



# Travel Insurance

Policy  
Document



Call 0151 363 5290  
[www.forcesmutual.org](http://www.forcesmutual.org)

Underwritten by Astrenska Insurance Limited

**Forces**  
**Mutual**

## Contents

### Policy Section Page Number

Your policy	2-3
Table of benefits	3-4
Important conditions relating to health	4
Definitions	5-7
General conditions applicable to the whole policy	7-9
How to make a claim	9
Claims conditions	10
General exclusions applicable to all sections of the policy	11-12
Hazardous activities	12-13
Section A – Holiday cancellation or curtailment charges	13-15
Section B – Delayed departure	16-17
Section C – Missed departure	17-18
Section D – Emergency purchases	18
Section E – Independent travellers cover	18-22
Section F – Emergency medical and other expenses	22-24
Section G – Hospital benefit	24-25
Section H – Personal accident	25-26
Section I – Personal belongings – up to £2,000	26-28
Section J – Money and documents – up to £500	28
Section K – Personal liability – up to £2 million	29
Section L – Legal Expenses– up to £25,000	29-31
Section M – Winter sports	31-33
Section N – Activity equipment	33-34
Making a complaint	34
Financial Services Compensation Scheme	34
Privacy Notice	35

## Your policy

Welcome to **your** Forces Mutual Travel insurance **policy**.

This insurance is arranged by Motorplus Limited t/a Coplus and underwritten by Astrenska Insurance Limited, whose registered office is at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. This insurance is effected in England and is subject to the Laws of England and Wales. This insurance is provided and administered by PMGI Limited, trading as Forces Mutual.

Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their company number is 01708613 and their registered address is Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. FCA Reference Number: 202846.

PMGI Limited, trading as Forces Mutual, is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 114942. Registered in England & Wales No. 1073408.

Registered office: Brookfield Court, Selby Road, Leeds, LS25 1NB.

This **policy** is designed to cover **your trip** (holiday) that **you** take not exceeding 45 days (or 17 days in total for winter sports **trips**) in duration either as a 'package deal' or as an independent traveller.

It contains details of cover conditions and exclusions relating to each Insured person and is the basis on which all claims will be settled. It is validated by the issue of the schedule which forms part of the **policy**.

This **policy** will not cover **you** for all eventualities. Please see pages 2-13 for important information regarding conditions and exclusions.

In return for having accepted **your** premium, **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage or other specified events happening within the **period of insurance**, provide insurance in accordance with the operative sections of **your policy** as referred to in **your** schedule.

The schedule and any endorsements are all part of the **policy**. **Your policy** is evidence of the contract of insurance.

### Policy information or advice

If **you** take any **trip** (holiday);

- exceeding 45 days
  - or **you** would like more information or
  - **you** feel the insurance may not meet **your** needs
- telephone Forces Mutual on 0151 363 5920

### Age eligibility

This **policy** is not available to anyone aged 65 or over.

### Policy excess

Under most sections of the **policy**, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**.

### Winter sports

This **policy** will provide up to 17 days **winter sports** cover in a rolling 12-month period if **you** have paid the appropriate premium.

### To help you we have included some explanatory notes in your policy

Please also take some time to read **our** complaints procedure in the Making a complaint section on page 34.

### The law which applies to this policy

This **policy** will be governed by English law, and **you** and the insurers agree to submit to the non-exclusive jurisdiction of the courts of England and Wales.

### Table of benefits

Holiday Travel Section	Sum Insured (per insured person)	Excess*
A – Cancellation & Curtailment	£4,000	£50
B – Delayed Departure:		£0
Delay	£100 (£20 for each 12 hours)	£50
Cancellation	£4,000	
C – Missed Departure	£500	£50
D – Emergency Purchases:		£0
Travel & Accommodation	£300	£0
Clothing/Medical	£150	
E – Independent Travellers Cover:		£50
Extended Cancellation & Curtailment cover	£4,000 (up to £250 for excursions)	£0
Delayed Departure cover	£100 (£4,000 for cancellation)	£50
Missed Departure cover	£500	£50
Accommodation covers	£4,000	
F – Emergency Medical & Other Expenses	£5,000,000	£25
G – Hospital Benefit	£600 (£25 per day)	£0
H – Personal Accident:		£0
Death	£10,000	£0
Loss of sight/limb	£25,000	£0
Permanent Disablement	£25,000	£0
I – Personal Belongings		£50
Single article limit	£2,000	(£250)
Total valuables	(£500)	
J – Money & Documents	£500	£50

K – Personal Liability	£2,000,000	£0**
L – Legal Expenses	£25,000	£0
M – Winter Sports (where selected):	£1,500	£50
Ski Equipment	(£250)	
Single article limit	£150	£0
Equipment Hire	£300	£0
Ski Pack	£200	£0
Piste Closure	£500	£0
Avalanche Closure		
N – Activity Equipment	£1,000 (max £250 any single article)	£50

\* Where an excess applies, it applies to each **insured person** for each and every claim, subject to a maximum per claim of £100 or £50 in respect of Emergency Medical and Other Expenses only.

\*\* An Excess of £250 applies only in respect of claims relating to rented accommodation.

### Important conditions relating to health

**You** must comply with the following conditions to have the full protection of **your policy**.

If **you** do not comply, **we** may cancel the **policy** or refuse to deal with **your** claim or reduce the amount of any claim payment.

It is a condition of this **policy** that **you** will not be covered under section A – Cancellation or **curtailment charges**, section F – Emergency medical and other expenses and section G – Hospital benefit for any claims arising directly or indirectly from:

1. At each anniversary date of taking out this **policy**;
  - a. any **medical condition you** have, or have had, for which **you** are taking or have been taking prescribed medication
  - b. any **medical condition you** have, or have had, for which **you** are waiting to receive, or have received treatment (including surgery, tests or investigations)
  - c. any **medical condition** for which **you** have received a terminal prognosis
  - d. any **medical condition you** are aware of but for which **you** have not had a diagnosis
  - e. any **medical condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home
  - f. any **medical condition** affecting **you**, a **close relative** or a **close business associate** that **you** are aware of that could reasonably be expected to result in a claim on this **policy**.

**You** will also not be covered under Section A - Cancellation or Curtailment charges for any claims arising directly or indirectly from points a. to f. above that apply at the time of booking any **trip**.

2. At any time:
  - a. any **medical condition you** have which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought his/her advice), but despite this **you** still travel
  - b. any surgery, treatment or investigations for which **you** are travelling to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)
  - c. any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**
  - d. **you** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider

**You should also refer to What is not covered – applicable to all sections of the policy.**

## Definitions

These definitions apply throughout **your policy** booklet. Where **we** explain what a word means that word will appear highlighted in bold print and have the same meaning wherever it is used in the **policy**. **We** have listed the definitions alphabetically:

### Activity equipment

Specialised clothing and equipment used specifically for an Insured Activity listed on pages 12-13.

### Bodily injury

An identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

### Close business associate

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

### Close relative

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner, common law partner (defined as living together at the same address and including same sex relationships) or fiancé/fiancée.

### Curtailment / curtail

Either:

- a) Abandoning or cutting short the **trip** by direct early return to the **United Kingdom**, or **your home** or **H.M. Base** in which case claims will be calculated from the day **you** returned to **your home** area and based on the number of complete days of **your trip you** have not used, or
- b) by attending a hospital outside **your home** area as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day the ill/injured person was admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation. Cover only applies to ill/injured persons.

### Epidemic

An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

### H.M. Base

Any location outside the **United Kingdom** where **you** are normally residing immediately prior to departure for **your trip**.

### Home

**Your** normal place of residence.

### Insured person

See definition of **you / your / yourself / insured person**.

### Medical condition

Any disease illness or injury.

### Medical practitioner

A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

### Money

Hard currency, i.e. bank notes and coins.

### Operational Tour

A tour of duty for which an operational allowance is paid to **you**.

