



GO without the doubt



IMPORTANT NOTICE - ADDENDUM SIGNIFICANT CHANGES TO INSUREANDGO BLACK TRAVEL INSURANCE POLICIES

CHANGE IN BENEFITS SHOWN IN SUMMARY OF COVER TABLE - PAGE 11

For policies purchased from 14/06/2024 onwards the following amendments apply to your InsureandGo Black policy wording. Please ensure you read and understand the revised terms detailed in this notice.

Medical Emergency Expenses - Dental

The maximum amount insured (for each person) for Dental treatment (Emergency pain relief only) is increased to £1,000.

Personal Property

The maximum amount insured (for each person) under section 7 - Personal Property is increased to £5,000. Single article, pair or set limits remain the same as shown in your policy wording.

For policies purchased from 01/10/2024 onwards, the following also applies:

Winter Sports Cover

There is now no age limit for our Winter Sports optional extra. Please check your Policy Schedule to confirm if you have selected this cover.

All other limits, cover and exclusions remain unchanged. Please refer to your policy wording for full details on your cover.



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Black Travel Insurance Policy

Important Contact Information

Emergency & general contact numbers

Before you travel


-  **If you need to amend/cancel your policy, add a new medical condition or talk about your policy:**
Telephone the InsureandGo call centre **0330 400 1381**

-  **If you need to cancel your trip:**
Please see page 9 for details of how to submit a cancellation claim

When you are away

-  **If you need emergency assistance while abroad:**
Telephone Zurich Assist
UK **0141 343 1350**
Outside UK **+44 (0)141 343 1350**

How to make a claim

-  **If you need to make a claim:**
To submit your claim online, go to:
www.submitclaim.co.uk/IN

If your query relates to an existing claim, please call us on **+44 (0) 1702 427 215**

(See page 9 for full details)

Welcome...

Thank you for choosing InsureandGo Travel Insurance. We believe everyone deserves the right to travel and for that reason we have developed this travel insurance policy for your peace of mind.

To help you find your way around this document we have identified key information for you by the use of colour coding and icons.

Sections denoting **you are covered** are highlighted in green.

You are covered ✓

Sections denoting **you are not covered** are highlighted in red.

You are not covered for ✗

Sections denoting **conditions** are highlighted in orange.

Conditions –

Throughout the policy wording, your attention is drawn to important information by the following icon.



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Introduction

This policy details the events that are covered and the exclusions that apply. General conditions and general exclusions apply to all sections of the policy. Anything that is not stated as being covered or is specifically stated as being excluded, is not covered.

You must read the insurance policy carefully. It is only available to United Kingdom residents located in the UK at the time of purchase, and is only valid for trips commencing in and returning to your home country.

Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.

This contract of insurance is governed by the laws of the UK which apply to the part of the UK where you reside. Any legal proceedings by you, your heirs or assigns shall be brought in the courts of the part of the UK where you reside. 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 policy applies to all persons named on the policy schedule who are eligible to be insured and for whom the premium has been paid. You must have resided in the UK for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.

This policy is underwritten by Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority

and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

InsureandGo Travel Insurance is arranged by IES Limited, which is registered in Gibraltar company number I17274. Registered Office: 1st Floor, Portland House, Glacis Road, Gibraltar, GX11 IAA. IES Limited is licensed and regulated by the Gibraltar Financial Services Commission number FSC25393 and trades into the UK on a freedom of services basis, FCA FRN 824283.

InsureandGo Travel Insurance is administered by Insure & Go Insurance Services Limited, registered in England No. 04056769. Registered office 2nd Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex, SSI 2JY. Insure & Go Insurance Services Limited is authorised and regulated by the Financial Conduct Authority firm registration number 309572. InsureandGo is a registered trade mark.

IES Limited act as agents of the insurer in collecting premiums; such monies are deemed to be held by the insurers with which your insurance is arranged.




Important Information

Coronavirus and FCDO/WHO travel advice

Coronavirus Cover



This policy only provides cover for Coronavirus related claims if:

- **you** have had the first 2 doses of the Coronavirus vaccinations as recommended by the UK NHS, and are up to date with each Coronavirus booster vaccination for which you are eligible, or **you** were medically unable to have the vaccinations as evidenced by **your** medical records; and
- you are travelling **to a country or area where the FCDO/WHO** are not advising against all or all but essential travel due to the Coronavirus pandemic.


 **If you meet both of these requirements your InsureandGo travel insurance policy will provide cover under:**

- **Section 1**, if **you need** to cancel **your** trip because you, an immediate relative, or a member of your travelling party are,
 - medically diagnosed with Coronavirus within 14-days of **your** planned departure date following completion and analysis of a UK Government approved test, as certified by a medical practitioner or as certified or verified by an independent authority (e.g. private testing service); or
 - in quarantine on the date you are due to commence **your** trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.
- **Section 2**, if you need to curtail **your** trip and return to **your** home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus.
- **Section 6**, if during **your** trip **you** contract Coronavirus and **you** need medical treatment.
- **Section 6**, if **you** have to **extend your** trip due to either contracting Coronavirus or being quarantined on the orders of the treating medical practitioner, **due** to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus, cover for additional travel and accommodation expenses is limited to £2,000.

Please note that

- The Conditions, General exclusions and section specific Conditions still apply.
-  **Cover for cancellation depends on the cancellation of your trip being both necessary and unavoidable. InsureandGo do not provide any cover for you being unwilling to travel.**
-  In the event of a claim, **we** will require a copy of the positive Coronavirus test result that you received from a registered medical practitioner or independent authority (e.g., private provider), or if the claim relates to **your** being quarantined on the orders of a treating medical practitioner, **we** will require written proof of this.
- **A Positive Lateral Flow test (or a picture of a positive lateral flow test) without supporting evidence or certification is not sufficient proof of claim.**

Travelling to a country or area against Foreign Commonwealth and Development Office/World Health Organisation Advice.

 **If you are travelling to a country or area where the FCDO/ WHO advise against all or all but essential travel, due to:**

- **Coronavirus:**
 - **Your policy will provide** cover for claims that are not caused by or related to Coronavirus, including Emergency Medical Costs, Baggage, Passports, Money and Personal Accident claims, as usual during **your** trip (subject to policy terms conditions and exclusions).
 - **Your policy will not provide** cover for any claim caused by or related to Coronavirus.
- **reasons other than Coronavirus.**

You should understand

- why the FCDO/WHO are advising against all or all but essential travel, please see:
 - Foreign travel advice - GOV.UK (www.gov.uk)
 - Travel advice (who.int)
- that **we** may not be able to provide you with the assistance or other services that **we** would normally be able to in an emergency (this is dependent upon the reason why the FCDO/WHO are advising against all or all but essential travel)
- that the cover provided by this policy will be limited and there will be no cover for claims relating to the reason why the FCDO/WHO advise against all or all but essential travel.

Change in FCDO/WHO advice

If the FCDO/WHO advice for the country or area that you are travelling to, changes:

- after the purchase of **your** policy or after the booking of any individual trip (whichever is the latter)
- to advising against all or all but essential travel
- for reasons OTHER than medical epidemic or pandemic (including Coronavirus, or anything mentioned in the general exclusions)

Your InsureandGo travel insurance policy will provide cover under:

- Section 1 - Cancellation (provided you have purchased a policy which includes cancellation cover, and the advice changes before you commence **your** trip)
- Section 2 – Curtailment (if the advice changes after you have commenced **your** trip)

Important things to remember

Before you go

1) Making your declarations – Taking reasonable care

Please take care when providing information to **us** – failing to take reasonable care could mean **you** are liable for all or a proportion of any claim costs. **Your** policy and any quotations given are based upon **your** answers to **our** questions. If **we** later discover this information was incorrect, it may impact any claim entitlement. In these circumstances, **we** apply the Consumer Insurance (Disclosure and Representations) Act 2012. This means **we** may not pay all of **your** claim or **your** claim could be declined in full. If **we** apply these rules to **your** claim, **we** will provide a full explanation so **you** know why. Examples of where **we** will apply this include if **you** travel to a country outside of Europe when **your** policy only covers Europe or where **you** don't tell **us** about all of **your** existing medical conditions.

2) If **you** need to cancel **your** trip go to www.submitclaim.co.uk/IN. (For full details please see 'How to make a claim' below).

While you are away

1) If you need emergency assistance

If **you** need help in a medical emergency, please call **our** 24-hour emergency assistance help line on **+44 (0)141 343 1350**. Zurich Assist will ensure that medical emergency services are made available to **you** and will be based entirely on 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.

Zurich Assist 24-hour worldwide assistance.

We offer **you** our 24-hour worldwide assistance service relating to the sections of cover that apply for the level of cover **you** have selected.

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)141 343 1350**.

 **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.** 

On your return

How to make a claim

1) To make a claim, go to **www.submitclaim.co.uk/IN**. Submitting a claim online is the quickest and easiest way to have **your** claim processed. To discuss an existing claim, or if **you** don't have internet access, call the claims helpline on +44 (0) 1702 427 215, quoting InsureandGo Travel Insurance. Phone lines are open Monday to Friday 9am to 5.30pm (excluding bank holidays).

Please make sure **you** notify **us** within thirty days of **your** trip ending of any occurrence likely to give rise to a claim.

2) You'll need to provide **your** original policy and policy schedule, confirmation of booking, all original travel booking receipts, all original medical receipts, medical report showing the condition(s) for which **you** received treatment, and police reports (which must be obtained within 24 hours of discovery in the event of loss, burglary or theft of money, gadgets and valuables or baggage) and any other evidence requested on the claim form. Conditions apply, see page 18.

Please note: We reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where you cannot prove you own it or provide proof of purchase (e.g. original receipts) if requested.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event **we** cannot meet **our** liabilities to **you**, **you** may be able to claim money from the Financial Services Compensation Scheme. **Your** rights will depend on the type of policy **you** have bought and the events surrounding **your** claim. Further information about the scheme can be obtained from the Financial Services Compensation Scheme at:

Tel: 0800 678 1100 or 0207 741 4100
E-mail: enquiries@fscs.org.uk
www.fscs.org.uk



Your Policy

Summary of cover

The maximum amount insured (for each person insured)

Section	Page	BLACK	
		Cover	Excess
1 Cancellation	28-29	£10,000	Nil
2 Curtailment	30-31	£10,000	Nil
3 Missed departure	31	£1,500	Nil
4 Travel delay	32	£50 for the first 12 hours, £30 for all other 12 hours, up to £650	Nil
Abandonment		£10,000	Nil
5 Personal accident	33		
Loss of limbs or sight (aged under 66)		£75,000	Nil
Death benefit (Aged 18 to 65)		£35,000	Nil
Death benefit (Aged under 18)		£3,500	Nil
Permanent total disablement (aged under 66)		£75,000	Nil
All benefits (Aged 66 and over)		£3,500	Nil
6 Medical emergency expenses repatriation and associated expenses	34-35	Unlimited	Nil
Hospital benefit		£40 for every 24 hours, up to £2,000	Nil
7a Personal property		£3,000	Nil
Single article, pair or set limit		£500	
Gadget and valuables limit		£600	
Alcohol and tobacco limit		£125	
Delayed baggage		£150 for every 12 hrs up to £300 for purchases made	Nil
		£750	Nil
Personal money:		£500	
Cash limit		£250	
Beach cash limit		£50	Nil
Cash limit (under 18)		£250	
Passport and travel docs			
7b Gadget and valuables extension (See note 1 on page 13)		Up to £2,000 (This limit applies per policy not per insured person)	Nil
Single article, pair or set limit		£1,000	
8 Personal liability	38-39	£3,000,000	Nil
9 Hijack	39	£75 a day up to £1,000	Nil
10 Legal expenses	39-41	£60,000	Nil
11 Accommodation cover	42	£1,500	Nil
12 Pet care	41	£75 a day up to £750	Nil

