the **public transport carrier's** property report form within 7 days.
3. If **your winter sports** equipment is lost or damaged by **your public transport carrier** **you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your winter sports** equipment is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
5. **You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.

6. At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for **your winter sports** equipment based on its value at the time of loss after making an allowance for wear and tear and loss of value using the scale below. **We** will not pay more than the original purchase price or the limits shown in **your Certificate of Insurance**.

Age of winter sports equipment	Amount payable (based on new replacement cost)
Up to one year old	90%
Up to two years old	70%
Up three years old	50%
Up to four years old	30%
Over four years old	20%

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
3. **Winter sports** equipment which **you** have left **unattended** in **your** accommodation unless the accommodation is locked.
4. **Winter sports** equipment which **you** have left **unattended** in a motor vehicle unless:
 - a) the loss occurs between 9am and 9pm; and
 - b) it is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area).
5. Claims for theft unless there is evidence of forced or forcible entry.
6. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
7. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
8. Items used in connection with **your** job.

Events

B. Delay due to avalanche

We will pay up to the limits in the Schedule of Benefits for extra accommodation (room only) and transport charges (up to the same standard of those previously booked) that are necessary to reach **your trip** destination on **your** outward journey or **your home** on **your** return journey, if an avalanche delays **your** arrival at or departure from **your** booked destination.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).

Events

C. Piste closure

We will pay up to the limits in the Schedule of Benefits, if all pistes at the resort **you** have booked are closed because of lack of snow, excessive snow or high winds.

Section conditions

1. Cover does not apply for trips:
 - a) in the **UK**;
 - b) outside the **UK**, which are not during the recognised skiing season for **your** destination.
2. Cover does not apply for cross country skiing.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.

Events

D. Winter sports activity and ski pack

We will pay up to the limits in the Schedule of Benefits:

1. if due to **illness** or **injury** **you** are medically certified as being unable to take part in **your** pre-booked winter sport activity, for the unused part of **your** ski/lift pass, hire or tuition fees or cost of activities;
2. to replace **your** pre-booked ski/lift pass if it is lost, stolen or destroyed during **your trip**.

Event D condition

Any claim resulting from **illness** or **injury** must be supported by written confirmation from a **medical practitioner**.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).

Section 17: Optional Cruise cover

Your policy is extended to include participation in a cruise only when **you** have purchased this optional cover for the **insured person(s)** and **trip** duration specified as shown on **your certificate of insurance**. Section limits are shown in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).

These additional benefits will also apply:

Events

A. Increased baggage

The cover provided by section 3 '**Baggage**' is extended and **we** will pay up to the increased limits shown in the Schedule of Benefits.

Event A condition

Anything mentioned in section 3 '**Baggage** – Section conditions'.

What is not covered

We will not pay for anything mentioned in section 3 '**Baggage** – What is not covered'.

Events

B. Shore trips and cabin confinement

We will pay up to the limits in the Schedule of Benefits:

1. if the vessel **you** are travelling on is unable to dock at the intended destination and **you** are unable to take part in **your** pre-booked shore excursion;
2. if due to **illness** or **injury** **you** are medically certified as being unable to take part in **your** pre-booked activity or shore excursion; and/or
3. if due to **your illness** or **injury** **you** are confined to **your** cabin or compulsorily quarantined on the vessel **you** are travelling on.

Event B conditions

Any claim resulting from:

1. The vessel being unable to dock must be supported by written confirmation from an official member of the vessel's crew.
2. **Illness or injury** must be supported by written confirmation from a **medical practitioner**.
3. Confinement due to compulsory quarantine must be supported by written confirmation from a **medical practitioner** or an official member of the vessel's crew.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected) for Event 1 and 2.

Section 18: Optional Business cover

Your policy is extended to include participation in a business **trip** only when **you** have purchased this optional cover for the **insured person(s)** and **trip** duration specified as shown on **your certificate of insurance**. Section limits are shown in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).

These additional benefits will also apply:

Definitions for this section

The following additional key words or phrases have the same meaning wherever they appear in this section. These definitions apply to this section only.

Business equipment – electrical equipment (including computers, laptops or similar) business books, stationery, office equipment and all owned by **you** or **your** legal responsibility.

Business money – bank notes and coins in legal tender, cheques, travellers' cheques, postal or money orders, pre-paid coupons or vouchers or travel tickets, pre-booked event and entertainment tickets, phone cards and pre-paid electronic money cards, all held for business use and which are non-refundable.

