



Free Spirit

Policy Document



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STANDARD COVER TABLE OF BENEFITS

Here is a summary of the main benefits and cover limits of this insurance for each insured person for Standard Cover. The covers provided, cover limits, and excesses are different depending on whether you have chosen Standard, Super or Super Duper Cover. Your chosen cover option will be shown in your Policy Schedule. Benefits are payable in line with the terms, conditions, limitations and exclusions in this Policy Document.

STANDARD Cover - Section & Policy Cover	Limit per person (up to)	Excess* that apply to each insured person for each claim
A. Cancellation - Pre-paid excursions limit	£1,000 £100	£150
B1. Medical & Associated Expenses (outside your home country) Emergency dental treatment Kennel & cattery costs	£5,000,000 £200 £125	£150 (applies to section B1 only)
B2. Cover at home following hospitalisation abroad: Home help Cosmetic surgery Dental treatment Physiotherapy UK Convalescence (after hospitalisation abroad for 5 or more days)	£500 £1,500 £250 £250 £500	Nil
C. Overseas Hospital Benefit	£500 (£30 per 24 hours)	Nil
D. Curtailment (cutting short your trip)/Loss of Holiday - Pre-paid excursions limit	£1,000 £100	£150
E. Personal Possessions - Single article, pair or set limit - Valuables limit Possessions delayed whilst being transported (over 12 hours) Loss or damage to medical aids Loss or damage to prescribed medications	£1,000 £300 £500 £250 £500 £125	£150
F. Personal Money, Passport & Travel Documents - Cash limit Loss of Passport	£500 £125 £100	Nil
G. Personal Accident ** Death Loss of limb/loss of sight Permanent total disability Burial or cremation costs	18 to 69 yrs 17 yrs & under 70 yrs & over £10,000 £3,500 £5,000 £10,000 £10,000 £5,000 £10,000 £10,000 Nil £1,500 £1,500 £1,500	Nil
H. Personal Liability	£2,000,000	£150 (Property damage only)
I. Extended Journey Disruption Unused travel & accommodation costs - Pre-paid excursions limit Delayed Departure (after 12 hours delay) Additional travel & accommodation costs Kennel & cattery costs	No Cover	-
J. Delayed Departure (after 12 hours delay) or Trip Abandonment (after 12 hours delay)	No Cover	-
K. Missed Departure / Missed Connection	No Cover	-
L. Travel Risks Hijack/Kidnap Mugging Natural Disaster	No Cover	-
M. Legal Expenses	£10,000 (£20,000 policy max)	Nil
N. Travel within the United Kingdom only	£2,500	£150
Winter Sports - cover is only in force if shown on your Policy Schedule and the appropriate extra premium has been paid.		
O. Winter Sports Own Ski Equipment - Single article, pair or set limit Hired Ski Equipment loss/damage Delayed Ski Equipment (after 12 hours) Loss of Ski Pack Avalanche/Weather Delay Piste Closure	£250 £200 £100 £100 £300 £200 £250 (£30 per 24 hours)	£150 Nil Nil Nil Nil Nil
P. Gadget Cover	No Cover	-

* An **excess** is payable under some sections of cover under this insurance, as shown in the Table of Benefits above. This means **you** will be responsible for paying the first part of any claim. All **excesses** shown for this policy are payable for each claim, and for each incident claimed for, under each applicable section of cover, by each **insured person**. However, please note:

- Subject to the provisions contained in 2. below, if **you** have paid the extra premium for "Excess Waiver" under Standard cover, no **excess** will be payable.
- Any **excess** set by **us** either because an **insured person** has an **existing medical condition** which **we** have agreed in writing to cover following **your** call to the Medical Screening Service, or due to the 'Sports & Activities' cover **you** have bought (where **you** have paid an extra premium to cover the sports/activities listed under Activity Pack 2, 3 or 4), will still apply even if **you** have paid the extra premium for "Excess Waiver".

** Section G - Personal Accident – As shown above the benefit payable for death is reduced if **you** are aged 17 years and under. If **you** are aged 70 or over, the benefits for death and **loss of limb/loss of sight** are reduced, and there is no benefit payable for **permanent total disablement**.