Summary of cover

The maximum amount insured (for each person insured) Continued from page II

Section	Page	SUM INSURED	
		Cover	Excess
I3 Natural Disaster Cover (See note I on page I3)	43-44		
I3A Extended delayed departure cover		Up to £3,000	Nil
I3B Extended missed departure cover		Up to £1,000	Nil
I3C Extended accommodation cover		Up to £3,000	Nil
I4 Golf cover (See note I on page I3)	45-46		
I4A Loss and hire of golf equipment:			
Loss		£1,500	Nil
Hire		£20 per day up to £200	Nil
Single article, pair or set limit		£250	Nil
I4B Loss of green fees		£75 per day up to £300	Nil
I4C Hole-in-one!		£100	Nil
I5 Cruise cover (See note I on page I3)	46-48		
I5A Missed port departure		£1,000	Nil
I5B Cabin confinement		£100 per day up to £1,000	Nil
I5C Itinerary change		£100 per port up to £500	Nil
I5D Unused excursions		£500	Nil
I5E Cruise interruption		£1,000	Nil
I6 Winter Sports cover (See note I on page I3)	48-50		
I6A Ski equipment:			
Single article limit		£1,500	Nil
Ski pass		£750	Nil
Ski hire		£750	Nil
Ski hire		£75 per day up to £750	Nil
I6B Ski pack		£85 per day up to £510	Nil
I6C Piste closure		£50 per day up to £500	Nil

Summary of cover

The maximum amount insured (for each person insured) Continued from page 12

Section	Page	SUM INSURED	
		Cover	Excess (See Note 1 on page 13)
17: Business cover (See note 1 below)	50-52		
17A Business equipment		£1,000	Nil
Single Article, pair or set limit		£500	
Samples		£500	
Business equipment delay		£200	Nil
Emergency courier expenses		£200	Nil
17B Hiring business equipment		£50 per day up to £500	Nil
17C Business money		£1000	Nil
Cash limit		£500	
Extra personal accident		Standard benefit X2	Nil
Extra baggage delay		£100 after the first 12hrs and up to £500 after 24hrs for purchases made	Nil
18: Hazardous activities (See note 1 below)	52-54		
Please see pages 53-54 for the full list of Hazardous activities for which cover can be arranged in return for an appropriate extra premium			

Note 1: This section of cover only applies if **you** have paid the appropriate additional premium and it is shown on **your** policy schedule.


24 Hour medical emergency service included.

General policy information

Period of insurance

Your trip must begin and end in **your** home country. Cover cannot start after **you** have left **your** home country. The policy wording, including any endorsement issued by **us**, constitutes a contract between **you** and **us** and is made up of the schedule and this policy document, which together forms the contract of insurance, and is based upon the information that **you** provided during **your** application.

Please note: - If, due to unexpected circumstances that are beyond **your** control and which fall under the conditions of this cover, **you** cannot finish **your** holiday within the period of insurance set out on your schedule of cover, **we** will extend **your** cover for up to 30 days. **We** will not charge **you** for this.

 **This policy is only valid for trips within your home country where there is pre-booked accommodation.**

Cruises

This policy only covers Cruise trips if **you** have paid the appropriate additional Cruise premium.

Winter sports

This policy only covers Winter sports if **you** have paid the appropriate additional Winter sports premium.

Business trips

This policy only covers Business trips if **you** have paid the additional Business cover premium

For single trip insurance

This policy is not valid for trips exceeding 12 months. Winter sports are covered for the duration of the trip if the required additional premium has been paid.

For annual multi-trip insurance

The maximum trip duration of any one trip is 55 days. If **you** have chosen an annual multi-trip Insurance, the outward and return journey must take place during the start and end date shown on the schedule of cover. Winter sports are limited to 17 days per policy year, where the appropriate additional premium has been paid.

Age restrictions

Winter sports cover is only available to persons aged 65 years and under (at date of issue).


The cover under section I – Cancellation

Cancellation cover applies as soon as the premium has been paid or from commencement date and the policy wording is issued. **We** cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy wording being received or before **you** travel (whichever is sooner). For annual multi-trip insurance, the cover under section I starts at the time **you** book the trip or the start date shown on the schedule of cover, whichever is later.

The cover under remaining sections

Cover under all other sections apply for the duration of the booked trip including the period of travel from home directly to the departure point and back home directly afterwards not exceeding 36 hours in each case. If **you** come home earlier than planned then cover ends on return to **your** home country.

Checking your documents are in order

 **You must check your policy documents. The pre-existing medical conditions which you are covered for are set out in the enclosed schedule. If they are not correct, please contact the InsureandGo call-centre on 0330 400 1381.**

Cancelling this policy

 **Your right to cancel ‘cooling off period’**

You have a 14 day ‘cooling off’ period from receipt of your documentation where during such time, should you decide the terms and conditions of the policy do not meet your requirements and provided you have not travelled or claimed on the policy, you can ask InsureandGo for a full refund. To request cancellation of your policy contact us on 0330 400 1381.

Should you wish to cancel your policy outside of the 14 day cooling off period or where a change to your existing policy means we are unable to continue with your cover, then the following terms apply:

Single trip policies - Provided you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium paid will apply. However, please note that if the amount due back is less than £25, no refund will be made.

Annual multi -trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. However, please note that if the amount due back is less than £25, no refund will be made.

If you have travelled on a single trip policy or are intending to claim, or have made a claim on either a single trip or annual multi-trip policy (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

We reserve the right to give 7 day's notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, deliberate or reckless misrepresentations, abusive behaviour to any of our staff or agents.

General medical conditions

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

- 1) **your** state of health is significantly worse than **you** told us;
- 2) **you** know **you** have a terminal condition, but have not told **us**;
- 3) **you** know **you** will need medical treatment during **your** journey;
- 4) one of the purposes of **your** journey is to obtain medical treatment;
- 5) **you** are travelling against the advice of a medical practitioner;
- 6) **you** are not fit to travel on **your** journey.
- 7) **you** have been placed on a waiting list that could cause **you** to cancel or curtail **your** trip.

We have the right from the date of issue up to the date of travel to request a letter from **your** medical practitioner detailing **your** pre-existing medical condition(s), and confirming that **your** condition(s) have not changed or got worse, along with agreeing that **you** are fit to travel.


Pre-existing medical conditions

We will cover you for claims associated with those pre-existing medical conditions or disabilities you disclosed to us and we accepted in writing.

We will not cover you for claims associated with pre-existing medical conditions that you did not disclose to us and we did not accept in writing. You must tell us about ALL medical conditions for which you answer yes under the Medical health disclosure requirements below.

We cannot provide cover for some conditions and not for others you choose not to include in your declaration to us.


Medical health disclosure requirements

 You must read the following important information:

You must disclose to us if you or anyone else insured on this policy has:

- Taken any prescribed medication or required medical treatment within the last two years;
- Been a registered in or out-patient at a hospital, clinic or GP surgery in the last two years;
- Been advised of a terminal illness.
- Been advised to take, or taken any prescribed medication in the **last 2 years?**

We are unable to cover undiagnosed conditions.

 **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.**


Terminal prognosis

If **you** have been given a terminal prognosis, provided **you** have received confirmation from **your** GP or medical practitioner that the prognosis is not less than 6 months from **your** return date of travel, and he/she has confirmed that **you** are fit to travel, **we** may still be able to provide cover. If **you** or anyone else insured on this policy have been given a terminal prognosis please contact the InsureandGo call centre on **0330 400 1381**.

Change in state of health

You must tell us and consult with your medical practitioner if you or anyone else insured on this policy:

- i) Develops a new condition and/or
- ii) There is a change to an existing medical condition and/or
- iii) There is a change in medication.

 **You must do this by contacting the InsureandGo call-centre on 0330 400 1381 at the earliest opportunity and before you book or commence your journey, or pay the balance or any further instalments for your journey. We have the right to amend the premium due and/or amend, restrict or cancel your cover under this policy.**

Non-travelling relatives

You may have an immediate relative with a medical condition who is not travelling with **you**. In some cases, if their state of health deteriorates greatly, **you** may need to cancel or curtail **your** journey.

Subject to all the other terms and conditions, such claims are covered if the relative's doctor is prepared to state that at the date **you** booked **your** trip, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, **your** claim is not covered. In the event of a claim the doctor must complete the medical certificate on the claim form.

Excesses

You may have to pay the first part of any claim, called an excess. This may apply if you;

- Have purchased and paid the appropriate extra premium for winter sports cover (see section 16 'Winter sports activities' on page 50); or
- Have purchased and paid the appropriate extra premium for 'Hazardous activities' cover (see section 18 on pages 52-54).

Auto Renewal

InsureandGo will automatically renew **your** policy at the expiry date using the payment details **you** have provided unless **you** tell us not to. If **we** are not able to automatically renew **your** policy **we** will contact **you** at least 21 days before **your** policy is due to expire to let **you** know. **You** must be a UK resident (as defined on page 21) at the time of renewal.

Continuous Payment Authority

By purchasing **your** policy **you** authorise **us** to use **your** card details to set up a continuous payment authority. These details will be held securely by a third party payment provider. **We** will use these details for payment of mid-term adjustments and renewal premiums. You can cancel this continuous payment authority at any time.

Our rights

We can, at any time, do the following:

- Take over the defence or settlement of any claim.
- Try to recover expenses or compensation from any other person or people involved (third parties) at any time in your name or in the name of anyone else claiming under this policy.
- If you claim for illness or injury, contact any healthcare specialist who has treated you for up to three years before the claim, and have full access to your medical records.

Additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at your or your legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.

Travelling when pregnant

We provide cover under this policy if something unexpected happens. We do not consider pregnancy or childbirth to be an illness or injury.

If you become pregnant after we have sold you this policy or after you booked your trip (whichever is later) and will be over 32 weeks pregnant for a single pregnancy (or 24 weeks pregnant for a multiple pregnancy) at the return date of your trip, you can claim for cancellation.

Cover is automatically provided under section 1 (Cancellation), section 2 (Curtailment) and section 6 (Medical emergency expenses) for complications of pregnancy and childbirth which existed at the time of taking out this policy or developed at a later stage, provided your doctor and midwife are aware of your travel plans and that you are not travelling against medical advice. Childbirth in or after the 32nd week for a single pregnancy (or 24th week for a multiple pregnancy) is not a complication and is not covered under any section of this policy.

Complications of pregnancy and childbirth are defined as:

Toxaemia – toxins in the blood

Gestational diabetes – diabetes arising as a result of pregnancy

Gestational hypertension – high blood pressure arising as a result of pregnancy

Pre-eclampsia – where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy

Ectopic pregnancy – a pregnancy that develops outside of the uterus

Molar pregnancy or **Hydatidiform mole** – a pregnancy in which a tumour develops from the placental tissue

Post-partum haemorrhage – excessive bleeding following childbirth

Retained placenta membrane – part or all of the placenta is left behind in the uterus after delivery

Placental abruption – part or all of the placenta separates from the wall of the uterus

Hyperemesis gravidarum – excessive vomiting as a result of pregnancy

Placenta praevia – when the placenta is in the lower part of the uterus and covers part or all of the cervix

Stillbirth

Miscarriage

Emergency caesarean section

A termination needed for medical reasons

Premature birth more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.



Please make sure that your doctor and midwife are aware of your travel plans and that you are not travelling against medical advice. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements.