### Pandemic

An **epidemic** occurring worldwide, or over a very wide area which crosses international boundaries.



### **Period of Insurance**

The dates shown in **your policy** schedule and any further calendar month and will continue until;

- **you** or **we** cancel this **policy** or
- **you** are no longer a member of H.M. Forces or **you** do not meet the age eligibility
- **you** pay the current monthly premium due on the first working day of the calendar month and **we** accept it.

During this period any **trip** not exceeding 45 days within the geographical area shown on the schedule is covered. The insurance is only valid if **you** have insured the whole duration of each individual **trip**. There is no cover offered by the **policy** whatsoever for **trips** which are longer than the maximum **trip** duration of 45 days.

Section A – Holiday Cancellation cover shall be operative from the date stated in the schedule or the time of booking any **trip** (whichever is the later) and terminates on commencement of any **trip** or expiry of this cover which is the earlier.

For all other sections of the **policy** the insurance commences when **you** leave **your home** or **H.M. Base** to commence the **trip** and terminates at the time of **your** return to **your home** or **H.M. Base** (whichever is the earlier) on completion of the **trip**.

The **period of insurance** is automatically extended for the period of the delay in the event that **your** return to **your home** or **H.M. Base** is unavoidably delayed due to an event insured by this **policy**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered.

### **Personal Belongings**

Items of a personal nature such as clothing and items designed to be worn or carried, owned by **you** and used by **you** for **your** own personal use, suitcases, or similar luggage carriers and infants pushchairs but excluding tents, dinghies, bicycles and other items not normally carried in a suitcase or similar luggage carrier.

### **Policy**

**Your policy** booklet and most recent schedule which includes any endorsement(s).

### **Public transport**

Any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

### **Terrorism**

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

### **Trip**

Any holiday or private pleasure journey not exceeding 45 days made by **you** which begins and ends in the **United Kingdom**.

Or if **your** holiday or pleasure journey starts outside the **United Kingdom** it must exceed 8 hours or be more than 50 miles (80 kilometres) from the **H.M. Base** area where the **insured person** would not reasonably expect to be covered by the medical service provided by Her Majesty's Armed Forces and shall start from the time of leaving **H.M. Base** area and continue until arrival back at such base.

Any holiday or private pleasure journey solely within the **United Kingdom** is only covered where **you** have pre booked at least one nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

The terms and conditions, exclusions and **policy** cover limits detailed in this **policy** wording apply to each **trip** taken during the **period of insurance**.

### **Travel Documents**

Travel tickets, Green Card, driving licence, visas, prepaid car-hire or accommodation vouchers and passports.

### **Unattended**

Where **you** are not in a position to prevent unauthorised interference with the theft or damage to **your** property.

## United Kingdom

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

## Valuables

Watches, furs, jewellery, audio equipment, computers and computer games, binoculars, telescopes, musical instruments, video and photographic equipment.

## We / us / our

Astrenska Insurance Limited.

## You / your / yourself / insured person

The **policy**holder whose name appears in the schedule.

### And if Single Parent Family cover is selected:

Any number of his or her children, step children or foster children aged under 18 (or aged under 23 if in full time education), accompanying the parent insured on the same **policy**, travelling on any **trip** to the same destination. Children under the age of 18 are only insured when travelling with the insured adult, (or accompanied by another responsible adult to the same destination as the **policy**holder) or, if aged between 18 and 23 and in full time education, when travelling to visit or holiday with their parents or legal guardian. The **policy**holder is also insured to travel on their own.

### And if Family cover is selected:

Their spouse/partner and any number of their children, step children or foster children aged under 18 (or aged under 23 if in full time education), accompanying the parents or legal guardian insured on the same **policy** travelling on any **trip** to the same destination. Children under the age of 18 are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult to the same destination as the **policy**holder) or, if aged between 18 and 23 and in full time education, when travelling to visit or holiday with their parents or legal guardian. Either adult is also insured to travel on their own.

## General conditions applicable to the whole policy

**You** must comply with the following conditions to have the full protection of **your policy**.

If **you** do not comply, **we** may at **our** option cancel the **policy** or refuse to deal with **your** claim, or reduce the amount of any claims payment.

### 1. Consumer Insurance (Disclosure and Representations) Act 2012

At the time of purchasing this insurance **you** will have been asked questions to enable **us** to assess **your** risk, failure to answer accurately and honestly could lead to **your policy** being invalid and all claims will be forfeited. If the answers given change after the **policy** was purchased **you** must notify **us** of this change.

### 2. Dual insurance

If at the time of any incident which results in a claim under this **policy** there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share.

### 3. Reasonable precautions

At all times **you** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

### 4. Cancelling your cover

**You** may cancel this **policy** at any time by;

Telephoning Forces Mutual on 0151 363 5290

Writing to Forces Mutual at 5th Floor, 20 Chapel Street, Liverpool, L3 9AG

Or visiting [www.forcesmutual.org](http://www.forcesmutual.org)

Please quote **your policy** number.

If **you** cancel within the first 14 days of receipt of **your policy**, providing there has been no claim or incident likely to give rise to a claim, **we** will refund any premium paid.

If **you** cancel **your policy** at any other time, as **you** pay monthly by direct debit, **we** will continue to provide cover until the end of that calendar month and no refund will be provided.

**We** reserve the right to cancel this **policy** at any time by giving **you** no less than 90 days written notice to the postal address or email address **we** have on file for **you**.

Any such written notice will explain **our** reasons for cancellation.

**We** reserve the right to cancel this **policy** as soon as practicable in the event that;

- **you** fail to pay the premium when it is due;
- **you** are no longer eligible for this insurance; or
- **you** or anyone acting for **you** acts fraudulently as detailed on page 10.

## 5. Period of insurance

One month from the date shown in **your policy** schedule and any further monthly period for which **we** accept a premium. This **policy** is annually reviewable 12 months on from the date shown against 'period of insurance from' on **your** schedule and every 12 months thereafter. This means **we** recommend that **you** review the terms and conditions of this **policy** and ensure that it continues to meet **your** needs.

This **policy** is a monthly **policy**, which means that Forces Mutual will collect a premium by Direct Debit from **your** bank account on the first working day of each month\* and, subject to the successful collection of that premium, **we** will provide the cover detailed in this **policy** wording for the month in which the premium has been collected. This insurance commences on the date shown on **your policy** schedule and continues by periods of one month upon receipt of **your** monthly premium payment. This insurance does not have a specified end date and cover will continue until either **you** or **we** cancel the **policy**. However, if **you** fail to make a monthly premium payment when it is due, **we** will attempt to recollect the payment on the next available collection date (15th or 1st of the month). If **you** fail to make this payment, or if the payment instruction has been cancelled for any reason, cover under this insurance will be cancelled by Forces Mutual. Cover will cease with effect from the end of the month immediately before the date of the first failed collection. Forces Mutual will then send **you** confirmation of the cancellation.

\*The first payment date may fall on the 15th of the month depending upon inception date, however all subsequent monthly collections will take place on the first working day of the month.

## 6. Changes to cover terms or premiums

This clause explains how **we** may make changes to **your policy**.

**We** may change the price, benefits, terms, cover and/or exclusions of **your policy** by giving **you** no less than 30 days notice in writing to **your** last known address. Any such written notice will explain **our** reasons for making the changes. This does not apply to any changes in the law, regulation and/ or taxation of insurance business within the **UK**, when changes will be made in accordance with **our** statutory and regulatory obligations without prior notice.

**We** will only exercise **our** ability to make changes to **your policy** in order to make changes to reflect;

- any changes that are required to give effect to decisions and/or guidance of a regulator or an Ombudsman; any changes that are required to give effect to new or revised insurance industry codes of practice that **we** intend to comply with;
- inflationary increases in general claims costs or administrative costs which affect the cost to **us** of providing cover under and administering **your policy**;
- other increases or decreases in the relative cost and/or relative number of claims which affect the cost to **us** of providing cover under and administering **your policy**;
- increases in the relative cost of purchasing reinsurance, which affects the cost to **us** of providing cover under **your policy**.