SUPER COVER TABLE OF BENEFITS

Here is a summary of the main benefits and cover limits of this insurance for each insured person for Super Cover. The covers provided, cover limits, and excesses are different depending on whether you have chosen Standard, Super or Super Duper Cover. Your chosen cover option will be shown in your Policy Schedule. Benefits are payable in line with the terms, conditions, limitations and exclusions in this Policy Document.

SUPER Cover - Section & Policy Cover	Limit per person (up to)	Excess* that apply to each insured person for each claim
A. Cancellation - Pre-paid excursions limit	£3,000 £200	£95
B1. Medical & Associated Expenses (outside your home country) Emergency dental treatment Kennel & cattery costs	£7,500,000 £300 £250	£95 (applies to section B1 only)
B2. Cover at home following hospitalisation abroad: Home help Cosmetic surgery Dental treatment Physiotherapy UK Convalescence (after hospitalisation abroad for 5 or more days)	£500 £2,500 £350 £350 £750	Nil
C. Overseas Hospital Benefit	£1,000 (£40 per 24 hours)	Nil
D. Curtailment (cutting short your trip)/Loss of Holiday - Pre-paid excursions limit	£3,000 £200	£95
E. Personal Possessions - Single article, pair or set limit - Valuables limit Possessions delayed whilst being transported (over 12 hours) Loss or damage to medical aids Loss or damage to prescribed medications	£2,000 £400 £750 £250 £1,000 £250	£95
F. Personal Money, Passport & Travel Documents - Cash limit Loss of Passport	£1,000 £250 £200	Nil
G. Personal Accident ** Death Loss of limb/loss of sight Permanent total disability Burial or cremation costs	18 to 69 yrs 17 yrs & under 70 yrs & over £15,000 £3,500 £5,000 £15,000 £15,000 £5,000 £15,000 £15,000 Nil £3,000 £3,000 £3,000	Nil
H. Personal Liability	£2,000,000	£95 (Property damage only)
I. Extended Journey Disruption Unused travel & accommodation costs - Pre-paid excursions limit Delayed Departure (after 12 hours delay) Additional travel & accommodation costs Kennel & cattery costs	£1,000 £200 £300 (£75 per 12 hours delay) £500 £250	£95
J. Delayed Departure (after 12 hours delay) or Trip Abandonment (after 12 hours delay)	£300 (£75 per 12 hours delay) £3,000	Nil £95
K. Missed Departure / Missed Connection	£1,000	Nil
L. Travel Risks Hijack/Kidnap Mugging Natural Disaster	£2,000 (£100 per 24 hours) £250 (one off payment) £500	Nil Nil Nil
M. Legal Expenses	£25,000 (£50,000 policy max)	Nil
N. Travel within the United Kingdom only	£5,000	£95
Winter Sports - cover is only in force if shown on your Policy Schedule and the appropriate extra premium has been paid.		
O. Winter Sports Own Ski Equipment - Single article, pair or set limit Hired Ski Equipment loss/damage Delayed Ski Equipment (after 12 hours) Loss of Ski Pack Avalanche/Weather Delay Piste Closure	£500 £350 £200 £200 £400 £400 £400 (£40 per 24 hours)	£95 Nil Nil Nil Nil Nil
P. Gadget Cover	£1,000	£50

* An **excess** is payable under some sections of cover under this insurance, as shown in the Table of Benefits above. This means **you** will be responsible for paying the first part of any claim. All **excesses** shown for this policy are payable for each claim and for each incident claimed for, under each applicable section of cover, by each **insured person**. However, please note:

- Subject to the provisions contained in 2. below, if **you** have paid the extra premium for "Excess Waiver" under Super cover, no **excess** will be payable except for claims under Cover Section P - Gadget Cover where the £50 **excess** will still apply.
- Any **excess** set by **us** either because an **insured person** has an **existing medical condition** which **we** have agreed in writing to cover following **your** call to the Medical Screening Service, or due to the 'Sports & Activities' cover **you** have bought (where **you** have paid an extra premium to cover the sports/activities listed under Activity Pack 2, 3 or 4), will still apply even if **you** have paid the extra premium for "Excess Waiver".