Business samples – samples of **your** business stock owned by **you** or **your** legal responsibility.

Events

A. Business equipment and business samples

We will pay up to the limits in the Schedule of Benefits if **your business equipment, business samples** and **valuables** are accidentally damaged, lost, stolen, or destroyed during **your business trip**.

Event A conditions

1. **You** must take reasonable care to keep **your business equipment, business samples** and **valuables** safe. If **your business equipment, business samples** and **valuables** are lost or stolen, **you** must take all reasonable steps to get them back.
2. **You** must report any loss or theft as soon as possible to the police or to **your public transport carrier** if the loss or damage occurred during the **trip**. **You** must get a police report form and/or the **public transport carrier's** property report form within 7 days.
3. If **your business equipment** and **business samples** are lost or damaged by **your public transport carrier** **you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your business equipment** and **business samples** are lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
5. **You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
6. At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for **business equipment, business samples** and **valuables** based on their value at the time of loss. **We** will not pay more than the original purchase price of any lost or damaged item. **We** will not pay the cost of replacing any other pieces that form part of a pair or set.
7. If **you** have also made a claim for replacement under Event B 'Essential item replacement and hire' this amount will be deducted from the amount claimed under Event A.

What is not covered

We will not pay for:

1. **You** must take reasonable care to keep **your business equipment, business samples and valuables** safe. If **your business equipment, business sample and valuables** are lost or stolen, **you** must take all reasonable steps to get them back.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
3. **Valuables** carried in suitcases or other luggage unless they are with **you** at all times.
4. **Valuables** which are not with **you** unless stored in a locked safety deposit box or locked safe.
5. **Valuables** left in an **unattended** motor vehicle or in **your** accommodation's courtesy storage facility.
6. **Business equipment and business samples** which **you** have left **unattended** in **your** accommodation unless the accommodation is locked.
7. **business equipment and business sample** which **you** have left **unattended** in a motor vehicle unless:
 - a) the loss occurs during the hours of 9 am and 9 pm; and
 - b) they are contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in a secure luggage area).
8. Claims for theft unless there is evidence of force or forcible entry.
9. Food or drink.
10. Pedal cycles, angling or fishing equipment, scuba or diving equipment and sports equipment.
11. Contact and corneal lenses, medical and dental fittings, or hearing aids.
12. Cracked, scratched or broken glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.
13. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
14. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
15. **Business money**, bonds, securities or documents of any kind.

Events

B. Essential item replacement and hire

We will pay up to the limits in the Schedule of Benefits for the replacement or hire of essential items if **your business equipment or business samples** are temporarily lost on the outward journey.

Event B conditions

You must be without **your business equipment and business samples** for more than 12 hours.

You must keep the receipts of anything **you** buy or hire and get written confirmation from the **public transport carrier** of the number of hours **you** were without **your baggage**.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
3. Any claim for items delayed or detained by customs or other officials.

Events

C. Business money

We will pay up to the limits in the Schedule of Benefits if **your business money** is lost or stolen during **your trip** or during the 72 hours immediately before starting **your trip**.

Event C conditions

1. **You** must take reasonable care to keep **your business money** safe. If **your business money** is lost or stolen, **you** must take all reasonable steps to get it back.
2. **You** must report any loss to the police within 24 hours of discovering it and obtain a written police report.
3. **You** must be able to prove that **you** own or are responsible for the lost or stolen money, if **you** do not it may affect **your** claim.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.

2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
3. **Business money** which is not with **you** unless it is stored in a locked safety deposit box or locked safe or is locked in **your** accommodation.
4. Claims for theft unless there is evidence of force or forcible entry.
5. Bonds, securities or documents of any kind.
6. Shortages due to a mistake or loss due to a change in exchange rates.
7. **Business money** which is delayed, detained or confiscated by customs or other officials.

Events

D. Employee replacement

We will pay up to the limits in the Schedule of Benefits, for the additional cost of travel and accommodation (up to the same standard as **your** booking) for one colleague to replace **you**, if **you** are unable to meet **your** business commitments due to the Events insured under the following sections:

- Section 1 'Emergency medical assistance and expenses';
- Section 2 'Personal **accident**'; and/or
- Section 4 'Cancellation and cutting short a **trip**'.

Event D conditions

1. Anything mentioned in the 'section conditions' under the sections listed above.
2. **You** must have a valid claim under the sections listed above for cover to apply.