**We** will not make any change to **your policy** during the first 3 months of **your policy**, unless **we** told **you** before **you** purchased **your policy** that these changes would happen or such changes are required by law or regulation (in which case **we** will give **you** 60 days notice).

Where **we** do make a change to **your policy**, **we** will not make any further changes to **your policy** for at least 6 months, unless **we** are required to do so by law or regulation.

**We** may change the benefits, terms, cover or exclusions of **your policy** at any time and on giving **you** 60 days notice, where such change does not restrict **your** cover or benefits, makes the **policy** easier for **you** to understand and/or makes the **policy** fairer to **you**.

If **you** are on an **operational tour** when **we** notify **you** of any changes to **your policy**, or **you** start an **operational tour** within 30 days of that notification, **we** will treat any claim arising during that same **operational tour** under the previous **policy** wording if it is beneficial to **you** to do so.



## 7. Communications

Forces Mutual will write to **you** or email **you** at **your** last known address at least annually and will include the following:

- Details of how to contact **us**;
- A reminder that the **policy** wording is shown on the Forces Mutual website and that **you** also have a right to a copy of the **policy** wording;
- A reminder that **you** have a duty to inform **us** of any changes in **your** circumstances;
- A summary of the key facts held about **you**;
- A reminder to check that **your policy** still remains suitable for **your** requirements

Confirmation that **your policy** will continue on a monthly basis, provided that **you** continue to pay the current premium and that **we** accept it.

## 8. Language

The contractual terms and conditions, and other information relating to this contract will be in the English language.

## 9. Limits of cover

Each section of the insurance cover shows the most **you** can claim, but other limits may apply. For example under Section A (holiday cancellation and **curtailment** charges) the overall limit is £4,000 but there is a limit of £250 for irrecoverable unused excursions. The limits of the cover apply to each **insured person** and each insured **trip** separately.

## How to make a claim

First, check **your** Policy Schedule and the appropriate section of **your policy** wording to make sure that what **you** are claiming for is covered. **You** can set up a claim by telephone, **you** must ensure that **you** have all relevant documents and any receipts, please see claims evidence below.

- Telephone: 01444 442277

All claims must be submitted within 60 days of **your** return from **your trip**. **You** must assist **us** in providing all requested information, including completing any requested forms, or **you** may experience a delay in the processing of **your** claim. When claims settlements are made by BACS (Bank Automatic Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority for **us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **you**, **we** shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to us.

Claims & assistance services are administered by Collinson Insurance Services Ltd.

### 24-hour Emergency Medical Assistance

**You** must contact the medical emergency service once **you** know **you** will be in a medical facility for at least 24 hours.

- Telephone 01444 442996

### Paying medical fees

If possible, **you** should pay for **your** medical treatment and then claim these costs back when **you** return **home**. If **you** cannot pay the medical costs out of **your own money**, contact **our** medical emergency service.

### Reciprocal Health Agreements

If **we** agree to a claim for medical expenses which has been reduced because **you** used a reciprocal health agreement or private health insurance, an excess will not apply under this section.

## Claims Conditions

**You** must comply with the following conditions to have the full protection of **your policy**. If **you** do not comply, **we** may cancel the **policy** or refuse **your** claim or reduce the amount of any claim payment.

### 1. Claims

The claim notification must be made within 60 days or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this **policy**.

**You** must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution.

Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing.

**You** or **your** legal representative must supply at **your** own expense, all information, evidence, details of household insurance, proof of ownership and medical certificates as required by us. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

**We** reserve the right to require **you** to undergo an independent medical examination at **our** expense or to contact **your medical practitioner** to check **your** medical records. **We** may also request and will pay for a post-mortem examination.

**You** must retain any property which is damaged, and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property.

**We** may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, user manual or bank or credit card statements.

### 2. Transferring of rights

**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.

### 3. Fraud

**Throughout your dealings with Forces Mutual and us we expect you to act honestly.**

If **you** or anyone acting for **you**;

- Knowingly provides information to Forces Mutual or **us** as part of **your** application that is not true and complete to the best of **your** knowledge and belief or
- Knowingly makes a fraudulent or exaggerated claim under the **policy** or
- Knowingly makes a false statement in support of a claim or
- submits a knowingly false or forged document in support of a claim or
- Makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then;

- **We** may prosecute fraudulent claimants
- **We** may make the **policy** void from the date of the fraudulent act
- **We** will not pay the claim
- **We** may not pay any other claim which has been or will be made under the **policy**
- **We** shall be entitled to recover from **you** the amount of any claim already paid under the **policy** since the last renewal date
- **We** shall not return any premium
- **We** may inform the police or military authorities of the circumstances.

### 4. Sanctions

**We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, and/or all other jurisdictions where **we** transact business.

## General exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

### 1. War

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped **power**, but this exclusion shall not apply to losses under section

**A – Cancellation or curtailment charges**

**F – Emergency medical and other expenses**

**G – Hospital benefit**

unless such losses are caused by nuclear, chemical or biological attack or the disturbances **were** already taking place prior to booking any **trip**.

### 2. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

### 3. Sonic boom

Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

### 4. Professional sports or entertaining

**Your** participation in or practice of any professional sports or professional entertaining (except where the appropriate additional activities cover has been selected).

### 5. Your participation in

Base jumping, sky diving or sky surfing.

### 6. Your use of

A motorised vehicle unless a full **United Kingdom** driving licence is held permitting the use of such vehicles in the **United Kingdom**.

### 7. Suicide and putting yourself at needless risk

**Your** wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases and putting **yourself** at needless risk (except in an attempt to save human life).

### 8. Balcony Exclusion

**We** will not cover any claim related to **you** falling, climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and **you** jumping from any height (unless in an attempt to save someone's life).

### 9. Alcohol exclusion

**We** will not cover:

a, the effect of **your** alcohol, solvent or drug dependency or long-term abuse

b, **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a **medical practitioner**, unless they are for the treatment of drug addiction).

c. When **you** drink too much alcohol which is evidenced by one of the following:

- a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
- the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 4 pints of beer or four 175ml glasses of wine.
- a witness report from a 3rd party or a police incident report.
- **your** own admission.

### 10. Unlawful action

**Your** own unlawful action or any criminal proceedings against **you**.

### 11. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance.

Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, telephone calls, meals and refreshments or loss of earnings following **bodily injury**, illness or disease.

### 12. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of section A – Holiday cancellation or **curtailment charges**).

### 13. Travelling against FCDO advice

**You** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth and Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel (other than claims arising from **you** not being able to travel and use **your** booked accommodation or **curtailing** the **trip** before completion, as provided for under the extended cancellation or **curtailment** cover under section E – Independent travellers cover when operative).

### Hazardous activities

**You** are not covered for claims caused by **you** taking part in **winter sports** (unless **you** have paid the extra winter sports premium) or mountaineering, potholing, riding or driving in any kind of race, flying (except as a passenger in a fully licensed passenger-carrying aircraft) or doing any other dangerous activity unless they are listed as an additional activity below, and **you** have paid the appropriate extra premium.

However, **we** automatically cover the activities listed below under **our** standard cover and under the **winter sports** cover.

Angling (not at sea from a boat)  
Archery  
Badminton  
Bowls  
Cross-country skiing\*  
Curling  
Cycling  
Dry slope skiing  
Go-karting#  
Golf  
Hiking  
Hill trekking  
Horse riding  
Ice skating  
Jet skiing#  
Motor cycling (up to 125cc)#  
Mountain biking  
Off piste skiing\*  
Orienteering  
Paragliding  
Parascending  
Roller skating/blading  
Rowing  
Sailing (less than 12 miles from coast)#  
Scuba diving (to depth of less than 30 metres)#  
Shooting  
Skiing\*  
Snorkelling  
Snowboarding\*  
Snow-mobiling\*#  
Soccer  
Squash

Surfing  
Swimming  
Tennis  
Tobogganing\*  
Tug of war  
Volleyball  
Water skiing  
Water polo  
Windsurfing

\*Only where Winter Sports cover is selected.