** Section G - Personal Accident – As shown above the benefit payable for death is reduced if **you** are aged 17 years and under. If **you** are aged 70 or over, the benefits for death and **loss of limb/loss of sight** are reduced, and there is no benefit payable for **permanent total disablement**.

SUPER DUPER COVER TABLE OF BENEFITS

Here is a summary of the main benefits and cover limits of this insurance for each insured person for Super Duper Cover. The covers provided, cover limits, and excesses are different depending on whether you have chosen Standard, Super or Super Duper Cover. Your chosen cover option will be shown in your Policy Schedule. Benefits are payable in line with the terms, conditions, limitations and exclusions in this Policy Document.

SUPER DUPER Cover - Section & Policy Cover	Limit per person (up to)	Excess* that apply to each insured person for each claim
A. Cancellation - Pre-paid excursions limit	£6,000 £300	Nil
B1. Medical & Associated Expenses (outside your home country) Emergency dental treatment Kennel & cattery costs	£10,000,000 £400 £500	Nil
B2. Cover at home following hospitalisation abroad: Home help Cosmetic surgery Dental treatment Physiotherapy UK Convalescence (after hospitalisation abroad for 5 or more days)	£500 £5,000 £500 £500 £1,000	
C. Overseas Hospital Benefit	£1,500 (£50 per 24 hours)	Nil
D. Curtailment (cutting short your trip)/Loss of Holiday - Pre-paid excursions limit	£6,000 £300	Nil
E. Personal Possessions - Single article, pair or set limit - Valuables limit Possessions delayed whilst being transported (over 12 hours) Loss or damage to medical aids Loss or damage to prescribed medications	£3,000 £500 £1,000 £250 £2,000 £500	Nil
F. Personal Money, Passport & Travel Documents - Cash limit Loss of Passport	£1,500 £500 £400	Nil
G. Personal Accident ** Death Loss of limb/loss of sight Permanent total disability Burial or cremation costs	18 to 69 yrs 17 yrs & under 70 yrs & over £20,000 £3,500 £5,000 £20,000 £20,000 £5,000 £20,000 £20,000 Nil £5,000 £5,000 £5,000	Nil
H. Personal Liability	£2,000,000	Nil (Property damage only)
I. Extended Journey Disruption Unused travel & accommodation costs - Pre-paid excursions limit Delayed Departure (after 12 hours delay) Additional travel & accommodation costs Kennel & cattery costs	£2,000 £300 £400 (£100 per 12 hours delay) £1,000 £500	Nil
J. Delayed Departure (after 12 hours delay) or Trip Abandonment (after 12 hours delay)	£400 (£100 per 12 hours delay) £6,000	Nil Nil
K. Missed Departure / Missed Connection	£2,000	Nil
L. Travel Risks Hijack/Kidnap Mugging Natural Disaster	£3,000 (£100 per 24 hours) £500 (one off payment) £1,000	Nil Nil Nil
M. Legal Expenses	£50,000 (£100,000 policy max)	Nil
N. Travel within the United Kingdom only	£10,000	Nil
Winter Sports - cover is only in force if shown on your Policy Schedule and the appropriate extra premium has been paid.		
O. Winter Sports Own Ski Equipment - Single article, pair or set limit Hired Ski Equipment loss/damage Delayed Ski Equipment (after 12 hours) Loss of Ski Pack Avalanche/Weather Delay Piste Closure	£750 £500 £300 £300 £500 £500 £500 (£50 per 24 hours)	Nil Nil Nil Nil Nil Nil
P. Gadget Cover	£1,500	£50

* Under Super Duper cover no **excess** will be payable except for claims under Cover Section P - Gadget Cover or where an **excess** has been set by **us** either because an **insured person** has an **existing medical condition** which **we** have agreed in writing to cover following **your** call to the Medical Screening Service, or due to the 'Sports & Activities' cover **you** have bought (where **you** have paid an extra premium to cover the sports/activities listed under Activity Pack 2, 3 or 4).

All **excesses** are payable for each claim and for each incident claimed for, by each **insured person**.

** Section G - Personal Accident – As shown above the benefit payable for death is reduced if **you** are aged 17 years and under. If **you** are aged 70 or over, the benefits for death and **loss of limb/loss of sight** are reduced, and there is no benefit payable for **permanent total disablement**.