You should check with them or any other mode of transport you propose to take before you book. You are not covered for claims arising from pregnancy, where, at the point of checking in for or boarding your mode of transport, you fail to comply with the carrier's conveyance of pregnant women policy.


Conditions and Geographical limits

Conditions

1) Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.

 2) Cover is only available for children (under the age of 18) provided they are travelling with an adult and are named on the same policy.

 3) If your money, gadgets and valuables or any items of baggage, are lost or stolen, you must notify the local police within 24 hours of discovery. Please make sure you get a copy of the police report. Failure to comply will result in your claim being turned down.

 4) No payment will be made under sections 1, 2, 5, 6, 15, and 16 without appropriate medical certification.

5) In the event of a claim, 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.

6) In the event of a claim, if we require a medical examination you must agree to this and in the event of death we are entitled to a post-mortem examination both at our expense.

7) You must take all reasonable steps to recover any lost or stolen article.

8) If you make a claim which is found to be fraudulent then the insurer will not pay the claim and the policy will be cancelled from the date that the claim was made. This will mean that you will no longer be covered under the policy and will not be able to make any further claims. Should we find that a claim that was paid is fraudulent then we reserve the right to ask you to pay back any claims amounts paid to you or a third party. In the event of fraud we may cancel the contract and will not be liable to return any of the premiums paid.

9) You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.

10) We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.

11) We may at any time pay to you our full liability under the policy after which no further payments will be made in any respect.

12) 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.

13) If at the time of making a claim there is any other policy covering the same risk we are entitled to contact that insurer for a contribution. You must provide any assistance that we require.

14) You must pay back any amounts we have either paid to you or on your behalf which are not covered by this insurance, or for costs which are later recovered elsewhere. For example, claims for lost baggage which is later found, or for cancelled trips which are later refunded. These payments must be returned to us within one month of you becoming aware.

15) A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

16) You are required to take all reasonable care to protect yourself and your property and to act as though you are not insured.

17) 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.

18) You must abide by the advice and instructions of our medical advisers; failure to do so may result in cover being completely or partially withdrawn.

Geographical limits:

Single trip:

Region 1 – Covers trips to, from, and within the United Kingdom.

Region 2 – Covers trips to and from Europe, west of the Ural Mountains including the Republic of Ireland and all countries, bordering the Mediterranean Sea, as well as Madeira and The Azores. This region excludes countries mentioned in region 3.

Region 3 – Covers trips to regions 1, 2 and Spain (including the Balearic Islands), The Canaries, Turkey, Cyprus and Malta.

Region 4 – Covers trips to anywhere in the world except USA, Canada, Caribbean, Hong Kong, Singapore, Mexico and China.

Region 5 – Covers trips to anywhere in the world including USA, Mexico, Canada and the Caribbean.

Region 6 – Covers trips to anywhere in the world except USA, Mexico, Canada and the Caribbean.

Region 7 – Covers trips to Australia and New Zealand only.

Annual multi-trip:

Region 1 – Covers trips to, from, and within the United Kingdom.

Region 8 – Covers trips to and from Europe, west of the Ural Mountains including the Republic of Ireland and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores.

Region 9 – Covers trips to anywhere in the world except USA, Mexico, Canada and the Caribbean.

Region 10 – Covers trips to anywhere in the world including USA, Mexico, Canada and the Caribbean.

On both single and annual multi-trip policies, if **your** outward or return flight to **your** booked destination requires **you** to break **your** journey by stopping over in an area which is not covered by the region on the schedule of cover, **your** policy automatically covers **you** to spend 24 hours in the area of the stopover each time **you** have to stop over on both **your** outward and return journeys.

If **your** Cruise requires **you** to make a stopover in an area which is not covered by the region on the schedule of cover, **your** policy automatically covers **you** to spend 24 hours in the area of the stopover each time you have to stop over on both **your** outward and return journeys.

Definitions

Definitions

Wherever the following words and phrases appear in this policy they will always have these meanings:

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 primarily for business purposes.

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

- under 18 years old on the date cover commences
- dependent on **you** or **your** partner (or in the case of grandchildren dependent on you or your partner or their parent(s)).

Civil Unrest – Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Close relative – see Immediate relative.

Close business associate – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Complications of pregnancy and childbirth – see Travelling when pregnant on page 17.

Coronavirus – COVID-19, SARS-COV-2 or any mutation or variation of these.

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

Curtail/curtailment – Return early to home in the United Kingdom.

Cyber Terrorism – the actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure).

Excesses – see Excesses on page 16.

Fitness to travel – is defined as taking into account destination, duration and mode of travel, the insured are not likely to need medical intervention during **their** trip.

Gadget and valuables – Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games),MP3 players, games consoles, personal organisers, eReaders (including eBooks and Kindles), computer equipment, laptops, tablet PC's (including iPads), netbook computers, binoculars, antiques, e-cigarettes and associated vapour liquids, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment, musical instruments, mobile phones and mobile phone accessories.

Golf equipment – golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Home – **Your** residential address in the United Kingdom.

Home country – is:

England, Scotland, Wales or Northern Ireland, if **your** home is in any of these locations; or

The Isle of Man or Channel Islands if your **home** is located on any of these islands.

Immediate relative – Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

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

Insured person/You/Your/Yours – each person travelling on a trip who is named on the policy schedule.

Manual work – Manual labour is work that is physical, including, but not limited to: construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery). We will provide cover for manual labour that is voluntary, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where you will not earn any money. In these situations, you will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. You will not be covered when you are working more than three meters above the ground, and cover for personal accident and personal liability is not included. If you injure yourself during voluntary work, the policy excess under section 6 - Medical emergency expenses will be £100 and an excess waiver will not delete this excess.

Medical practitioner – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

Money – Cash, travellers and other cheques.

Mobility aids – Wheelchair, motorised wheelchair, prosthetic limb, walking frame, walking stick or crutches.

Natural disasters – An extraordinary natural phenomenon such as tsunamis, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), atypical cyclonic storms, falling objects from space (including meteorites), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

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.

Personal accident – Accidental bodily injury caused solely and directly by outward violent and visible means.

Permanent total disablement – Disablement as a result of which **you** are unable to carry on or perform any business or occupation, and which, having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

Pre-existing medical condition – any disease, illness or injury for which **you** or anyone else insured on this policy have, in the last 2 years:

- taken any prescribed medication or required medical treatment.
- consulted a medical practitioner and/or been registered as an in or out patient.

Public transport – any publically licensed vehicle, including but not limited to, aircraft, sea vessels, trains, buses or coaches, operating to a published timetable.

Redundancy – Any person declared redundant, who is under State Pension age and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

Ski equipment – Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

Ski pack – Pre-booked lift passes, hired skis and boots and ski school fees.

Trip(s) – A holiday or journey for leisure purposes that takes place during the period of cover and begins and ends in **your** home country.

Unattended – where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Isle of Man and Channel Islands.

United Kingdom resident – **You** must have resided in the UK (as defined above) for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.

We/us/our – Zurich Insurance Company Ltd.

Zurich Assist – The service provider nominated by Zurich Insurance Company Ltd.

Reciprocal health agreements

European Union

When travelling to a country in the European Union (EU) **you** should receive inpatient treatment in a public hospital.

You must therefore obtain a Global Health Insurance Card (GHIC) prior to travel by completing an application form via www.ghic.org.uk. This allows UK residents and European citizens to benefit from the health agreements between countries in the EU. (This used to be known as EHC / EHIC). A UK issued EHC Card is also still valid and accepted until expiry and can be used in place of a GHIC Card.

If **you** are admitted to a public hospital, **you** should present **your** GHIC / EHC to the hospital; if **you** are unable to do so, **you** must co-operate with the medical assistance department in order to obtain one.

Please note, from 1st January 2021 a UK issued EHC or GHIC is no longer accepted in Norway, Iceland and Liechtenstein.

Australia & New Zealand

When **you** are travelling to Australia or New Zealand and **you** have to go to hospital, **you** must register for treatment under the national Medicare or equivalent scheme of those countries.

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.gov.uk/foreign-travel-advice

Before **you** go overseas check out the Foreign, Commonwealth and Development Office website at www.gov.uk/foreign-travel-advice, 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

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.

Data Protection Statement

Zurich takes the privacy and security of your personal information seriously. **We** collect, use and share your personal information so that we can provide policies and services that meet your insurance needs, in accordance with applicable data protection laws.

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.

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

- (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance;
- (ii) to meet our legal or regulatory obligations;
- (iii) where you have provided the appropriate consent;
- (iv) for our 'legitimate interests'.

It is in **our** legitimate interests to collect personal information as it provides us with the information that **we** need to provide **our** services more effectively including providing 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.

A full copy of our data protection statement can be viewed via www.zurich.co.uk/dataprotection.

How you can contact us

If **you** have any questions or queries about how **we** use **your** data, or require a paper copy of the statement, **you** can contact us via:
gbz.general.data.protection@uk.zurich.com or alternatively contact our Data Protection Officer at

**Zurich Insurance,
Unity Place,
1 Carfax Close,
Swindon,
SNI IAP.**

General Exclusions from your Policy

You are not covered



For any claim resulting from or relating to:

1) A known event including any events announced in the UK on television, news bulletins or in the media, or any circumstances that you were aware of at the time you purchased this insurance and/or prior to the booking of any individual trip;

2) You will not be covered for any claims under section 1 - Cancellation and section 2 - Curtailment that result directly or indirectly from any medical condition you knew about at the time of taking out this insurance or when booking a trip, and that affects:

- A close relative who is not travelling and is not insured under this policy with the exception of the cover detailed under "Non-travelling relatives" on page 16;
- Someone travelling with you who is not insured under this policy;
- A close business associate; or
- A person you plan to stay with on your trip.

3) a) **Your** loss in respect of any property more specifically insured or any claim which but for the existence of this Insurance would be recoverable under any other Insurance; b) Any costs which are recoverable elsewhere. For example, tour operator, holiday company, credit card provider; c) Any loss incurred because **you** have refused a reasonable alternative from **your** accommodation provider, public transport carrier or other service provider;

4) Any medical condition you have that **you** have not told us about as set out in the Medical health disclosure requirements on page 15;

5) **You** either a) Deliberately not taking the recommended treatment or prescribed medication as directed by a medical practitioner; b) Not following the advice of a medical practitioner or Zurich Assist; c) **You** travelling against the advice of **your** medical practitioner or Zurich Assist;

6) **You** drinking too much alcohol which is evidenced either 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;

7) Alcohol abuse or alcohol dependency which is evidenced either by: a) **Your** medical records or the opinion of **your** medical practitioner; b) 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;

8) Substance abuse, drug abuse (whether over the counter, prescription or otherwise) and/or ingestion of any illegal drugs or substances;

9) **You** being compulsorily detained as a psychiatric patient in a hospital or other medical facility due to **you** not taking the prescribed medication for **your** pre-existing medical condition. (This exclusion applies in all cases whether the premium has been paid to cover a pre-existing medical condition or not);

10) **Your** suicide or attempted suicide or deliberate action which puts **you** at risk of death, injury, illness or disability, this would include (but is not limited to) balcony jumping or climbing, jumping or diving from piers, walls, buildings, or cliffs unless **you** were trying to save human life or your life is in danger;

11) **Your** unlawful action or any criminal proceedings made **against** you under the authority of the customs and/or government of any country;