What is not covered

We will not pay for anything mentioned in 'What is not covered' under the sections listed above.

Section 19: Optional Gadget top-up cover

This section will apply where **you** have opted to extend **your** policy to include the 'Optional gadget top-up cover' for the **insured person(s)** and **trip** duration specified as shown on **your Certificate of Insurance**. Section limits are shown in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).

Events

A. Increased gadget inner limit

The cover provided by section 3 '**Baggage**' is extended and **we** will 'top-up' the gadget inner limit by the 'top-up' amount shown in the Schedule of Benefits within **your** policy documents. The 'top-up' amount is in addition to the cover provided under section 3 '**Baggage**' and applies to **gadgets** only.

Event A condition

Anything mentioned in section 3 '**Baggage** – Section conditions'.

What is not covered

We will not pay for anything mentioned in section 3 '**Baggage** – What is not covered'.

Section 20: Optional Golf cover

Your policy is extended to include 'Optional Golf cover' only when **you** have purchased this optional cover for the **insured person(s)** and **trip** duration specified as shown on **your Certificate of Insurance**. Section limits are shown in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected)

Events

A. Golf equipment

We will pay up to the limits in in the Schedule of Benefits:

1. if **your** or **your** hired **golf equipment** is accidentally damaged, or lost, stolen, or destroyed during **your trip**.
2. for hire of replacement **golf equipment** during **your trip** as a result of 1 above.

Event A conditions

1. **You** must take reasonable care to keep **your golf equipment** safe. If **your golf equipment** is lost or stolen, **you** must take all reasonable steps to get it back.
2. **You** must report any loss or theft as soon as possible to the police or to **your public transport carrier** if the loss or damage occurred during the **trip**. **You** must get a police report form and/or the **public transport carrier's** property report form within 7 days.
3. If **your golf equipment** is lost or damaged by **your public transport carrier** **you** must give written notice of the claim to them within the time limit in their conditions of carriage (**you** should also keep a copy). **You** must keep **your** tickets and luggage tags.
4. If **your golf equipment** is lost or damaged by an authority or **your** accommodation provider, **you** must report the details of the loss or damage to them in writing as soon as possible and get written confirmation.
5. **You** must be able to prove that **you** have responsibility for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
6. At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for **your golf equipment** based on its value at the time of loss after making an allowance for wear and tear and loss of value using the scale below.

We will not pay more than the original purchase price or the limits shown in **your** Schedule of Benefits.

Age of golf equipment	Amount payable (based on new replacement cost)
Up to one year old	90%
Up to two years old	70%
Up three years old	50%
Up to four years old	30%
Over four years old	20%

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).
3. **Golf equipment** which **you** have left **unattended** in **your** accommodation unless the accommodation is locked.
4. **Golf equipment** which **you** have left **unattended** in a motor vehicle unless:
 - a) the loss occurs between 9am and 9pm; and
 - b) it is contained in the secure area of a motor vehicle (in the boot or otherwise hidden from view in the luggage area).
5. Claims for theft unless there is evidence of force or forcible entry.
6. **Golf equipment** while in use.
7. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
8. Any items shipped as freight or items delayed, detained or confiscated by customs or other officials.
9. Items used in connection with **your** job.

Events

B. Golfing fees

We will pay up to the limits in the Schedule of Benefits if due to **illness** or **injury you** are medically certified as being unable to take part in **your** pre-booked golfing activity, for the unused part of green fees, hire or tuition fees including the cost of hire of a buggy or golf trolley or similar.

Event B condition

Any claim resulting from **illness** or **injury** must be supported by written confirmation from a **medical practitioner**.

What is not covered

We will not pay for:

1. Anything mentioned in 'Exclusions which apply to the whole policy'.
2. The **excess** specified in the Schedule of Benefits at the beginning of this document (for the level of cover **you** have selected).

Section 21: Optional Car Hire Excess Insurance

This section will apply where **you** have opted to extend **your** policy to include the 'optional car hire **excess** insurance' for the **insured person(s)** and **trip** duration specified as shown on **your certificate of insurance**. Section limits are shown in the schedule of benefits at the beginning of this document (for the level of cover **you** have selected).

The 'Exclusions which apply to the whole policy' and the 'Conditions which apply to the whole policy' should be read in conjunction with this section.

Important Information

Cover is provided for one rental vehicle at any one time which may be driven and operated by any of the **insured persons** as detailed on the **vehicle rental agreement**. Cover will take effect from the time **you** take legal control of the **rental vehicle** and will cease at the time the **rental company** assumes control of the **rental vehicle** whether at its business location or elsewhere.