#No cover for Personal Liability.

Other sporting activities may be covered if **you** select Hazardous Activity Insurance.

Activities covered under the two levels of Hazardous Activity Insurance are as follows: - Please note, non-hazardous **winter sports** activities (as listed above) will not be covered unless winter sports cover is also selected.

#### **Level 1 – additional activities cover**

Abseiling, fencing, martial arts, piloting an aircraft, scuba diving (depths greater than 30m provided a recognised qualification is held), sailing outside coastal waters, white water rafting and canoeing, high diving, micro-lighting, sea fishing from a boat, boxing, hot air ballooning, motor rallying, playing American football, polo, rugby or war games.

#### **Level 2 – additional activities cover**

Bungee jumping, mountaineering, hang gliding, rock climbing, pot holing, performing ski acrobatics and other dangerous skiing such as the use of bobsleighs or skeletons, ski jumping, heli-skiing, freestyle skiing, mogul skiing, ski-touring and ski racing in major events, if **you** plan to go on overland **trips** in Africa, Asia and South America exceeding 2 nights, expeditions (journeys of exploration) or playing ice hockey or professional sport.

## **Section A – Holiday cancellation or curtailment charges**

### **What is covered:**

#### **PART A Excluding COVID-19**

We will pay **you** up to £4,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which **you** have paid or are contracted to pay, together with any additional travel expenses incurred up to the standard of **your** original booking for either:

- a) necessary and unavoidable cancellation of the **trip** or
- b) **curtailment** of the **trip** before completion

as a result of one of the numbered reasons listed below:

1. The death **bodily injury** illness disease of;

- **you**
- any person with whom **you** are travelling or have arranged to travel with
- any person with whom **you** have arranged to stay with
- **your close relative**
- **your close business associate**

2. You, or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.

3. **You** being made redundant (which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe **you** would be made redundant).

4. **You** or any person with whom **you** are travelling or have arranged to travel with, are a member of the HM Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.



5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

If the same costs, charges or expenses are covered under section E – Independent travellers cover, **you** can only claim for these under one section for the same event.

#### **PART B COVID-19 Cover**

6. The death or hospitalisation of:

- a. **You**
- b. A **close relative**
- c. A travelling companion
- d. A person **you** are planning to stay with, due to COVID-19

7. Within 14 days of the start of **your trip**, **you** test positive for COVID-19 and self-isolation is required by a **medical practitioner** the NHS, or any UK government body.

8. **You** are certified as too ill to travel due to COVID-19 by a **medical practitioner**.

9. During **your trip** **you** test positive for COVID-19 and advised self-isolation is required by a **medical practitioner**, health authority or government body.

#### **Special conditions relating to claims**

a) **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of **our** medical emergency service to confirm the necessity to return home, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness or disease.

b) If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

c) If **you** cancel the **trip** due to;

- stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from, **you** must provide (at **your** own expense) a medical certificate from a consultant specialising in the relevant field or
- any other **bodily injury**, illness, disease, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling.

d) If **we** pay for **your** unused travel, **we** will not also make payment for **your** additional travel.

#### **What is not covered:**

1. The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.

2. The cost of Airport Passenger Duty (APD) whether irrecoverable or not.

3. Any claims arising directly or indirectly from:

- a. Redundancy caused by or resulting from misconduct leading to dismissal or resignation or voluntary redundancy, or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
- b. At the time of taking out this **policy** any **medical condition** affecting **you**, a **close relative** or a **close business associate** that **you** were aware of that could reasonably be expected to result in a claim on this **policy**.
- c. Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
- d. Knowing or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life).
- e. An **epidemic** or **pandemic**, (apart from some cover for COVID-19 as set in this section).

4. Travel tickets paid for using any airline mileage or supermarket reward scheme, for example Air Miles.
5. Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
6. Claims under “What is covered” Part B 7. if **you** purchase this **policy** or book a **trip** after **you** test positive for Covid-19 and the start date of **your trip** is within 14 days.
7. Claims when self-isolation is not mandated by a **medical practitioner**, the NHS, or any **United Kingdom** government body.
8. Claims under “What is covered” Part B 8 if **you** purchase this **policy** or book a **trip** after **you** test positive for COVID-19 and this led to **your** illness / hospitalisation.
9. Claims for additional accommodation costs incurred as a result of **you** having to self-isolate.
10. Anything mentioned in General exclusions applicable to all sections of the **policy**.

**You** should also refer to the important conditions relating to health.

### **Claims evidence**

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

- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance, the court summons.
- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the police or relevant authority.
  - Written confirmation of positive test for COVID-19 administered by an independent authority, including the date of the result. Photographic evidence of a test kit is not acceptable.
  - Written confirmation from appropriate authority of length and place of compulsory quarantine for COVID-19.
  - Written confirmation **you** have been contacted by an official track and trace or **medical practitioner** for COVID-19 cover within 14 days of the start of **your trip**.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

## Section B – Delayed departure

### What is covered:

If departure of the **public transport** on which **you** are booked to travel is delayed either;

- a) at the final departure point from or to **your** normal country of residence, or;
- b) at the departure point of any onward connecting **public transport** to **your** overseas destination or on the return journey to **your** normal country of residence,

for at least 12 hours from the scheduled time of departure for a reason that **you** or the tour operator cannot control, **we** will pay **you**:

1. £20 for the first completed 12 hours delay and £20 for each full 12 hours delay thereafter up to a maximum of £100 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or;
2. up to £4,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay if after a minimum 12 hours has elapsed **you** choose to cancel **your trip** before departure from **your** normal country of residence.

**You** may claim only under subsection 1) or 2) above for the same event, not both.

**You** may claim only under one of either section B – Delayed departure, section C – Missed departure or section E – Independent travellers cover for the same event.

### Special conditions relating to claims

- a) **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
- b) **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the number of hours of delay and the reason for the delay.
- c) **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider.

### What is not covered:

1. The first £50 of each and every claim per incident for each **insured person** under subsection 2 of What is covered, but limited to £100 in all.
2. Claims arising directly or indirectly from:
  - a. Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
  - b. Any 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.
  - c. Any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to the **United Kingdom** or **H.M. Base**.
3. Anything mentioned in General exclusions applicable to all sections of the **policy**.

### Claims evidence

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

- Full details of the travel itinerary supplied to **you**.
- Letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in time.
- In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and the pre-paid costs or charges that made up the total cost of the **trip**.

- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

## Section C – Missed departure

### What is covered:

**We** will pay **you** up to £500 for additional accommodation (room only) and travel expenses up to the standard of **your** original booking necessarily incurred in reaching **your** overseas destination or returning to **your** normal country of residence, if **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel on the initial international outbound and return legs of the **trip** or as a result of;

- a) the failure of other **public transport** or
- b) an accident to or breakdown of the vehicle in which **you** are travelling or
- c) an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or
- d) strike, industrial action or adverse weather conditions.

If the same expenses are also covered under section B – Delayed departure or section E – Independent travellers cover, **you** can only claim under one section for the same event.

### Special conditions relating to claims

- a) **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

### What is not covered:

1. The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.
2. Claims arising directly or indirectly from:
  - a. Strike or industrial action, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
  - b. Any accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
  - c. Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer’s instructions.
  - d. Any 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.
  - e. **Your** failure to arrive at the departure point in time to board any connecting **public transport** after **your** departure on the initial international outbound and return legs of the **trip**.
3. Additional expenses where the scheduled **public transport** operator has offered alternative travel arrangements.
4. Anything mentioned in General exclusions applicable to all sections of the **policy**.

### Claims Evidence

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

- A letter from the **public transport** provider detailing the reasons for failure.