- 12) You** engaging in **a)** Professional entertaining, sporting or adventure activities; **b)** Amateur sporting or adventure activities unless listed on pages 57-59; **c)** The sporting or adventure activities listed on pages 53 and 54 unless the appropriate additional premium is paid, and is shown on your schedule of cover **d)** Racing and speed or endurance tests, except where specifically stated as covered under the Winter Sports Cover section, the Hazardous activities section, or the Amateur Sporting and Adventure Activities section;
- 13) a)** Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft or where listed under the hazardous activities on pages 53 and 54 and the appropriate additional premium has been paid to cover those activities); **b)** Air travel within 24 hours of scuba diving;
- 14)** Any tour operator, travel agent, accommodation provider, public transport carrier or other provider of any service forming part of the booked trip being unable or unwilling to carry out their duty due to bankruptcy, liquidation, error, omission or default;
- 15) a)** **You** driving any car or motor cycle unless **you** hold the equivalent and appropriate valid licence in the UK for the equivalent category of vehicle; **b)** **You** driving or riding on a motor cycle unless **you** are wearing a crash helmet; **c)** **You** travelling in a vehicle unless **you** are wearing a seatbelt (where available);
- 16)** Any other loss connected to the event **you** are claiming for unless **we** specifically provide cover for it under this policy;
- 17)** Any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;
- 18) You** participating in winter sports unless listed on page 50 and the appropriate additional premium has been paid;
- 19)** Any claim that results from you doing manual labour in connection with your trade, business or profession;
- 20)** A natural disaster, unless the cover is shown on **your** policy schedule and the appropriate premium has been paid;
- 21) You** participating in a cruise, unless **we** provide cover as shown on **your** policy schedule and **you** have paid the appropriate premium;
- 22) You** not being allowed to board a flight, train, sea vessel, coach or bus due to abusive behaviour or **you** being deemed unfit to travel by the carrier;
- 23)** Any trip which is a one way journey or if the trip is longer than the duration shown on **your** statement of insurance;
- 24)** 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);
- 25) You** not getting the vaccinations **you** need or not undertaking the recommended preventative treatment (e.g. taking a course of malaria tablets);
- 26)** A medical epidemic or pandemic, with the exception of the Coronavirus cover detailed on page 7;
- 27) Coronavirus, unless:**
- **You** have had the first 2 doses of the Coronavirus vaccinations as recommended by the UK NHS and are up to date with each Coronavirus booster vaccination for which **you** are eligible, or were medically unable to have the vaccinations as evidenced by **your** medical records,
 - **You** are travelling to a country or area where the FCDO/WHO are not advising against all or all but essential travel due to the Coronavirus pandemic, and the claim arises under:
 - **Section 1**, if **you** need to cancel **your** trip because you, an immediate relative or a member of your travelling party are,
 - Medically diagnosed with Coronavirus within 14-days of **your** planned departure date following completion and analysis of a UK Government approved test, as certified by a medical practitioner or as certified or verified by an independent authority (e.g. private testing service); or
 - In quarantine on the date **you** are due to commence **your** trip, on the orders of a treating medical practitioner due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus.
 - **Section 2**, if **you** need to curtail **your** trip and return to **your** home earlier than planned due to the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus.
 - **Section 6**, if during **your** trip **you** contract Coronavirus and you need medical treatment.

– **Section 6**, if **you** have to **extend your** trip due to either contracting Coronavirus or being quarantined on the orders of the treating medical practitioner, due to Coronavirus, suspected Coronavirus or exposure to someone who has been diagnosed with Coronavirus, cover for additional travel and accommodation expenses is limited to £2,000.

The General Conditions and Exclusions, and Special Exclusions for Sections 1, 2 and 6 still apply. No other cover applies in respect of claims caused by or relating to Coronavirus.

28) War or hostilities, civil unrest or any similar event;

29) 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:

- 5 'Personal accident' ;
- 6 'Medical emergency expenses, repatriation and associated expenses'; and
- 6 'Medical inconvenience benefit';

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

30) Cyber terrorism;

31) Travel, accommodation, excursion or other costs of any person not insured on this policy, regardless of whether you have paid those costs on their behalf;

32) Currency exchanges or fluctuations;

33) Any search and rescue costs;

34) 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;

35) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

36) Costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to and from a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless we authorised these or they are part of a valid claim under section 1, or section 6).



Your Cover

Your Cover

Section I – Cancellation



You are covered



For **your** proportion only, up to the amount shown in the summary of cover on pages II-I3 if **your** travel and accommodation are cancelled before **your** departure from **your** home country if this is **your** usual country of residence (including ski hire, ski school and lift passes for winter sports trips where the appropriate premium has been paid), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of **you** being unwilling to commence **your** trip as arranged) due to:

1) The death or disablement by bodily injury or illness of **a) You, b) Any person you** are intending to travel or stay with, **c) An immediate relative of yours** or of any person **you** are intending to travel with or **d) A close business associate of yours**;

2) **You** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;

3) **Your** redundancy provided that **we** are informed in writing immediately when notification of redundancy is received and that **you** were not aware of any impending redundancy at the time this policy was issued;

4) **Your** home being made uninhabitable or place of business being made unusable, up to 48 hours before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting your presence following burglary or attempted burglary at **your** home or place of business;

5) **You** being ordered to return to duty if you are a member of the armed forces, emergency services or an administrative government employee;

6) **You** becoming pregnant after we have sold you this policy, if it means that: i) at the return date of **your** trip you will be more than 32 weeks pregnant for a single pregnancy or more than 24 weeks for a multiple pregnancy; ii) at the date of departure on your outward journey **you** will fail to comply with the transport providers conveyance of pregnant women policy;

7) Complications of pregnancy and childbirth;

8) The FCDO/WHO advice changing to advise against all or all but essential travel to your destination, other than for medical epidemic or pandemic or anything mentioned in the general exclusions.

You are not covered



For any claim resulting from or relating to:

1) Anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;



2) **Claims where a medical certificate has not been obtained from a medical practitioner, confirming that cancellation of the trip is medically necessary;**

3) Pregnancy, where, at the point of checking in for or boarding your flight, you fail to comply with the airline's conveyance of pregnant women policy, if you knew you were pregnant at the time of purchasing the policy or booking the trip;

4) Any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;

5) Cancelling **your** holiday due to strikes, blockades or actions taken by any government or administration of any country or the threat of an event like this;

6) Any claim as a result of your passport or travel documents being lost or stolen.

7) Any air passenger duty (APD) charges made by a scheduled airline as a part of your booking, ATOL protection fees and any administration fees included in the cost of the flight booking or refund process;

8) Cancelling **your** trip due to having given birth in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy;

9) A medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims as specified on page 7;

10) The failure to obtain the required passport, visa or necessary travel documentation.



Conditions



1) **You** must tell the carrier, holiday company, travel agent or accommodation provider immediately if **you** know the trip will be cancelled, so **you** lose as little as possible. If **you** do not tell the carrier, holiday company, travel agent or accommodation provider as soon as **you** find out that **you** have to cancel the trip, **we** will only pay the cancellation charges that were due at the point in time when **you** knew you had to cancel;

2) Claims for cancellation must be substantiated by written confirmation or cancellation invoice from the public transport carrier and/or accommodation provider and/or an unused travel ticket. Failure to provide this may mean any claim will be rejected.

Your Cover

Section 2 – Curtailment

This section includes the services of Zurich Assist (details shown on page 8) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

You are covered

Up to the amount shown in the summary of cover on pages II-13 for:

1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before your departure from **your** home country (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from **your** home country, in respect of winter sports trips where the appropriate premium has been paid), if **you**, and where appropriate a person **you** are travelling with covered by this policy, have to curtail **your** trip and return to **your** home earlier than planned due to:


- a) The death, severe injury or serious illness of:
 - i) **You** or any person **you** are travelling with;
 - ii) An immediate relative of **yours** resident in **your** home country;
 - iii) A close business associate of **yours** resident in **your** home country.
 - b) Complications of pregnancy and childbirth;
 - c) **Your** home being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting your presence following burglary or attempted burglary at your home or place of business;
 - d) **You** being unable to continue **your** trip, as detailed in **your** travel itinerary, due to loss or theft of **your** passport;
These proportionate value of costs will be calculated from the date of return to **your** home country.
- 2) Reasonable additional travelling expenses incurred by **you** for returning to **your** home country (economy class) earlier than planned for a reason stated in benefit I of this section;

3) **You** being ordered to return to duty if you are a member of the armed forces, emergency services or an administrative government employee;


4) The FCDO/WHO advice changing to advise against all or all but essential travel to **your** destination, other than for medical epidemic or pandemic or anything mentioned in the general exclusions.

You are not covered

For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;
-  2) **Claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip;**
- 3) Additional travelling expenses incurred which are not authorised either by us or Zurich Assist, as detailed on page 8;
- 4) A theft of a passport that has not been reported to the necessary authorities, and a written report obtained;
- 5) Childbirth occurring in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy;
- 6) Cutting short **your** trip due to strikes, blockades or actions taken by any government or administration of any country or the threat of an event like this;

7) A medical epidemic or pandemic with the exception of the cover which is in place for Coronavirus related claims as specified on page 7;

 **Zurich Assist only assists early return home for medical reasons, not for the other reasons listed under this section of the policy. Curtailment is only applicable if you return to your home country earlier than planned.**



Conditions

1) You must get our permission if you have to cut your holiday short and return early to your home area for an insured reason. If you are unable to contact us for permission, you must get a doctor's certificate in resort confirming the medical necessity for you to return home earlier than planned.

Your Cover

Section 3 – Missed Departure

You are covered



Up to the amount shown in the summary of cover on pages 11-13 for additional accommodation (room only, not including food, drink and telephone expenses) and travel expenses necessarily incurred if **you** cannot reach the departure point of any part of **your** outward or final return journey which is due to commence within 36 hours after the departure date and time of the start of **your** outward or return journey, as a result of:

- 1) The failure of scheduled public transport due to poor weather conditions, a strike or industrial action;
- 2) An accident to or breakdown of, the vehicle in which **you** are travelling (this would not include **your** vehicle running out of petrol, oil or water, having a flat tyre, puncture or flat battery);
- 3) An accident or breakdown occurring to another vehicle ahead of **you** on a road which causes an unexpected delay to the vehicle in which **you** are travelling.

You are not covered



- 1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;
- 2) If sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 3) If you **are** not proceeding directly to the departure point;
- 4) Unless **you** get a letter from the public transport provider confirming that the service did not run on time;
- 5) Unless **you** obtain confirmation from the police or motoring authorities (eg. Highways Agency) to confirm a major accident on a motorway causing delays or closure on the motorway;
- 6) For an accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairer's report is not provided.

Your Cover

Section 4 – Travel Delay and Abandonment

You are covered ✓

1) For a benefit of up to £50 for the first full 12 hours **you** are delayed and up to £30 for each full 12 hours **you** are delayed after that, up to a maximum of £650 (regardless of the number of incidents of delay) as detailed in the summary of cover on pages 11-13, as long as you eventually go on the trip, or

2) Up to the amount shown in the summary of cover for **your** travel and accommodation which has not been used and which **you** have been paid or been contracted to pay for if **you** abandon the trip (on the outward journey only) after the first full 24 hours of delay.

If **your** outward or return flights, sea crossing, coach or train departure to or from **your** home country, which is due to commence within 36 hours after the departure date and time of the start of **your** outward or return journey, are delayed for more than 24 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) Strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b) Adverse weather conditions if these are the underlying and continuing cause;
- c) Mechanical breakdown of the aircraft, coach, train or sea vessel.

You are not covered ✗

1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;

2) If **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;

3) If **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;

4) For any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;

5) For any claims arising from natural disasters, unless shown on your policy schedule and the appropriate additional premium has been paid;

6) For any claim that results from you missing a flight, ferry, ship, cruise ship, coach or train which is not part of your outward or return journey.



This section only applies for delays at your final international departure point to or from your home country.