This policy must have been purchased prior to the commencement of a **vehicle rental agreement** for which **you** wish this policy to be operative.

Glossary of terms

The following definitions are in addition to or replace those shown on pages 24 and 29 of the policy. They only apply to this section.

Assistance Company

A company which acts on behalf of the **rental company**.

Eligible Persons

Any person:-

- 1) Holding a valid full or internationally recognised driving license from their country of residence.
- 2) Minimum age of 25 and maximum 80 years of age limit.
- 3) Eligible to rent and drive the **rental vehicle** and able to adhere to the terms of the **vehicle rental agreement**.

Excludes any claim resulting from **You** travelling to a specific country or to an area where The Foreign and Commonwealth Office or equivalent body have advised against all or all but essential travel.

Motor Accident

Caused by accidental damage to the **rental vehicle** including any caused by fire, theft, vandalism, damage to windscreens, tyres, roof and under-carriage.

Rental Company

A company or agency which is fully licensed with the regulatory authority of the country, state or local authority where the **rental vehicle** is collected.

Rental Vehicle

Any vehicle rented under a **vehicle rental agreement** on a daily or weekly basis from a **rental company** within the geographical region or country stated in **your certificate of insurance**, and which is collected, driven and kept within such geographical region.

Specified Driver(s)

Up to a maximum of ten drivers listed on the **vehicle rental agreement**, and who are **eligible persons**.

Vehicle Rental Agreement

The contract of hire between the **rental company** and the **Insured person**.

Events

A1 Excess Insurance

What is insured

We will pay up to £4,000 for any single incident or £4,000 for a series of incidents during any single **vehicle rental agreement** for the reimbursement of the **excess** applied by the **rental company** caused by a **motor accident**.

We will pay up to £1,000 for any rental fees charged by the **rental company** for which **You** are liable during a period for which the **rental vehicle** is unable to be used by **You** and for any related towing costs including any additional costs incurred by **You** arising from the breakdown of the **rental vehicle** for **You** to travel **home** or to **Your** destination, as long as those fees or costs are the result of accidental damage or theft.

Misfuelling: **We** will pay up to £1,000 in the event that the wrong type of fuel is put into the **rental vehicle** by any person named on the **vehicle rental agreement**.

What is not covered

- 1) Any payment or any claim where **You** have not met the terms of **Your vehicle rental agreement**.
- 2) Where the **rental vehicle** is not being driven by **You** or in **Your** charge or control.
- 3) Where the **rental vehicle** is being driven by a driver who is not stated or named on **your vehicle rental agreement**;
- 4) Any amount for Loss of Use where there is no valid **Excess** damage claim under the policy.

A2 Collision Damage Waiver (CDW) and Loss Damage Waiver (LDW)

This section only applies if **you** have purchased a policy where the geographical region or country stated in the **certificate of insurance** includes the United States of America (USA) or Canada and the **vehicle rental agreement** does not contain any Collision and/or Loss Damage Waiver Insurance provision.

We will pay up to £100,000 for **Your** liability to pay for any **accidental** damage during any single **vehicle rental agreement** to the **rental vehicle** including any caused by fire, theft, vandalism, damage to windscreens, tyres, roof and under-carriage.

You are covered for any rental fees charged by the **rental company** for which **You** are liable during a period for which the **rental vehicle** is unable to be used by **You** and for any related towing costs as long as those fees or costs are the result of accidental damage or theft.

We will pay up to £500 for any Loss of Use of the **rental vehicle** due to damage.

Event A2 Conditions

Cover only applies whilst the **rental vehicle** is being used in or has been hired in the United States of America (USA) or Canada.

What is not covered

- 1) Where the **rental vehicle** is being used in, to or through any other country other than the USA or Canada. Any claim resulting from **You** travelling to a specific country or to an area where the Foreign Ministry or a local Government/Regulatory body has advised against all or all but essential travel.
- 2) Any payment or any claim where **You** have not met the terms of **Your vehicle rental agreement**.
- 3) Where the **rental vehicle** is not being driven by **You** or in **Your** charge or control.
- 4) Where the **rental vehicle** is being used in, to or through any other country other than the USA or Canada. Any claim resulting from **You** travelling to a specific country or to an area where the Foreign Ministry or a local Government/Regulatory body has advised against all or all but essential travel.