- A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- **Your** unused travel tickets.
- Receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

## Section D – Emergency purchases

### What is covered:

1) **We** will pay **you** up to £300 for additional travel and accommodation expenses up to the standard of **your** original booking incurred abroad to obtain a replacement of **your** lost or stolen passport, visa, travel tickets, green cards, driving licenses or admission tickets.

2) **We** will also pay up to £150 for the emergency replacement of clothing, medication and toiletries if **your** baggage is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours provided written confirmation is obtained and sent to **us** from the carrier confirming the number of hours the baggage was delayed.

### Special conditions relating to claims

a) **You** must report to the local Police within 24 hours of discovery and obtain a written report of the loss theft or attempted theft of all passports, visas, travel tickets, green cards, driving licenses or admission tickets. Receipts for items lost or stolen must be retained, as these will help **you** to substantiate **your** claim.

b) If baggage is temporarily lost in transit while in the care of a carrier transport company authority or hotel **you** must report the event to them and obtain written confirmation that this has been done.

c) If **your** baggage was temporarily lost by an airline, **you** must:

- obtain a property irregularity report from them
- give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

### What is not covered:

1) Loss theft of or damage of **your** passport, visa, travel tickets, green cards, driving licenses or admission tickets whilst left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

2) Loss or damage due to delay confiscation or detention by customs or other authority.

3) Anything mentioned in the General exclusions applicable to all sections of the **policy**.

## Section E – Independent travellers cover

This extension to the **policy** provides the following modifications to the insurance specifically in respect of **trips** that do not constitute a package (as described in the Special definition below).

### Special definition relating to this section (which is shown in bold)

#### Package

- means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation;
  - transport
  - accommodation
  - other tourist services in addition to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.



## What is covered:

### Extended cancellation or curtailment charges cover

Section A – Holiday cancellation or **curtailment charges** is extended to include the following cover.

**We** will pay **you** up to £4,000 for any irrecoverable, unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges, which **you** have paid or are contracted to pay, together with any additional travel expenses incurred up to the standard of **your** original booking if either;

- a) **you** were not able to travel and use **your** booked accommodation or
- b) the **trip** was curtailed before completion as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCDO) or similar body issuing a directive;

- prohibiting all travel or all but essential travel to or

- recommending evacuation from

the country or specific area or event to which **you** were travelling, providing such directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment**, after **you** had left **your** normal country of residence to commence the **trip**.

### Extended delayed departure cover

Section B – Delayed departure is extended to include the following cover.

**We** will pay **you** one of the following amounts:

1) If the **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 completed 12 hours delay and £20 for each full 12 hours delay after that, up to a maximum of £100 (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**.

2) **We** will pay **you** up to £4,000 for either;

- a. any irrecoverable unused accommodation costs (including excursions up to £250) 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;
  - i. the **public transport** on which **you** were booked to travel from **your** normal country of residence being cancelled or delayed for more than 12 hours, or
  - ii. **you** being 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 **you** choose to cancel **your trip** because the alternative transport to **your** overseas destination offered by the **public transport** operator was not reasonable, or;
- b. suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** or **your home** as a result of;
  - i. 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, or
  - ii. **You** being 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 **you** choose to make other travel arrangements for **your trip** because the alternative transport offered by the **public transport** operator was not reasonable.

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.

**You** can only claim under subsections a) or b) for the same event, not both.

If the same costs, charges or expenses are also covered under section B – Delayed departure, **you** can only claim for these under one section for the same event.

#### **Extended missed departure cover**

Section C – Missed departure cover is extended to include the following cover.

1) **We** will pay **you** up to £500 for additional accommodation (room only) and travel expenses up to the standard of **your** original booking, necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** or **H.M. Base**, if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **your home** as a result of;

- a. the failure of other **public transport**, or
- b. strike, industrial action or adverse weather conditions, or
- c. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 5 hours.

If the same expenses are also covered under section C – Missed departure, **you** can only claim for these under one section for the same event.

#### **Accommodation cover**

**We** will pay **you** up to £4,000 for either;

1) any irrecoverable unused accommodation costs (including excursions up to £250) and other prepaid charges which **you** have paid or are contracted to pay because **you were** not able to travel and use **your** booked accommodation, or;

2) 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 other time during the **trip** because **you** cannot use **your** booked accommodation, or;
- b. to repatriate **you** to **your home** if it becomes necessary to curtail the **trip** as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

**You** may claim only under one of subsections a) or b) of What is covered, for the same event, not both.

If the same costs and charges are also covered under section A – Cancellation or **curtailment** charges, **you** can only claim for these under one section for the same event.

#### **Special conditions relating to claims**

a) If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

b) **You** must get (at **your** own expense) 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) **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the airport.

d) **You** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.

e) **You** must comply with the terms of contract of the **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.

**What is not covered:**

1. The first £50 of each and every claim per incident for each **insured person** (except claims under subsection b) 1. of What is covered under the Extended delayed departure cover above) but limited to £100 in all.
2. The cost of Airport Passenger Duty (APD) whether irrecoverable or not.
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any timeshare, holiday property bond or other holiday points scheme.
5. If **we pay you** unused travel, **we** will not also make payment for **you** additional travel.
6. Claims arising directly or indirectly from:
  - a. Knowingly or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life)
  - b. Strike industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
  - c. Any 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.
  - d. Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
  - e. If at the time of taking out this **policy** any **medical condition** affecting **you**, a **close relative** or a **close business associate** that **you** are aware of that could reasonably be expected to result in a claim on this **policy**.
7. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
8. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
9. Any accommodation costs, charges and expenses where the **public transport** operator has offered alternative travel arrangements.
10. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
11. Anything mentioned in General exclusions applicable to all sections of the **policy**.

**Claims evidence**

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

- A copy of the advice against all travel or all but essential travel issued by the Foreign, Commonwealth and Development Office (FCDO) or the regulatory authority in a country to/from which **you** are travelling.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.

- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
- Written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

## Section F – Emergency medical and other expenses

### What is covered:

**We** will pay **you** up to £5,000,000 for the following expenses which are incurred during a **trip** as a result of **you** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

- 1) Emergency medical, surgical, hospital, ambulance and nursing fees and charges.
- 2) Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200.
- 3) Costs of telephone calls;
  - a. to **our** medical emergency service notifying and dealing with the problem for which **you** are able to provide receipts or other evidence to show the cost of the calls and the numbers **you** telephoned e.g. itemised phone bills
  - b. incurred by **you** when **you** received calls on **your** mobile phone from **our** medical emergency service for which **you** are able to provide receipts or other evidence to show the cost of the calls e.g. itemised phone bills.
- 4) The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital.
- 5) If **you** die;
  - a. outside the **United Kingdom** the additional cost of funeral expenses abroad up to a maximum of £1,500 plus the cost of returning **your** ashes to **your home** or **H.M. Base**, or the additional costs of returning **your** body to **your home** or **H.M. Base**
  - b. within the **United Kingdom** the additional cost of returning **your** ashes or body to **your home** up to a maximum of £750.
- 6) Additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes with the prior authorisation of **our** medical emergency service, reasonable additional transport and/ or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you**. Also additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.

7) With the prior authorisation of **our** medical emergency service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless **our** medical emergency service agree otherwise.

#### **Special conditions relating to claims**

a) **You** must tell **our** medical emergency service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.

b) If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** or **H.M. Base** at any time during the **trip**. **We** will do this if in the opinion of the **medical practitioner** in attendance, or **our** medical emergency service, **you** can be moved safely and/or travel safely to the **United Kingdom** or **H.M. Base** or a suitable hospital nearby to continue treatment.

c) If **we** pay for **your** additional travel arrangements to return to the **UK**, **we** will not also pay for **your** unused travel.

#### **What is not covered:**

1) The first £25 of each and every claim per incident for each **insured person** but limited to £50 in all.