Your Cover

Section 5 – Personal Accident

You are covered

If **you** are involved in an accident during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death, permanent total disablement, loss of sight or loss of limb, **we** will pay **you** or **your** legal personal representative up to the amount shown in the summary of cover on pages 11-13 for one of the following:

- 1) **Your** permanent total disability caused by an accident during **your** trip that:
 - a) Stops **you** from working in any job you are qualified for;
 - b) Lasts for 12 months; and
 - c) **Our** medical advisor believes is not going to improve at the end of those 12 months; or
- 2) The permanent loss of use of one or more of **your** limbs, at or above the wrist or ankle; or
- 3) Irrecoverable loss of sight (see definition below) in one or both eyes for a period of at least 12 months; or
- 4) If **you** die, **we** will pay the amount shown in the summary of cover on pages 11-13.

Please note: - **You can only claim under one of the above subsections for the same event**



If you are aged under 18 or over 65 at the time of the accident the death benefit will be limited to funeral and other expenses up to £2,500. If you are aged over 65 the permanent total disablement benefit will not apply.



The following definitions apply specifically to this section:

Loss of limb – means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight – means total and irrecoverable loss of sight which shall be considered as having occurred:


- a) In both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

You are not covered

- 1) For any claims for death, loss or disablement caused directly or indirectly by:
 - a) Anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;
 - b) Your sickness, disease, physical or mental condition that is gradually getting worse;
 - c) An injury which existed prior to the commencement of the trip;
- 2) For any claims under this section not notified to us within 12 months of the date of the accident;
- 3) For claims caused by you taking part in any sporting or adventure activity or winter sports activity where personal accident cover is specifically shown as excluded.

Your Cover

Section 6 – Medical Emergency


 **This is not a private health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.**

Please remember this section does not apply if **you** become ill or are injured during trips in **your** home country.

This section applies:

a) To trips outside the United Kingdom; **b)** If you are a Channel Islands or Isle of Man resident visiting other parts of the United Kingdom; **c)** If you are visiting the Channel Islands or Isle of Man from other parts of the United Kingdom; **d)** If you are participating in a cruise solely within the United Kingdom;


Cover does not apply otherwise to trips within the United Kingdom.

 **Before a claim for emergency expenses can be submitted under this section, you must have contacted Zurich Assist as soon as you are hospitalised. Please refer to page 8.**

If **you** are taken into hospital or you think that **you** may have to come home early (be repatriated) or extend **your** journey because of illness or accident, the emergency assistance company must be told immediately.

If during **your** trip, **you** become ill or are injured:

2) For reasonable and necessary additional accommodation (room only) and travelling expenses (economy class) for you and one relative or friend who has to stay with you or travel to be with you and accompany you home if you have to be accompanied home on medical advice or if you are a child and require an escort home. You must have our permission to do this;

 **Please note cover is limited to a maximum of £2,000 in relation to point 2) above if you have to extend your trip because you have contracted coronavirus disease; or if you are quarantined (on the orders of the treating medical practitioner) abroad as a result of the above conditions.**

3) In the event of death: **a)** For conveyance of the body or ashes to **your** home country (the cost of burial or cremation is not included) or; **b)** Local funeral expenses abroad limited to £5,000;

4) Up to the amount shown in the summary of cover for each 24 hour period that **you** are in hospital as an in-patient during the journey;

All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced.

If you become ill or are injured we have the right to bring you back home, if the Zurich Assist emergency service doctor in consultation with the treating doctor concludes that you can safely travel home. If you refuse to return home, we have the right to stop cover.

We reserve the right to move you from one hospital to another.

You are covered

Up to the amount shown in the summary of cover on pages 11-13 for costs incurred outside **your** home country:

1) For usual reasonable and necessary medical and surgical treatment as prescribed by a medical practitioner. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £250;

You are not covered



- 1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;
- 2) For any sums which can be recovered by **you** and which are covered under any national insurance scheme or reciprocal health arrangement;
- 3) For any expenses incurred for illness, injury or treatment required as a result of:
 - a) Surgery or medical treatment which in the opinion of the attending doctor and the Zurich Assist doctor can be reasonably delayed until **your** return to your home country;
 - b) Medication and/or treatment which at the time of departure is known to be required or to be continued outside **your** home country;
- 4) For preventative treatment which can be delayed until **your** return to **your** home country;
- 5) For claims that are not confirmed as medically necessary by the attending doctor or Zurich Assist;
- 6) For the cost of any elective (non-emergency) treatment or surgery, including cosmetic surgery or exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 7) For any expenses incurred following:
 - a) **Your** decision not to be relocated from a private hospital to a public hospital or
 - b) **Your** decision not to be repatriated after our medical advisor deems it safe for you to return home;
- 8) **For any additional hospital costs arising from single or private room accommodation unless medically necessary and authorised by Zurich Assist;**
- 9) For treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 10) The cost of any taxi fares (except for taxi costs paid for the initial journey to and from a hospital abroad due to an insured person's illness or injury);
- 11) For Telephone expenses, other than the first call to us to tell us about the medical problem;
- 12) The cost of any food and drink (unless these are a part of your hospital costs if you are kept as an inpatient);
- 13) For 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;
- 14) For any claim due to childbirth occurring in or after the 32nd week for a single pregnancy or 24th week for a multiple pregnancy;
- 15) For treatment or expenses in **your** home country;
- 16) For costs of more than £500 which we have not agreed beforehand;
- 17) For any transportation or repatriation costs other than those deemed necessary by our medical advisors. Our medical advisors' decision on the means of repatriation is final;
- 18) For any expenses which you or your dependents are not legally required to pay or which would not have been applicable if no coverage had existed;
- 19) For any charges caused directly or indirectly by an error of the medical provider.

Conditions



In the context of medical treatment and for the benefit of overseas healthcare providers the following definition of 'usual, reasonable and necessary' applies:

Usual, reasonable and necessary 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.**

Your Cover

Section 7a – Personal Property

You are covered



1) Baggage

Up to the amount shown in the summary of cover on pages II-13 for the value or repair of any of **your** own baggage (not hired, loaned or entrusted to **you** except mobility aids, hired, loaned or entrusted to **you** by the NHS or similar body), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum we will pay for the following items;

- £600 for all gadgets and valuables in total
- £500 for single article limit – any one article, pair and/or set of articles
- £125 for alcohol and tobacco



In the event of a claim for a pair or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.



Please note: we reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where you cannot prove you own it or provide proof of purchase (e.g. original receipts) if requested.

2) Delayed baggage

Up to £300 (as detailed in the summary of cover on pages II-13) towards the cost of buying replacement necessities if **your** own baggage is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.



Any amount we pay you under 2 (Delayed baggage) will be refunded to us if your baggage proves to be permanently lost.

3) Personal money

Up to £750 (cash limited to £500), as detailed in the summary of cover on pages II-13) if **your** own money is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

We will only pay up to the amount shown in the table of benefits for any money lost or stolen from a beach or side of a pool.

If you are aged under 18, claims under Personal money for cash are limited to £50.

4) Property claims

These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.

5) Passport and travel documents

Up to the amount shown in the summary of cover on pages II-13 if **your** passport is lost or stolen during a trip (as long as this is outside the country **you** departed from), we will pay:

a) Reasonable travel and accommodation expenses necessarily incurred outside **your** home country to obtain a replacement of **your** lost or stolen passport or visa which has been lost or stolen outside **your** home country.

b) Reasonable additional public transport costs if **you** are unable to make **your** pre booked return flight home following the loss or theft of **your** passport within 24 hours of **your** pre booked return flight home; and c) Any fees payable specifically for **you** to obtain the replacement passport itself while **you** are outside **your** home country.

6) The pro rata value of the original passport at the time of loss; and

7) The replacement costs of any of the following items:

- Travel tickets
 - Green Cards
 - Visas
 - Prepaid accommodation vouchers
 - Prepaid car-hire vouchers
 - Prepaid excursion vouchers that **you** lose or that are stolen or damaged during **your** trip.
- The total amount payable under this section for a claim relating to any or all of the items listed above is limited to the amount shown under the maximum sum insured in the summary of cover on pages II-13.

Your Cover

Section 7b – Gadgets and valuables extension cover

Cover under section 7b extends the total policy limit for gadgets and valuables to beyond the amount shown under section 7b in the summary of cover and only applies if you have chosen the optional gadgets and valuables cover upgrade prior to leaving your home area, have paid the appropriate additional premium and it is shown on your policy schedule. Please note: The coverage under this upgrade is up to the values shown in the summary of cover on page 11 and is a limit applied per policy and not per insured person. For example, the total amount that can be claimed on this policy if the extension is purchased, regardless of the number of people insured, for gadgets and valuables in total will be £2,000, with the limit for any one item being £1,000.

Please see definition of gadgets and valuables on page 20.

You are covered ✓

1) For a valuable item that you have lost or that has been damaged or stolen during your trip. The maximum payment for any one item will be £1000 with a total payment for all items of £2000, this is after a deduction has been made for age, wear and tear and loss of value, we will reimburse you.

You are not covered ✗

The following exclusions apply to both sections 7a and 7b:

1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;

2) If you do not exercise reasonable care for the safety and supervision of your property;

3) For loss, destruction, damage or theft of baggage, gadgets and valuables, mobility aids or money left unattended in a public place, or a place to which members of the general public have access.

4) If in the event of loss, burglary or theft of baggage, gadgets and valuables or money you do not report this to the police within 24 hours, and do not obtain a written police report;

5) If your baggage is lost, damaged or delayed in transit, if you do not: a) Notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or, b) Follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if you are unable to obtain one immediately;

6) For loss, destruction, damage or theft: a) From confiscation or detention by customs or other officials or authorities; b) Of dentures, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, pictures, typewriters, sports gear whilst in use (other than ski equipment for winter sports trips where the appropriate premium has been paid), bicycles/pedal cycles of any kind, dinghies, boats and/or ancillary equipment, glass or china, satellite navigation systems (GPS) and or/accessories, Personal Digital Assistants (PDA's and/or accessories); c) Due to wear and tear, denting or scratching, moth or vermin; d) Of gadgets and valuables and/or money left as checked in baggage;

7) For mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;

8) For gadgets and valuables stolen from an unattended vehicle or in your accommodation's courtesy storage facility;

9) For gadgets and valuables which are not with **you** unless stored in a locked safety deposit box or locked safe, or are locked in **your** accommodation;

10) For baggage stolen from: **a)** An unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle; **b)** An unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;

12) For the cost of replacement locks;

12) For baggage which **you** have left unattended in **your** accommodation unless the accommodation is locked;

13) For claims for theft unless there is evidence of force or forcible entry;

14) For items used in connection with **your** job or profession; 

15) For the cost of replacing downloaded content or the cost of retaking images or reinstating data stored on any item insured under this section;

16) For any items shipped as freight;

17) For the loss of **your** passport or travel documents unless they are either: **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; or **c)** Carried on **your** person;

18) Any baggage or personal belongings that are stolen from your vehicle roof rack;

19) Any claim for jewellery (other than wedding rings) you lose while swimming or taking part in sports and other leisure activities.

20) Prepaid minutes you have not used on your mobile phone, mobile rental charges or pre-payments (for example, a contract phone with free minutes and text messages), false teeth, bridgework, contact or corneal lenses, artificial limbs or perishable items (items that decay or rot and will not last for long, for example, food or drink);

21) Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by cleaning, repairing or restoring and damage caused by leaking powder or fluid in your baggage.

Conditions

Special conditions which apply to sections 7A, and 7B.

If your passport is lost, stolen or damaged you must report it to the consular representative within 24 hours of discovery and get written notification from the consular or police confirming the date it was lost or stolen and the date you received a replacement passport.