B Lockout

What is insured

In the event that **You** are unintentionally locked out of the **rental vehicle**, **We** will pay costs incurred up to a maximum of £500 in total (or the equivalent in local currency) to open the vehicle, without causing any further damage to the Rental Vehicle.

The **rental company** must approve the locksmith and the **assistance company** is to approve this course of action prior to a locksmith being called out. All receipts are to be retained and presented by the named insured to the **assistance company** for the reimbursement to be approved.

What is not covered

- 1) Any costs exceeding £500 (or the equivalent in local currency).
- 2) Where the locksmith is not approved by the **rental company**, and where the course of action was not approved by the **assistance company**.
- 3) Where receipts and invoices are not presented.

C Vehicle Key Replacement

What is insured

We will pay **You** costs incurred up to a maximum of £500 (or the equivalent in local currency), for any single or series of incidents, subject to a maximum of £500 (or equivalent in local currency) in any one policy term, for replacing a lost or stolen **rental vehicle** key, including replacement locks and locksmith charges.

Cover is subject to **You** having declined the **rental company's** Loss Damage Waiver (LDW) or any similar provision and provided that **You** have complied with all the terms and conditions of this policy. Losses are limited to the costs which would have been waived had **You** paid for the Loss Damage Waiver (LDW) cover or similar provision/insurance offered by the **rental company**.

What is not covered

- 1) Any amount exceeding £500 (or equivalent in local currency) for any one claim, or in any one policy term.

D - Drop-off Charges

What is insured

We will pay up to £500 (or equivalent in local currency) for drop off charges incurred in the event of **You** being unable to return the **rental vehicle** to the **vehicle rental company** due to an **accident** or **illness** where hospitalisation takes place.

Subject to:

- The **assistance company** being made aware of the situation immediately
- Negotiations being made between the **assistance company** and the **vehicle rental company**

What is not covered

- 1) Where proof of hospitalisation is not available if requested by the **assistance company**
- 2) Where the **vehicle rental** is a One-Way Rental;
- 3) Where the Assistance Company and the **vehicle rental company** are not involved in the negotiations.
- 4) Any amount exceeding £500 (or equivalent in local currency) for any one claim, or in any one policy term

General exclusions that apply to this section of **your** policy

This section does not cover the following:

1. Violation of Rental Agreement Terms.

The use of the **rental vehicle** in violation of the terms of the **vehicle rental agreement**;

2. Unauthorised Drivers.

Driving a **rental vehicle** by persons who are not Specified Drivers on the **vehicle rental agreement**, and by persons who do not have a valid driving licence;

3. Unacceptable Vehicles.

The rental of vehicles where the value of the vehicle exceeds £65,000 or vehicles which are more than 20 years old.

4. Unacceptable Vehicle Types.

For the rental of vehicles not licensed for road use, and other vehicles types, including trailers or caravans, camper vans, commercial vehicles, vans or loan vehicles, trucks, motorcycles, mopeds, motorbikes, off-road vehicles, recreational vehicles, motor homes, passenger vans and vehicles with more than 9 seats.

5. Competition and Performance Driving.

The use of any **rental vehicle** in racing competitions, rallying, trials, rallies or speed testing, or when driven on a motor sport circuit.

6. Alcohol Limit.

The **Insured person** driving any kind of vehicle while the alcohol level in their blood is higher than the legal limit of the country where the incident occurs.

7. Rental Vehicles Contents.

From any loss or damage to the **rental vehicle's** contents;

8. Benefits payable by laws.

Benefits payable under any uninsured or underinsured motorist law, first party benefit law or no fault law, or law similar to the foregoing in any state or territory;

9. Fines, Penalties etc.

From fines, penalties, exemplary or punitive damages or any other type or kind of judgement or award which does not compensate the party benefiting from the award or judgement for any actual loss or damage sustained;

10. Property in Your Control.

Any loss or damage to material property transported by **You** or in **Your** care, custody or control.

11. Off Road.

Losses occurring from driving whilst not on a Public Highway.

12 Fines.

Any fines imposed, administration costs, claims for diminution of value or any costs involved with the impounding of the Rental Vehicle.

13. Residency.

We will not pay any claim where the person buying the policy is not a **UK** resident.

14 Rental vehicle interior.

Any loss or damage to the **rental vehicle's** interior other than in the event of a collision;

15 Liability

Any liability arising directly or indirectly from the use of the **rental vehicle**.