2) Any claims arising directly or indirectly in respect of:

- a. The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitate **your** admittance into hospital.
- b. Any expenses which are not usual, or customary to treat **your bodily injury**, illness or disease.
- c. Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and **our** medical emergency service can be delayed reasonably until **your** return to the **United Kingdom** or **H.M. Base**.
- d. Expenses incurred in obtaining or replacing medication which **you** know **you** will need at the time of departure or which will have to be continued outside the **United Kingdom** or **H.M. Base**.
- e. Additional costs arising from single or private room accommodation.
- f. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **our** medical emergency service.
- g. Any costs incurred by **you** to visit another person in hospital.
- h. Any expenses incurred after **you** have returned to the **United Kingdom** or **H.M. Base**.
- i. Knowingly or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life).
- j. The cost of treatment or surgery whilst on **your trip** where the requirement for this was known prior to **your** travelling.
- k. Any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Agreement.
- l. Any expenses incurred in England, Scotland, Wales or Northern Ireland which are;
  - i. for private treatment or
  - ii. are funded by, or are recoverable from the Health Authority in **your home** location.
- m. Expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
- n. Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/ or arrange for **your** repatriation but **you** decide not to be moved or repatriated.



3) Anything mentioned in General exclusions applicable to all sections of the **policy**.

4) **We** will not cover any claim related to **you** falling, climbing or moving around outside of any building (apart from access ways), sitting, planking, balconying, owling or lying on any part of any building, and **you** jumping from any height (unless in an attempt to save someone's life).

5) **We** will not cover:

a) The effect of **your** alcohol, solvent or drug dependency or long-term abuse.

b) **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a **medical practitioner**, unless they are for the treatment of drug addiction).

**You** should also refer to the 'Important conditions relating to health' on page 4.

### **Claims Evidence**

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

- Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to **our** medical emergency service.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

## **Section G – Hospital benefit**

### **What is covered:**

1. **We** will pay **you** £25 for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside the **United Kingdom** or **H.M. Base**, up to a maximum of £600 as a result of **bodily injury**, illness or disease **you** sustain.

**We** will pay the amount above in addition to any amount payable under section F – Emergency medical and other expenses.

This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital

### **Special conditions relating to claims**

**You** must tell **our** medical emergency service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an inpatient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

### **What is not covered:**

1) Any claims arising directly or indirectly from:

- a. Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation;
  - i. relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital
  - ii. relating to treatment or services provided by a convalescent or nursing home or any
  - iii. rehabilitation centre
  - iv. following **your** decision not to be repatriated after the date, when in the opinion of
  - v. our medical emergency service it is safe to do so.

- b. Hospitalisation, compulsory quarantine or confinement to **your** accommodation;
  - i. relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and **our** medical emergency service, can be delayed reasonably until **your** return to the **United Kingdom** or **H.M. Base**.
  - ii. as a result of tropical disease where **you** have not had the recommended inoculations and/ or taken the recommended medication.
  - iii. occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by, or are recoverable from the Health Authority in **your home** location.
  - iv. Knowing or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life).

2) Anything mentioned in General exclusions applicable to all sections of the **policy**.

#### Claims Evidence

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

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you were** admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.
- Any other relevant information relating to **your** claim under this section that **we** may ask **you** for.

## Section H - Personal accident

#### What is covered:

If, during the **period of insurance** and during a **trip you** suffer an accidental **bodily injury**, and lose **your** sight, lose a limb, become completely disabled or die within 12 months, directly as a result of the accident, **you** or **your** personal representatives can claim one of the following amounts:

#### Note

For children under 16 the death benefit is limited to £1,000.

a) For death	£10,000
b) For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes	£25,000
c) For permanent and complete disability which means that <b>you</b> cannot do any kind of paid work for the rest of <b>your</b> life	£25,000

#### What is not covered:

- 1) **You** are not covered for claims caused directly or indirectly by the following:
  - a. **You** taking part in winter sports (unless **you** have paid the extra winter sports premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if **you** hold a recognised diving qualification which shows **you** are competent to make the dive), flying (except as a passenger travelling in a fully licensed passenger carrying aircraft) or any other dangerous activity;
  - b. Knowingly or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life);
  - c. **You** taking part in manual work in connection with a profession, business or trade;
  - d. **Your** suicide or attempted suicide or deliberately injuring **yourself**;
  - e. **You** driving or riding a motor car or motorcycle unless **you** have a full **UK** licence, or valid CBT certificate (DL196), are following the local safety laws, wearing a helmet whilst riding a motorcycle, riding on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time.

2) **You** are not covered under this section for any claim if it was caused by medical or surgical treatment, unless it was necessary after the accident.

3) **You** are not covered if the accident was caused by a **medical condition** that existed before **your trip**.

4) Alcohol exclusion **we** will not cover;

a) The effect of **your** alcohol, solvent or drug dependency or long-term abuse,

b) **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

5) Anything mentioned in the General exclusion applicable to all sections of the **policy**.

### Special Conditions

As well as the general conditions on pages 7-9 the following condition applies:

1) If **you** make a claim, **you** must allow **our** medical advisers to examine **you** as often as they need to. (**We** will pay any costs and **your** expenses for these examinations.)

## Section I - Personal belongings – up to £2,000

### IMPORTANT INFORMATION

#### How we assess how much we will pay you:

- 1. Wear tear and loss of value** - What **we** pay is based on the value of the items when they were lost or damaged. A deduction will be made for wear, tear and loss of value based on the age of the property. The amount **we** will deduct is set out in the Depreciation Table below.
- 2. Limits on single items / valuables** - A limit is applied to each single item and to all **valuables you** have taken with **you**. The limits are set out in the table of benefits on page 3.
- 3. If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.**
- 4. You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.**

Depreciation Table – the table below sets out the amount **we** will deduct from **your** claim.

Age of property	Clothing and Personal Effects	Jewellery	Electronic Equipment	Cosmetics, Toiletries & Perfumes	Activity Equipment	Winter Sports Equipment (Upon payment of additional premium for the upgrade)
0 - 1 month	0	0	0	50%	5%	5%
1 - 6 month	5%	0	5%	50%	10%	10%
6 - 12 month	10%	0	10%	50%	15%	15%
1 - 2 years	15%	5%	20%	60%	35%	35%
2 - 3 years	20%	10%	30%	70%	55%	55%
3 - 4 years	25%	15%	40%	80%	70%	70%
4 - 5 years	30%	20%	50%	90%	80%	80%
6 years +	40%	25%	60%	95%	100%	100%

**You must take reasonable steps to protect your personal baggage from loss, theft, or damage:**

- **Unattended items.**  
Do not leave **your** baggage unattended. There is no cover if **your** belongings are lost, stolen, damaged or destroyed while unattended.
- **While you are in transit.**  
**Valuables** and electronic equipment, **money** and travel documents should be carried with **you** whenever possible. There is no cover for **valuables, money** and travel documents that are lost or damaged when checked into the hold or left unattended unless the **public transport** carrier insists, they are checked in.
- **Storing items while on the trip.**  
When **you** are not traveling and not present in **your** accommodation, **valuables, money** and travel documents not taken with **you** must be kept in a locked safety deposit. If no safety deposit box is available, they must be stored out of plain view.
- **Requirement to report lost or stolen baggage:**  
**You** must report lost or stolen items within 24 hours to the police and provide **us** with a police report. If **your** baggage goes missing while in the custody of a transport provider, **you** need to obtain a property irregularity report from them. This includes bags that are delayed in transit.

**What is covered:**

If **you** accidentally lose **your personal belongings**, or if they are stolen or damaged, **you** can claim up to £2,000 to replace or repair them. There is a limit of £250 for one item, pair or set. The overall limit for **valuables**, golf and sports equipment is £500.

**What is not covered:**

1) **You** are not covered for the following.