Baggage lost by a carrier shall only be considered to have been lost after 21 days have passed since the loss was reported.

Your Cover

Section 8 – Personal Liability

You are covered

Up to the amount shown in the summary of cover on pages II-13 for your legal expenses and legal liability for damages which were caused by an accident that happened during the trip, and leads to a claim made against **you** for:

1) Accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;

2) Loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;

3) Damage to your temporary holiday accommodation that does not belong to **you**, or any member of your family, household or employee.

You are not covered

For any claim resulting from or relating to:

1) Anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;

2) Fines imposed by a Court of Law or other relevant bodies;

3) Anything caused directly or indirectly by:

a) **You** taking part in any winter sports activity, unless **you** have paid the appropriate additional premium and it is shown on **your** policy schedule;

b) **You** taking part in any sporting or adventure activity or winter sports activity where personal liability cover is specifically shown as excluded in the list of sporting and adventure activities;

c) Any agreement unless the liability would have existed without that agreement;

d) **You** owning, handling or looking after any animal; or,

e) **You** owning or using:

- A firearm;
- A horse drawn or motorised vehicle;
- A waterborne, motorised, mechanical or towed vehicle (except manually propelled watercraft);
- An e-bike or e-scooter;

• An aircraft of any description, including unpowered flight and drones.

f) The occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;

g) The carrying out of any trade or profession;

h) Any deliberate act;

i) **You** infecting any other person with any infectious illness, virus or disease.

4) Liability covered under any other insurance policy.



If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party cover, as you are not covered under this insurance.

Your Cover

Section 9 – Hijack

You are covered



Up to the amount shown in the summary of cover on pages II-13 in total if the aircraft or ship you are travelling in is hijacked (on the original journey you booked) for more than 24 hours.

You are not covered



1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;

Your Cover

Section 10 – Legal Expenses

You are covered



Up to the limits specified in the summary of cover (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 summary of cover.

Definition for this section

The following additional key word or phrase has the same meaning wherever it appears in this section. This definition applies to this section only.

Suitably qualified person - the suitably qualified person appointed by Zurich Insurance Company Ltd or by **you** in accordance with section condition 2 to assess and handle **your** legal expenses claim. Where appointed by us the suitably qualified person will, in relation to policies issued by us or Zurich Group companies, handle only legal expenses claims.

Conditions



1) Unless **you** have made a nomination in accordance with section 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: · that the person **you** nominate will not charge more than the suitably qualified person **we** would have appointed; or · 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 section condition 4 below.
- 4) a) If there is a conflict of interest; or
 b) If 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 either:
 · that the person **you** nominate will not charge more than the suitably qualified person we would have appointed; or
 · 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 section 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 section condition 2 and/or section 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 is not to be withheld without good reason; the cover **we** provide will end immediately and **we** will be entitled to reclaim 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 where relevant:

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

You are not covered



For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;
- 2) 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;
- 3) 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;
- 4) Legal costs and expenses incurred prior to **our** written acceptance of the case;
- 5) Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;
- 6) Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement);
- 7) Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement;
- 8) Legal costs and expenses incurred if an action is brought in more than one country;
- 9) Any claim where in our opinion the estimated amount of compensation payment is less than £1,000 for each insured person;

10) Travel, accommodation and incidental costs incurred to pursue a civil action for compensation;

11) Costs of any appeal;

12) Claims by **you** other than in **your** private capacity.

Your Cover

Section II – Accommodation

You are covered ✓

For up to the amount shown in the summary of cover for the cost **you** pay, or agree to pay overseas, for travel expenses and providing other similar accommodation to allow **you** to continue with **your** holiday or journey.

We will only do this if **you** cannot reach or cannot live in **your** booked accommodation because of a fire, flood, storm (not defined as a natural disaster– see definition on page 21), lightning, explosion, avalanche, or a major outbreak of an infectious disease (other than a medical epidemic or pandemic).

You are not covered ✗

For any claim resulting from or relating to:

- 1) Any costs that **you** can get back from any tour operator, airline, hotel or other service provider.
- 2) Any costs that **you** would normally have to pay during the period shown on **your** policy schedule.

3) **You** travelling against the advice of the appropriate national or local authority;

4) A natural disaster.

Conditions —

Under this policy you must:

- 1) Give us a written statement from an appropriate public authority confirming the reason for and the type of the disaster and how long it lasted;
- 2) Confirm that **you** did not know about any event that lead to a claim, before **you** left your international departure point; and
- 3) Give us proof of all the extra costs **you** had to pay.

Your Cover

Section I2 – Pet Care

You are covered ✓

1) Up to the amount shown in the summary of cover for each full 24-hour period **you** are delayed for. This payment will cover extra kennel or cattery fees if the start of **your** original return journey (by aircraft, sea vessel or cross channel train) is delayed because of circumstances beyond **your** control.

You are not covered ✗

- 1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;
- 2) For any kennel or cattery fees you pay outside your home area, as a result of quarantine regulations.

Conditions —

Under this policy you must:

- 1) Have checked in for **your** trip at or before the recommended time;
- 2) Get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted;
- 3) Be aware that any amount **we** pay under this section only applies to pet cats or dogs that **you** own; and
- 4) Get a written statement from the appropriate kennel or cattery confirming any extra charges that **you** must pay.

Please read the general conditions and exclusions.

Your Cover

Section 13 – Natural Disaster Cover



This section of cover is included as standard if you have paid the appropriate additional Natural disaster cover premium and it is shown on your policy schedule.

This extension and therefore cover under Sections 13A, 13B and 13C specifically and only applies in the event of travel disruption caused either directly or indirectly by a natural disaster (see Definitions on page 21).

You can only claim under sections 13A or 13B for the same event, not both.

If the same costs, charges or expenses are also covered under any other section of policy you can only claim for these under one section for the same event.

Section 13A Extended delayed departure cover

You are covered



1) If the scheduled public transport on which you are booked to travel is cancelled or delayed, leading to your departure being delayed for more than 12 hours at the departure point of any connecting public transport in the United Kingdom or to your overseas destination or on the return journey to your home we will pay you £20 for the first full 12 hours that you are delayed and £10 for each full 12 hours delay thereafter, up to a maximum of £200 (which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay) provided you eventually continue the trip; or

2) If you choose to abandon your trip because the alternative transport to your overseas destination offered by the public transport operator was not suitable, we will pay you up to £3,000 for any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which you have paid or are contracted to pay because you were not able to travel and use your booked accommodation as a result of:

a) The scheduled public transport on which you were booked to travel from the United Kingdom being cancelled or delayed for more than 12 hours; or

b) You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 24 hours.

Section 13B Extended missed departure cover

You are covered



Up to the amount shown in the summary of cover on pages 11-13 for suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination and/or in returning to the United Kingdom as a result of:

1) The public transport on which you were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off;

2) The failure of other scheduled public transport; or

3) You being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours and the alternative transport offered by the scheduled public transport operator was not suitable.



The amount payable will be calculated after deduction of the amount of the refund on your ticket(s) together with any compensation from the public transport operator.

Section 13C Extended accommodation cover

You are covered ✓

Up to the amount shown in the summary of cover on pages 11-13 for either:


- 1) Any irrecoverable unused accommodation costs (and other pre-paid charges which you have paid or are contracted to pay) because you were not able to travel and use your booked accommodation; or
- 2) Reasonable additional accommodation and transport costs incurred:
 - a) Up to the standard of your original booking, if **you** need to move to other accommodation on arrival or at any time during the trip because **you** cannot use your booked accommodation; or
 - b) With the prior authorisation of the 24hr emergency service to repatriate **you** to **your** home if it becomes necessary to cut short **your** trip.

Sections 13A, 13B and 13C Extended delayed departure, missed departure and accommodation covers

You are not covered ✗

For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;
- 2) The cost of Airport Passenger Duty and any other refundable taxes;
- 3) Directly or indirectly, from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling;

 4) Your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents;

6) Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your** trip.

Conditions —

Special conditions which apply to sections 13A, 13B and 13C.

- 1) We will require you to obtain/provide at your own expense, where relevant:
 - a) Written confirmation from the scheduled public transport operator (or their handling agents) of the number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
 - b) Written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
 - c) Written confirmation from the scheduled public transport operator/accommodation provider that reimbursement will not be provided.
- 2) **You must comply with the terms of contract of the scheduled public transport operator and seek financial compensation, assistance or a refund of your ticket from them, in accordance with the terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.**

Your Cover

Section 14 – Golf Cover

The following sections of cover only apply if you have paid the appropriate additional Golf cover premium.

Section 14A Loss and hire of golf equipment

You are covered

1) Loss of golf equipment

Up to £1,500 for the value of repair of **your** own golf equipment (after making proper allowance for wear and tear and depreciation) or hired golf equipment, if they are lost, stolen or damaged during **your** trip, £250 for any one item.

2) Hire of golf equipment

For £20 per day, up to a maximum of £200, for the reasonable cost of hiring replacement golf equipment as a result of the accidental loss, theft or damage of **your** own golf equipment during the period of insurance.



Please note: we reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where you cannot prove you own it or provide proof of purchase (e.g. original receipts).

You are not covered

1) For anything mentioned in the General exclusions on pages 24-26. General conditions on pages 13 and 14 will also apply;

2) If in the event of loss, burglary or theft of **your** own or **your** hired golf equipment, **you** do not report this to the police within 24 hours, and do not obtain a written police report;

3) If **your** own or **your** hired golf equipment is lost, damaged or delayed in transit if **you** do not;
a) Notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline) or, **b)** Follow up in writing within seven days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if you **are** unable to obtain one immediately;

4) For loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;

5) For **your** own or **your** hired golf equipment stolen from: **a)** An unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;**b)** An unattended vehicle (other than motor caravans) left for any period between the hours of 9 pm and 9 am;

6) For golf equipment or documents that you have left unattended in a public place;

7) Any golf equipment you lose or that was stolen or damaged when it was shipped as freight or under a bill of lading (when you have to send your luggage as cargo rather than as your personal baggage).

Section 14B Loss of green fees

You are covered

Up to £75 per day, up to a maximum of £300 in total for the unused portion of **your** green fees costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not curtail the trip, but are certified by a medical practitioner as being unable to play golf and use the golf facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused green fees.

You are not covered

1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;

2) For claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that **you** are unable to play golf and unable to use the golf facilities;

3) For anything mentioned under **YOU ARE NOT COVERED** of section 6 – Medical emergency expenses.

Section I4C Hole in one

You are covered ✓

For a benefit of £100 if **you** complete a hole in one stroke gross (i.e. exclusive of handicap) during any organised game on any golf course.



This benefit will only be payable once in any game.

You are not covered ✗

- 1) If you are not a member of a recognised golf club affiliated to the National Golfing Union and hold an official National Golfing Union Handicap;
- 2) If you do not have your score card signed by your playing partner(s) who must be members of a National Golfing Union;

- 3) If the golf course at which the hole in one is scored is not affiliated to the Golfing Union of the country in which it is located;
- 4) If your score card is not countersigned by the secretary of the club at which the hole in one has been scored;
- 5) For anything mentioned under the General Exclusions on pages 24-26.

Conditions —

- 1) **You** must obtain a written report from the golf club secretary confirming the competition details counter signed by **your** playing partner together with the original certified score card.
- 2) Receipts from the golf club for expenditure incurred immediately following **your** hole in one must be retained as these will help you to substantiate your claim.

Your Cover

Section 15 – Cruise Cover

The following sections of cover only apply if you have paid the appropriate additional Cruise cover premium.