16 Exclusions which apply to the whole policy

Anything mentioned in 'Exclusions which apply to the whole policy'.

How to make a claim

Should **you** wish to notify **us** of a claim in relation to **your** Optional car hire excess insurance. Please contact the claims department as soon as possible. Please call us on +44 (0)20 3318 4154 or email zurichclaims@covermore.Co.UK

You must give **us** any information or help that **we** ask for.

You must not settle, reject, negotiate or agree to pay any claim without **our** written permission.

You will be asked to confirm details of the incident for which **you** are making a claim – please have **your** policy number to hand. **We** may ask **you** to complete a claim form which **we** will send to **you** if required. **We** will ask **you** to submit certain documentation to support **your** claim (please see list below).

It is important that **you** submit all documentation requested, as **we** may be unable to process **your** claim until received. Any payments made for claims will be paid to **you** by electronic transfer into **your** bank account.

- 1) A copy of **your vehicle rental agreement**
- 2) Charge receipt for the rental (if separate from the **vehicle rental agreement**)
- 3) Copies of any invoices, receipts, or other documents confirming any amount **you** have paid in respect of the incident for which **you** are claiming
- 4) A front and back copy of the driving licence of the person driving the rental vehicle involved in the **accident** (the driver). **You** may also be asked for other forms of identification.

We may also require the following additional documents:

- 5) If the incident by law requires the attendance of the police, **we** require an original copy of the police report (a police report will be required if **you** are claiming for theft of the vehicle)
- 6) A copy of the rental company's **accident** damage report
- 7) A copy of **your** credit card or bank statement showing payment of the damages claimed.

If You have a Claim:

The claims department must be notified of any **accident**, proceeding or other event which may give rise to a claim as soon as reasonably practicable. Delay in notifying **us** may affect **our** ability to pay a claim.

You must co-operate with **us** at all times and give **us** all the information and help **we** request;

You must provide **us** with the records and documents **we** request;

You must not admit liability, negotiate or refuse any claim without **our** written consent;

We are entitled to the control and settlement of all proceedings arising out of or in connection with **your** claim;

Claims will not be paid in respect of expenses to the extent that they are assumed, waived or paid by the rental company or its insurers.

Payments will be made to **you** in the currency **you** purchased the policy.

Useful information

Please note this information does not form part of the terms and conditions of your Travel cover, it is provided for guidance purposes only. Information is correct at date of production.

www.fco.gov.uk/travel

Before you go overseas check out the Foreign Commonwealth Office website at www.fco.gov.UK/travel, it is packed with essential travel advice and tips plus up to date information about different countries.

The World Health Organisation

The World Health Organisation (WHO) provides up to date information and advice for travellers by country on health risks. Please check with the WHO if you have any concerns over health risks for your intended destination. To view information on the country or region you intend to travel to, visit the international travel and health pages on the WHO website www.who.int

Reciprocal Healthcare Agreements

(Applies to residents of England, Scotland, Wales and Northern Ireland only) The National Health Service (NHS) provides useful information on healthcare abroad and produces country by country guides and a 'Health advice for travellers' leaflet'. You can find all this at www.nhs.UK.

Guernsey

Healthcare in Guernsey is provided by the health and Social Services Department and is outside the UK National health Service. Non-resident visitors to the bailiwick of Guernsey are required to pay for medical treatment.

Jersey

A bilateral healthcare agreement exists between mainland UK and Jersey. Treatment similar to that provided by the NHS is free and you will need to provide proof of residence. (Jersey and Guernsey retain a Reciprocal health Agreement covering their residents when travelling between the islands).

European Union

If you are planning to travel to countries in the European Union, or Iceland, Liechtenstein, Norway or Switzerland you may benefit from any Reciprocal Healthcare Agreements (RHA) which exist with these countries. Where possible, you should take reasonable steps to use these arrangements.

Australia

If essential medical treatment is required in Australia you must enrol with a local Medicare office. Details of how to enrol and the free treatment available can be found in the 'Health Advice for Travellers' leaflet or at the Australian government website www.humanservices.gov.au. (You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge).

Air passengers

For advice and details on your rights as an airline passenger and compensation in different situations please visit the UK Civil Aviation Authority website at www.caa.co.UK.

You should also refer to the terms and conditions of the airline you are travelling with for information.

We are not responsible for the content of other websites.

Date Prepared: 11/2019

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UKCM_P006_CM_PDS_Oct 19



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TRAVEL INSURANCE

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