- a. Loss of, theft of or damage to **your personal belongings** during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report'. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. If **you** cannot report the loss, theft or damage to the carrier or handling agent straight away, **you** must do so in writing within seven days.
- b. Loss or theft of **your personal belongings** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
- c. Breakage of or damage to fragile articles, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage.
- d. Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
- e. Loss of, theft of or damage to food, drink or tobacco products.
- f. Loss of, theft of or damage to mobile phones (including smart phones and mobile electronic personal communication devices).
- g. Loss of, theft of or damage to contact or corneal lenses, loose precious stones, securities, deeds, documents or property held for business purposes.
- h. Loss of, theft of or damage to **valuables** if **you** leave them in baggage which is checked in to the carrier.
- i. Loss of, theft of or damage to **valuables** **you** are not carrying with **you** unless **you** have kept them in locked accommodation, a safe or a safety deposit box.
- j. There is no cover for **personal belongings** left in a vehicle overnight.

- 2) Winter sports equipment is not covered under this section.
- 3) The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.
- 4) Anything mentioned in the General exclusion applicable to all sections of the **policy**.

### **Special Conditions**

As well as the general conditions on pages 7-9 the following conditions apply:

- 1) If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.
- 2) **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to us.

## **Section J – Money and documents – up to £500**

### **What is covered:**

**We** will repay **you** if **you** lose any of the following or they are stolen:

- Bank notes
- Coins
- Traveller's cheques
- Travel tickets
- Admission tickets
- Meal vouchers
- Passports (residual value only)
- Qualification certificates

For cash there is a limit of £200 for each adult and £50 for each child under 16.

This cover starts from the time **you** get the **money** or documents or 72 hours before **you** leave home to go on **your trip**, whichever is later.

### **What is not covered:**

- 1) **You** are not covered for the following:
  - a. Loss or theft if **you** have not reported it to the police within 24 hours of discovering the loss or theft and **you** have not got a police report.
  - b. Loss of value or shortages caused by a mistake.
  - c. **Money** left in baggage which **you** have checked in to the carrier or which **you** do not keep with **you**, unless it is in locked accommodation, a safety deposit box or a safe.
- 2) The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.
- 3) Anything mentioned in the General exclusion applicable to all sections of the **policy**.



## Section K – Personal liability – up to £2 million

### What is covered:

If **you** accidentally injure someone or damage someone else's property whilst on a **trip** during the **period of insurance**, **you** will be covered for **your** legal liability:

- a) to people who do not work for **you** or with **you** and who are not **your** travelling companions or a **close relative**; and
- b) for accidental damage to property which is not owned or being looked after by **you** or a **close relative**. If **you** are legally responsible for accidental damage to rented accommodation, **we** will pay up to £100,000 for a single incident. This cover includes legal expenses which **you** have paid with **our** permission.

### What is not covered:

- 1) This section does not cover liability caused directly or indirectly by **you** owning or using any aircraft, motorised vehicle, boat or any form of motorised leisure equipment, including drones.
- 2) This section does not cover employer's liability or liability caused by **you** carrying out contracts, supplying goods and services, or doing any paid or voluntary work.
- 3) **You** will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
- 4) This section does not cover liability caused by **you** owning, handling, riding or looking after any animal.
- 5) This section does not cover liability caused by **you** owning, possessing or using a firearm.
- 6) **We** will not pay the first £250 of every claim to do with rented accommodation.
- 7) Anything mentioned in the General exclusion applicable to all sections of the **policy**.

### Special Conditions

As well as the general conditions on pages 7-9, the following condition applies:

- 1) **You** must send **us** any writ, summons or other legal documents as soon as **you** receive them.
- 2) **You** must also give **us** any information and help **we** need to deal with the case and **your** claim.
- 3) **You** must not negotiate, pay, settle, admit or deny any claim without **our** written agreement.

## Section L – Legal Expenses– up to £25,000

### Description of cover

This section will cover legal costs up to the sum insured as listed in **your** schedule to undertake a civil action for damages if someone else causes **you** bodily Injury or death while **you** are on a **trip**. **You** must obtain **our** agreement to pursue the legal action if **you** are claiming under this section before **you** start proceedings.

### IMPORTANT INFORMATION

- **We** shall have complete control over the legal proceedings, though **you** have the right not to agree to use the Lawyers **we** propose.
- **You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident happening.
- Lawyers appointed must be qualified to practice in the country where the event happened or the defendant's country of residence.
- If **we** cannot agree on which Lawyer to nominate, **we** will ask the relevant national law society to choose a suitably qualified party to represent **you**. While this process is on-going, **we** will appoint a Lawyer to protect **your** interests.

- If **you** are awarded damages, all sums advanced by **us** will be repaid out of the damages once **you** have received payment.
- **We** can choose to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.
- **We** will not begin legal proceedings in more than one country.

**What is covered:**

1. Reasonable and necessary legal costs to undertake a civil action, up to the sum insured as set out in the table of benefits on page 4 provided **you** obtain **our** agreement to pursue the legal action before **you** start proceedings.

**What is not covered:**

1. The pursuit of a claim against us, **our** agent or an Insurer underwriting any section of this **policy**, or a travel agent, tour operator **public transport** provider.
2. Actions **between** Insured Persons, or actions pursued to obtain satisfaction of a judgement or legally binding decision.
3. Any advice or any claim arising in connection with a **trip** taken within **your home** country.
4. Any expenses spent before obtaining **our** agreement to pursue legal action.
5. Any claim arising as a result of **you** riding a motor car or motorcycle unless **you** have a full **UK** licence, or valid CBT certificate (DL196), are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of quad bikes, ATVs or electronic scooters as a driver or passenger is not covered at any time.
6. When **you** do not provide the documentation **we** ask for to support **your** claim.
7. If at the time of the loss, injury or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, **we** shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
8. Claims if **you** travel at a time when any government has imposed restrictions on travel to the geographical location **you** live in the **UK** or the area **you** are travelling to and **you** break the conditions of those restrictions.
9. Exposure to risk or danger, except in an endeavour to save a human life.
10. **Your** suicide or attempted suicide or deliberately injuring **yourself**.
11. When **You** drink too much alcohol which is evidenced by one of the following:
  - 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 4 pints of beer or four 175ml glasses of wine.
  - c. a witness report from a 3rd party.
  - d. **your** own admission.
12. If **you** are under the influence and/or miss-use of any prescribed/un-prescribed/illegal medication or drug (including any solvents or substances).
13. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.

14. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the **UK** or to the destination **you** are travelling to. If **you** have travelled against the Foreign, Commonwealth and Development and Development Office (FCDO) advising against non-essential **trips** and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the FCDO advisory. See information on Essential Travel.
15. Any claim resulting from the Foreign, Commonwealth and Development Office advising against all travel to **your** destination.
16. Any claim caused by **you** undertaking manual work.
17. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
18. Any claim arising from taking part in **winter sports** when **you** have not paid to upgrade **your** cover.
19. Claims arising when **you** are taking part in a sport or activity that **we** do not cover or excludes personal liability or personal accident cover.
20. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
21. **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 trade or economic sanctions law or regulation.

Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.

22. Any claim arising from war and war like activities whether declared or not.
23. Anything mentioned in the General exclusion applicable to all sections of the **policy**.

## Section M – Winter sports

### What is covered:

**We** will only provide this cover if **you** have paid the extra premium.

**You** will automatically be covered for up to 17 days' winter sports cover in a rolling 12-month period.

**You** will be covered under all sections for all winter sports except for:

- ski racing in major events
- ski jumping
- ice hockey; and
- using bobsleighs and skeletons.

Unless agreed by **us** and **you** have paid the appropriate additional premium.

**You** are not covered for **winter sports** equipment under section I - **Personal belongings** of this travel **policy**. Please see below for details of cover for **winter sports** equipment. Ski-lift passes are included in the cover provided by Section J - Money and documents of this travel **policy**. The following extra cover is also included in winter sports.

## What is covered for sub-sections 1 and 2:

### Sub-section 1: Winter sports equipment – up to £1,500

**You** will be covered for the replacement cost (after allowing for wear, tear and loss of value) of replacing **your** snowboard or skis (including bindings), boots and poles if they are lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £100.