Section 15A Missed port departure

You are covered ✓

Up to the amount shown in the summary of cover on pages II-13 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining **your** cruise ship journey at the next docking port if **you** fail to arrive at the international departure point in time to board the ship on which **you** are booked to travel on the initial international journey of **your** trip as a result of:

- 1) The failure of scheduled public transport;
- 2) An accident to or breakdown of the vehicle in which **you** are travelling;

- 3) An accident or breakdown occurring ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **you** are travelling; or
- 4) Triage, industrial action or adverse weather conditions.

You are not covered ✗

For any claim resulting from or relating to:

- 1) Anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;
- 2) a) Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **you** or the date **your** trip was booked whichever is the later;
- b) An accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided;
- c) Breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has

not been serviced properly and maintained in accordance with manufacturer's instructions; or

d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling;

3) Additional expenses where **you** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated cruise package;

4) Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.

Conditions

1) **In the event of a claim arising from any delay arising from traffic congestion you must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.**

2) **You must allow sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.**

Section 15B Cabin confinement

You are covered

Up to the amount shown in the summary of cover on pages 11-13 for each 24 hour period that **you** are confined by the ships medical officer to **your** cabin for medical reasons during the period of the trip.

You are not covered

1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;

2) **For any confinement to your cabin which has not been confirmed in writing by the ships medical officer.**

Section 15C Itinerary change

You are covered

Up to the amount shown in the summary of cover on pages 11-13 for each missed port in the event of cancellation (after departure) of a scheduled port visit due to adverse weather or timetable restrictions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

You are not covered

1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;

2) For claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased;

3) For **your** failure to attend the excursion as per **your** itinerary;

4) For claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure.

Section 15D Unused excursions

You are covered

Up to the amount shown in the summary of cover on pages 11-13 for the cost of pre-booked excursions, which **you** were unable to use as a direct result of **you** being confined to **your** cabin due to illness or injury which is covered under section 6 - Medical emergency expenses.

You are not covered

1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;

2) For claims where less than 25% of the trip duration remains.

Section 15E Cruise interruption

You are covered ✓

Up to the amount shown in the summary of cover on pages 11-13 for additional travel expenses incurred to reach the next port in order to re-join the cruise, following your temporary illness requiring hospital treatment on dry land.

You are not covered ✗

1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;

2) For claims where less than 25% of the trip duration remains.

Conditions —

- 1) Prior to arranging any additional travel, you must contact us so that we can approve and assist with any travel arrangements. You must also obtain a medical certificate from the medical practitioner in attendance to confirm the details of your unforeseen illness or injury;
- 2) If, at the time of requesting our assistance in the event of an interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to your unforeseen illness or injury, we will make all necessary arrangements at your cost and arrange appropriate reimbursement as soon as the claim has been validated.

Your Cover

Section 16 – Winter Sports Cover

The following sections of cover only apply if you have paid the appropriate additional Winter sports cover premium.

Section 16A Ski equipment

You are covered ✓

- 1) For ski equipment
 - a) Up to the amount shown in the summary of cover on pages 11-13 for the value or repair of **your** own ski equipment (after making proper allowance for wear and tear and depreciation) or hired ski equipment, if they are lost, stolen or damaged during **your** trip.

Claims for owned ski equipment will only be calculated as follows:

Up to **12 months** old **85%** of purchase price

Up to **24 months** old **65%** of purchase price

Up to **36 months** old **45%** of purchase price

Up to **48 months** old **30%** of purchase price

Up to **60 months** old **20%** of purchase price

Over **60 months** old **0%**

b) If **you** lose or have your pass for the ski lift stolen, we will pay **you** for the unused percentage of the cost of **your** pass based on its value at the time it was lost or stolen up to the amount shown in the summary of cover.

2) Ski hire

For £75 per day up to a maximum of £750 in all for the reasonable cost of hiring replacement ski equipment as a result of the accidental loss, theft or damage of **your** own ski equipment during the period of insurance.

3) Delayed ski equipment

Up to the amount shown in the summary of cover towards the cost of hiring replacement ski equipment necessities, if **your** own ski equipment is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

You are not covered ✗

- 1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply;

2) For the medical excess of £250 which applies to those activities marked with an * in the list on page 50. For these activities cover under the Personal accident and Personal liability sections also does not apply;

3) If **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired ski equipment if in the event of loss, burglary, or theft of **your** own or hired ski equipment, **you** do not report this to the police within 24 hours, and do not obtain a written police report;

4) If **your** own or **your** hired ski equipment is lost, damaged or delayed in transit, if **you** do not:

a) Notify the carrier (ie. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,

b) Follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;

5) For loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;

6) For **your** own or your hired ski equipment stolen from an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;

7) If **you** lose or have your lift pass stolen and **you** do not provide proof that you owned the original lift pass and provide proof of the replacement lift pass **you** bought in the resort;

8) Winter sports equipment you left unattended in a public place, unless the claim is about skis, poles or snowboards, have taken all reasonable care to protect them by leaving them in a ski rack between 10am and 8pm;

9) Any winter sports equipment that is lost or damaged by people it was not designed for.

Please note: You may be required to bring any damaged winter sports equipment you own back to your home area so we can inspect it.

Section I6B Ski pack

You are covered ✓

Up to a maximum of £510 in all for the unused portion of **your** ski pack costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not curtail the trip,

but are certified by a medical practitioner in the resort as being unable to ski and unable to use the ski pack facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

You are not covered ✗

For any claim resulting from or relating to:

1) Anything mentioned in the General exclusions on pages 24-26. General conditions on page I8 will also apply;

2) Claims that are not confirmed as medically necessary by Zurich Assist and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that **you** are unable to ski and unable to use the ski pack facilities;

3) Anything mentioned under **YOU ARE NOT COVERED** of section 6 – Medical emergency expenses.

Section I6C Piste closure

Cover is only available under this section between 1st December to 15th April in the Northern hemisphere or between 1st May and 30th September in the southern hemisphere.

If there is a lack of snow in **your** resort and it closes, which prevents you from skiing

You are covered ✓

1) For a benefit of £50 per day towards the costs **you** have to pay to travel to another resort or

2) For the amount shown in the summary of cover for each full day **you** are unable to ski, up to a maximum of £500 if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your** trip.

You are not covered ✗

1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page I8 will also apply;

2) For claims where **you** have not obtained

confirmation of resort closure from the local representative;

3) For claims where not all skiing facilities are totally closed;

4) For claims where the lack of snow conditions are known or are public knowledge when you purchased this policy, or booked your trip;

5) For claims where the holiday resort where you are staying is not at least 1000 metres above sea level.

Section I6D Winter sports activities

You are covered ✓

1) For the following activities that we classify as winter sports activities: *

- Bobsleighting*
- Cat skiing
- Cross country skiing
- freestyle skiing*
- Glacier walking or trekking (under 2000m)
- Ice climbing under 100m (fully supervised)*
- Ice fishing
- Ice hockey*
- Luge on snow/ice*
- Mono-skiing
- Off piste skiing/snowboarding (except in areas considered to be unsafe by resort management)
- Recreational ski or snowboard racing
- Skeletons*
- Ski acrobatics*
- Ski bob racing*
- Ski racing or training (non- professional)*

- Ski stunting*
- Ski touring (with a guide)
- Ski/snowboard fun parks*
- Skiing
- Snow mobiling*
- Snowboarding
- Tobogganing

You are not covered ✗

1) For anything mentioned in the General exclusions on pages 24-26. General conditions on page 18 will also apply; 2) For the excess as shown in the summary of cover on pages 11-13 unless you have paid the appropriate additional premium to waive the excess.

3) For the increased medical excess of £250 which applies to those activities marked with an * in the list on page 50. For these activities cover under the Personal accident and Personal liability sections also does not apply; 4) No cover is provided for you taking part in any of the following winter sport activities: Ski flying, ski jumping or ski mountaineering.

Conditions —

1) You must always adopt and follow the appropriate and recommended safety precautions when undertaking any winter sport activity inclusive of, but not limited to, the wearing of a safety helmet.

Your Cover

Section 17 – Business Cover

This section only applies if you are travelling on a specific business trip, have paid the appropriate extra premium and it is shown on your policy schedule.

Section 17A Business equipment

You are covered ✓

1) For an item of business equipment that you have lost or that has been damaged or stolen during your trip, this is after a deduction has been made for age, wear and tear and loss of value. There is a limit for each single article, set or pair, as set out in the summary of cover;

2) Up to the amount shown in the summary of cover for the following: Lost, stolen or damaged computer equipment, communication devices (including mobile phones and mobile phone accessories) and other business related equipment that you need for your business (We will cover up to the single article limit for any item, set or pair and samples limit, as explained in the summary of cover on page 13);

3) Buying essential items if your business equipment is delayed or lost during your outward journey for more than 24 hours. You must get written confirmation of the length of the delay and receipts for any items you buy. We will take any payment we make from the

amount of any claim if your business equipment is permanently lost;

4) Emergency courier expenses you must pay to replace any business-related equipment that you must have for your business.

Conditions

1) **We** reserve the right to apply an additional 10% deduction to any item claimed with a value over £100, following our standard deductions for age, wear and tear and loss of value, where **you** cannot prove **you** own it or provide proof of purchase (e.g. original receipts).

Section 17B Hiring business equipment

You are covered

1) For up to the amount shown in the summary of cover for each 24-hour period for hiring business equipment if:

- i) **Your** business equipment is delayed during **your** outward journey for more than 24 hours (**you** must get written confirmation of the length of the delay); or
- ii) **You** lose your business equipment, or it is damaged or stolen during **your** trip.

Conditions

- 1) **You** must keep all receipts for hire costs;
- 2) **We** take any payment made under this section from any claim under section 17A if **your** business equipment is permanently lost.

Section 17C Business money

You are covered

1) For up to the amount shown in the summary of cover if **you** lose any business money (cash or traveller's cheques) which is **yours** (if you are self-employed) or **your** employer's, and which **you** carry or leave in a locked safety deposit box.

Section 17D Extra personal accident benefit

You are covered

1) For the benefits provided under section 5 (Personal accident) will be doubled if **you** are travelling on a booked business trip and **you** have paid for your transport and accommodation (if **you** are self-employed) or **your** employer has paid, and **you** can provide proof that **your** trip was for business reasons.

Section 17E Extra baggage delay benefit

You are covered

1) **We** will pay up to the amount shown in the summary of cover for buying essential items connected to **your** business if **your** baggage is delayed during an outward journey for more than 12 hours. **You** must get written confirmation of the length of delay from the appropriate airline or transport company, and receipts for any items that **you** buy. **We** will take any payment **we** make for delayed baggage from the amount of any claim if **your** baggage is permanently lost.

You are not covered

For any claim resulting from or relating to:

- 1) Any business equipment or business money **you** lose or that is stolen if **you** do not report it to the police within 24 hours of discovering it, and **you** do not get a written police report for it;
- 2) Any business equipment **you** lose or that is stolen or damaged during a journey, unless **you** report this to the carrier and get a property irregularity report at the time. **You** must make claims for any item **you** lose or that is stolen or damaged to the airline within seven days;
- 3) Business equipment **you** have left unattended in a public place;
- 4) Business money that **you** do not carry with **you** on your person (unless it is held in a locked safety deposit box) or **you** have left unattended in a public place;
- 5) Any business money, gadgets and valuables that **you** lose or have stolen from an unattended motor vehicle;
- 6) Any gadgets and valuables **you** do not carry in your hand baggage and **you** lose or that are stolen or damaged while you are travelling;

- 7) Any business equipment **you** lose or that is stolen whilst not in **your** control or whilst it is in the control of any person other than an airline or carrier;
- 8) Any business equipment or business money **you** lose or that is stolen or damaged while being shipped as freight or under a bill of lading;
- 9) Business equipment that is legally delayed or held by customs or other officials;
- 10) You taking part in any hazardous or sporting activities listed on pages 53-54 or 57-59;

11) Any property that is legally taken or damaged by any government or public or local authority.