**We** will only pay up to £250 for each single article.

### Sub-section 2: Winter sports equipment hire – up to £150

If **your** own equipment is lost, stolen or damaged, **you** will be covered for the cost of hiring a snowboard or skis (including bindings), boots and poles up to £10 a day.

## What is covered for sub-section 3:

### Sub-section 3: Ski pack (lessons, hire and lift pass) – up to £300

If **you** fall ill or are injured during the **period of insurance**, **you** will be covered for the costs of the part of the ski pack which **you** cannot use.

## What is covered for sub-section 4:

### Sub-section 4: Piste closure – up to £200

This cover is only available for holidays starting after 10 December and ending before 30 April.

If the weather prevents **you** from skiing at the resort **you** are booked into, **you** will be covered for transport costs to take **you** to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, **you** will receive £30 for each whole day's skiing **you** have lost.

## What is covered for sub-section 5:

### Sub-section 5: Avalanche closure – up to £500

If **your** arrival at, or departure from, **your** resort is delayed due to an avalanche or a landslide, **you** will be covered for extra travel and accommodation expenses. **We** will pay up to £50 for each full 24 hours that **you** are delayed.

## Special Conditions for Sub-sections 1 & 2:

As well as the general conditions on pages 7-9, the following conditions apply:

- 1) The following condition applies to claims for temporary loss of winter sports equipment: As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
- 2) **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to us.

## What is not covered for all sub-sections:

- 1) Anything mentioned in the General exclusion applicable to all sections of the **policy**.

## What is not covered for sub-sections 1 and 2:

- 1) **You** are not covered for the following.
  - a. Loss of, theft of or damage to **your** winter sports equipment during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report'. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. If **you** cannot report the loss, theft or damage to the carrier or handling agent straight away, **you** must do so in writing within seven days.
  - b. Loss or theft of **your** winter sports equipment at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
  - c. Loss or damage caused by delay, wear and tear, moths, vermin, weather an atmospheric conditions or mechanical failure.
  - d. Loss of, theft of or damage to property left in a vehicle overnight.

- 2) If **you** receive payment from someone or somewhere else, **we** will take this amount off **your** claim.
- 3) **You** are not covered for more than £250 for any one snowboard, or pair of skis, boots or poles.
- 4) The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.

This does not apply to claims for temporary loss or hire of **winter sports** equipment under subsection 2.

**What is not covered for sub-section 4:**

- 1) **You** will not be covered for any amount **you** can get back from someone or somewhere else.
- 2) **You** will not be covered if **you** take out this insurance within 14 days of going on the **trip**, unless **you** booked the **trip** at the same time.

**What is not covered for sub-section 5:**

- 1) **You** will not be covered if the tour operator pays for **your** extra travel and accommodation costs.
- 2) If **you** receive compensation from someone or somewhere else, **we** will take this off **your** claim.

## Section N – Activity equipment

**What is covered:**

Up to £1,000 to replace or repair **activity equipment**, after making an allowance for wear and tear and items losing their value, which **you** own or for which **you** are legally responsible, taken on or purchased during a **trip** which become lost, stolen or damaged during the **trip**.

**We** will only pay up to £250 for each single article.

If **you** claim for a pair or set of items **we** will only pay for that part of the pair or set which is lost or damaged.

**What is not covered:**

- 1) **You** are not covered for the following.
  - a. Loss of, theft of or damage to **your activity equipment** during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report'. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. If **you** cannot report the loss, theft or damage to the carrier or handling agent straight away, **you** must do so in writing within seven days.
  - b. Loss or theft of **your activity equipment** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
  - c. Breakage of or damage to fragile articles, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage.
  - d. Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
  - e. Loss of, theft of or damage to mobile phones (including smart phones and mobile electronic personal communication devices).
  - f. Loss of, theft of or damage to **valuables** if **you** leave them in baggage which is checked in to the carrier.
  - g. Loss of, theft of or damage to **valuables** **you** are not carrying with **you** unless **you** have kept them in locked accommodation, a safe or a safety deposit box.
  - h. There is no cover for **activity equipment** left in a vehicle overnight.
- 2) Winter sports equipment is not covered under this section.
- 3) The first £50 of each and every claim per incident for each **insured person** but limited to £100 in all.
- 4) Anything mentioned in the General exclusion applicable to all sections of the **policy**.

### Special Conditions

As well as the general conditions on pages 7-9 the following conditions apply:

1) **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to us.

### Making a complaint

If **your** complaint is in relation to how **your policy** was sold, please contact Forces Mutual at:

By post: Forces Mutual, 5th Floor, 20 Chapel Street, Liverpool. L3 9AG

Email: [groupcomplaintsteam@forcesmutual.org](mailto:groupcomplaintsteam@forcesmutual.org)

By telephone: 0151 363 5920

If **your** complaint relates to a claim, or assistance **you** received whilst travelling, please contact:

By post:

Quality Department  
Collinson Insurance Services Limited  
Sussex House  
Perrymount Road  
Haywards Heath  
West Sussex  
RH16 1DN

Email: [Complaints@collinsoninsurance.com](mailto:Complaints@collinsoninsurance.com)

By telephone: 01444 442277

Our promise of service - **we** will aim to provide **you** with a full response within 4 weeks of the date **we** receive **your** complaint, and **our** response will be **our** final decision based on the evidence presented. If for any reason there is a delay in completing **our** investigations, **we** will explain why and tell **you** when **we** hope to reach a decision. In any event, should **you** remain dissatisfied or fail to receive a final answer within 8 weeks of **us** receiving **your** complaint, **you** may have the right to refer **your** complaint to an independent authority for consideration. That authority is:

Financial Ombudsman Service (FOS)  
Exchange Tower  
Harbour Exchange Square  
London.  
E14 9SR

Telephone: 0800 0234 567 or 0300 1239 123

More information can be found on their website – [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Please note that if **you** wish to refer this matter to the FOS **you** must do so within 6 months of **our** final decision. **You** must have completed the above procedure before the FOS will consider **your** case. **Your** legal rights are not affected.

### Financial Services Compensation Scheme

Astrenska Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS).

If **we** cannot meet **our** obligations **you** may be entitled to compensation under the scheme.

For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0207 741 4100.

## Privacy Notice

### How we use the information about you

As an insurer and data controller: **We** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your policy** is still live. This will include **your** name, address, health information, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**;
- issue **you** this insurance **policy**;
- deal with any claims or requests for assistance that **you** may have; service **your policy** including claims and **policy** administration, payments, and other transactions; and detect, investigate and prevent activities which may be illegal or could result in **your policy** being cancelled or treated as if it never existed.
- Protect **our** legitimate interests

Some of the personal information that **you** provide may be sensitive information. This includes details about **your** health or medical records. Where **we** need **your** consent to collect and process **your** sensitive information, this will be obtained from **you** at the relevant time. Please note that, in these cases, **we** may not be able to sell **you** an insurance **policy** or deal with a claim if **you** do not agree to **us** processing relevant sensitive information.

In order to administer **your policy** and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different Data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

**We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and **money**-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting [www.cifas.org.uk/fpn](http://www.cifas.org.uk/fpn) and [www.insurancefraudbureau.org/privacy-policy/](http://www.insurancefraudbureau.org/privacy-policy/).

### Processing your data:

**Your** data will generally be processed on the basis that it is: necessary for the performance of the contract that **you** have with **us**; is in the public or **your** vital interest; or for **our** legitimate business interests. If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

### How we store and protect your information:

All personal information collected by **us** is stored on secure servers which are either in the **United Kingdom** or European Union. **We** will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities. **We** also have security measures in place in **our** offices to protect the information that **you** have given us.

### How you can access your information and correct anything which is wrong

**You** have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or in writing as shown below.

By post: Data Protection Officer, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN  
Email: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com).

**We** may make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive. **We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate. If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Data Protection Officer using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>.





Call 0151 363 5290  
[www.forcesmutual.org](http://www.forcesmutual.org)

**Forces**  
**Mutual**

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