You should make claims about losing your business equipment or it being stolen, or damaged while being held by an airline, to the airline first. Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Your Cover

Section 18 – Hazardous activities

The table on the next page includes activities where you need to tell us in advance of your intention to undertake any of the activities during your trip and pay the appropriate additional premium.

To arrange cover, please either complete the purchase of this endorsement as part of the purchase process or call us on +44 (0)330 400 1381. This section of cover is included if you have paid the appropriate additional premium and it is shown on your policy schedule.

(Please see pages 57-58 for details of those sports and other leisure activities which are covered as standard under this policy).

Conditions

- 1) The following tables detail the activities your policy covers you for during your trip, provided:
 - a) You wear appropriate safety equipment/ clothing/headgear and; b) You take necessary safety precautions as appropriate to the activity.

Please also note: YOU ARE NOT COVERED if the main purpose of your trip is to take part in an activity unless it is listed as an activity holiday in the table on the following page.

Specific exclusions and conditions apply where shown.

- 2) The activities in this section are only covered when professionally organised or you are accompanied by an experienced or suitably qualified instructor or guide, or you are suitably qualified or can demonstrate that you have relevant and appropriate experience.

Note 1 – Cover will only apply if **you** hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or **you** are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair **your** fitness to dive.

Note 2 – Winter sports cover also required for this activity.

You are covered



- 1) During the term of your single trip or annual multi trip policy **we** will cover **you** for up to a maximum of 15 days to undertake any of the activities listed in the table on the next page.

You are not covered



- 1) For the medical excess of £100 detailed in the table below;
- 2) Under either the personal accident or personal liability sections of this policy whilst **you** are undertaking any of the individual activities listed below.

Activity	Medical Excess	Activity Holiday
American football	£100	No
Assault course	£100	No
Battle re-enactment	£100	Yes
Breathing observation bubble diving (maximum depth 30 metres)	£100	No
Canyoning	£100	No
Canyon swinging	£100	No
Cascading	£100	No
Coasteering	£100	No
Fencing	£100	Yes
Flying (Europe only, piloting private or small aircraft or helicopter)	£100	No
Glacier walking or trekking (over 2000m but under 6000m) (see note 2 on page 52)	£250	No
Gliding	£100	No
Gorge swinging	£100	No
Gorge walking	£100	No
Gymnastics (non-competitive)	£100	No
Hang-gliding (Europe only)	£100	No
Heli-skiing (See note 2 on page 52)	£250	No
High diving	£100	No
Hiking (on recognised routes, between 3,000m-6,000m)	£100	Yes
Horse jumping (not polo or hunting)	£100	No
Hydro speeding	£100	No
Kite surfing (over land)	£100	No
Luge (dry or concrete)	£100	No
Manual work (not in connection with your business, trade or profession and at ground level only, no machinery)	£100	No
Martial arts (training only)	£100	No
Micro lighting (Europe only)	£100	No
Motorcycling over 125cc (not racing, not off-road riding, must hold equivalent UK licence)	£100	Yes
Mountain biking (including downhill racing and off-road riding)	£100	No
Mountain boarding	£100	No

Activity	Medical Excess	Activity Holiday
Ostrich riding or racing	£100	No
Parachuting (Europe only, not BASE jumping)	£100	No
Paragliding	£100	No
Parapenting	£100	No
Parasailing (over land or snow)	£100	No
Parascending (over land or snow)	£100	No
Quad biking	£100	No
Rock climbing (not mountaineering)	£100	No
Roller derby	£100	No
Rugby	£100	No
Sand yachting	£100	No
Scuba diving (qualified, maximum depth 40 metres - see Note I on page 52)	£100	No
Scuba diving (qualified, maximum depth 50 metres - see Note I on page 52)	£100	No
Sea canoeing	£100	No
Sea kayaking	£100	No
Shark diving (inside cage)	£100	No
Sky diving (Europe only)	£100	No
Tall-ship crewing	£100	No
Via ferrata	£100	No
White or black water rafting (grades 4 to 6)	£100	No
Yachting (racing or crew) outside territorial waters	£100	Yes
Zorbing	£100	No



Complaints Procedure

Amateur sporting and adventure activities

Complaints Procedure

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service **you** receive falls below the standard you expect, please use the below contact details to inform InsureandGo of **your** concerns:

For complaints about the sale of your policy

Please contact InsureandGo at the below address:

You can register your complaint by telephone, letter or email:

Telephone: **0330 400 1387**

Postal address:

**The Customer Relations Manager,
Insure & Go Insurance Services Ltd,
Maitland House, Warrior Square,
Southend-on-Sea, Essex, SSI 2JY**

Email:

complaints@insureandgo.com

When **you** contact InsureandGo please quote **your** policy schedule number and provide a telephone number to assist us in dealing with **your** enquiry speedily. If possible InsureandGo will call you within three working days to try to resolve the issue. Otherwise InsureandGo will record the nature of **your** complaint and assign a complaints handler who will complete a full investigation and

contact **you** in writing.

InsureandGo follow the Financial Conduct Authority guidelines to complaints handling, a copy of InsureandGo complaints procedure is available upon request.

For complaints following a claim notification

If **your** complaint is about a claim, then we will refer **you** to our partner that handles our claims. Alternatively, contact details will be provided on correspondence that **we** or **our** representatives have sent **you** (for example, on a claim acknowledgement letter or email).

If you are still not satisfied

If **you** are still not satisfied **you** have the right to refer any dispute to the Financial Ombudsman Service who will investigate **your** complaint.

**The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Phone: 0800 023 4567**

E-mail:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk

Amateur Sporting and Adventure Activities

The following tables detail the activities your policy covers you for during your trip, provided:

- a) **You** wear appropriate safety equipment/ clothing/headgear and
- b) **You** take necessary safety precautions as appropriate to the activity.

Please also note: **YOU ARE NOT COVERED** if the main purpose of **your** trip is to take part in an activity unless it is listed as an activity holiday in the table below:

Specific exclusions and conditions apply where shown.

Conditions

- 1) **You** are accompanied by an experienced and/or suitable qualified instructor or guide.
- 2) **You** are adequately supervised, taking part in an organised event, session or excursion.
- 3) **You** are not taking part in a league or competition.
- 4) **You** are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.

Please also note: **YOU ARE NOT COVERED** if the main purpose of your trip is to take part in an activity unless it is listed as an activity holiday in the table on the following page.

If the activity **you** wish to partake in is not listed please contact the InsureandGo call centre on 0330 400 1381.

Activity	Special conditions	Cover for Personal accident & Personal liability	Activity holiday
Abseiling	2, 4	No	
Amateur athletics		Yes	Yes
Archaeological digging		Yes	Yes
Archery	2	No	
Badminton		Yes	Yes
Ballooning (Hot Air) as a fare paying passenger	2	No	
Banana boat rides (Beach activity)		No	
Baseball		Yes	
Basket ball		Yes	
BOSS (Breathing Observation Submersible Scooter)	1, 2	No	
Bouldering (up to 4m with a crash mat)	2	Yes	
Bowls		Yes	Yes
Boxing training (non-contact)		No	
Bridge walking		Yes	
Bungee jumping (max 3 jumps)	1, 2, 4	No	
Canopy walking	2, 4	No	
Camel riding or trekking		No	
Canoeing (in calm waters)		Yes	
Catamaran sailing (European waters only)	1, 3	No	
Cave tubing	2, 4	Yes	
Clay pigeon shooting	1, 4	No	
Climbing wall	2,	Yes	
Conservation or charity work (under 3m, hand tools only)		No	Yes
Cricket	3	Yes	
Curling		Yes	
Cycle touring		No	Yes
Cycling (incidental, excluding BMX/Mountain biking)		Yes	
Deep sea fishing	2	No	
Dinghy sailing inside territorial waters		No	
Dragon boating		No	
Dune bashing	2, 4	No	
Elephant riding or trekking	2	No	
Falconry	2	No	
Fell running		Yes	Yes
Fell walking		Yes	Yes
Fishing		Yes	Yes
Football (soccer not American football)		No	
Gaelic football		No	
Go karting (up to I20cc)	2	No	

Activity	Special conditions	Cover for Personal accident & Personal liability	Activity holiday
Golf		Yes	Yes
Heptathlon		Yes	
Hiking (on recognised routes, under 3,000m)		Yes	Yes
Hobie catting (European waters only)	1, 3	No	
Hockey		No	
Horse Riding (not jumping)	3,	No	
Horse trekking (under 3,000m)		No	
Husky sledge driving	2	No	
Ice skating	3, 4	Yes	
Indoor climbing	1, 4	Yes	
Inner tubing (on land or water)	2	Yes	
Jeep/Car trekking as a fare paying passenger	2	No	
Jet boating	2	No	
Jet skiing		No	
Jogging		Yes	
Jungle surfing	4	Yes	
Kite buggying	3	No	
Kite surfing (over water)		No	
Kayaking (in calm waters)	3	No	
Lacrosse		No	
Marathon running		Yes	Yes
Motorcycling up to and including 125cc (not racing, not off-road riding, must hold equivalent UK licence)		No	Yes
Mountain biking (not including downhill racing and off-road riding)		Yes	
Netball		Yes	
Orienteering		Yes	Yes
Paddleboarding (not white water)		Yes	
Parasailing (over water)	2	No	
Parascending (over water)	2	No	
Passenger (in licenced private aircraft)		No	
Passenger sledge (Horse and Carriage)		No	
Pedaloos		Yes	
Polo	3	No	
Pony trekking	2	No	
Racket ball		Yes	
Rambling (under 3,000m)		Yes	Yes
Refereeing (amateur basis)		Yes	
Rifle range	2, 4	No	
River tubing		Yes	
Roller hockey		No	
Roller skating/Blading	3	Yes	

Activity	Special conditions	Cover for Personal accident & Personal liability	Activity holiday
Rounders		Yes	
Rowing	3	No	
Rubber ring rides (Beach Activity)		Yes	
Running	3	Yes	Yes
Safari/Gorilla trekking (not hunting)	2	Yes	Yes
Sail boarding		Yes	
Sailing (including Flotilla. European waters only)	3	No	Yes
Sand boarding		Yes	
Scuba diving - Unqualified - up to 30 metres deep	1	Yes	
Scuba diving - Qualified British Sub Aqua Club, BSAC or equivalent - up to 30 metres deep		Yes	
Segway riding/touring		No	
Skateboarding		Yes	
Sky diving indoor	2	Yes	
Snorkelling (to 10 metres deep)		Yes	
Squash		Yes	
Street hockey		No	
Surfing		Yes	
Swimming (within sight of land)		Yes	
Swimming with dolphins	2	Yes	
Table tennis		Yes	Yes
Target rifle shooting	2, 4	No	
Ten pin bowling		Yes	Yes
Tennis		Yes	Yes
Tree trekking	2	Yes	
Tree top walking	2	No	
Trekking (up to 3,000 metres)		Yes	Yes
Triathlons		Yes	Yes
Ultimate frisbee		No	
Volleyball		Yes	
Wadi bashing	2, 4	No	
Wake Boarding		Yes	
War games/Paintballing	2	No	
Water polo		Yes	
Water skiing		Yes	
White water rafting (Grades 1,2 & 3)	2, 4	No	
Windsurfing		Yes	
Wing Foiling (within territorial waters)		Yes	
Yachting (European Waters only)	3	No	
Yoga		Yes	Yes
Zip lining	2	Yes	

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