IMPORTANT CONTACT DETAILS

Calls may be monitored and recorded

CUSTOMER SERVICES

PJ Hayman & Company Limited

02392 419 080 (this is a basic rate number)

Monday- Friday: 9am-5pm, closed Bank Holidays

Email: Direct.sales@pjhayman.com

Write to: Stansted House, Rowlands Castle, Hampshire PO9 6DX

Whether at **home** or abroad, the **policy administrator** PJ Hayman & Company Limited is available to help **you** deal with any queries about **your** insurance or make a claim. For medical emergencies, the Medical Assistance telephone service is available 24 hours a day, 365 days a year.

Please contact PJ Hayman & Company Limited if **you** need any documents to be made available in braille and/or large print and/or in Audio format. Contact details are shown above. PJ Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority. Firm Reference No. 497103. Registered in England. Company Number 2534965.

MEDICAL SCREENING SERVICE

PJ Hayman & Company Limited

02392 419 080 (this is a basic rate number)

Monday-Friday: 9am-5pm, closed Bank Holidays

Email: Direct.sales@pjhayman.com

24HR MEDICAL ASSISTANCE

Healix Medical Assistance Services

+44 (0)208 608 4227 (this is a basic rate number)

Email: internationalhealthcare@healix.com

You should first call an ambulance using the local equivalent of a 999 number. If **you** are travelling within the European Union **you** should dial 112.

You should then, where possible, contact Healix Medical Assistance Services who are available 24 hours a day, all year round.

You have the reassurance of knowing that worldwide medical advice and help is just a phone call away. (For more information see pages 14 to 15).

CLAIMS

To make a claim, please ensure **you** contact the relevant **claims handler**. (For more information see pages 18 to 19).

Cover Sections A-O

Roger Rich & Company Part of the Claims Consortium Group

+44 (0)1608 641351 (this is a basic rate number)

Monday - Friday 9am-5.30pm

Email: freespirit@claimsconsortiumgroup.co.uk

Write to: Travel Claims, Roger Rich & Company, 2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

Gadget Cover (Section P)

+44 (0)1865 745566 (this is a basic rate number)

claims@theoxfordclaimscompany.co.uk

<https://theoxfordclaimscompany.co.uk/make-a-claim/>

IMPORTANT INFORMATION

The following is some key information about this insurance.

Please take the time to read it carefully.

Throughout this Policy Document **we** use the terms “**you**” and “**insured person**” to describe the person/people who are covered. Certain words shown in **bold** throughout this document have specific meanings and these are explained in the “Meaning of Words” section at the end of the document. Some sections of cover contain additional definitions applicable to that cover section only.

This Policy Document is written in English and all other information and communications to **you** relating to this insurance will also be in English.

THIS IS NOT PRIVATE MEDICAL INSURANCE

A note to **you** and all **medical practitioners** and hospitals. This is not private medical insurance. If any medical treatment is needed, **you** must tell **us** immediately or **we** might not guarantee medical expenses. If **you** need any medical treatment, **you** must allow the medical emergency assistance service to see all **your** medical records and information.

Eligibility for this insurance

- This cover is for residents of the **United Kingdom** or for members of the British Armed Forces (under a BFPO address) only.
- All **insured persons** must have been a resident in the **United Kingdom** for the last 6 months.
- All **insured persons** must be registered with a **medical practitioner** in the **United Kingdom**.
- All children under the age of 18 on the date **you** bought **your** policy must travel with an adult insured under this policy. Adults insured on an Annual Multi-trip policy are entitled to travel independently of each other.
- Cover for **winter sports** activities is only provided if the appropriate extra premium has been paid and where an **insured person** is aged 69 years or under on the date **you** buy **your** policy.

Trips covered by this insurance

Any **trip** must meet the following requirements to be covered:

- The **trip** must be to a destination within the **geographical area** of cover shown on **your** Policy Schedule.
- The **trip** must be a two-way **trip** which starts and ends in the **United Kingdom** or which starts from a Ministry of Defence base/location where there is a recognised British Forces Post Office address.
- The **trip** must start and finish within the **period of insurance** shown on **your** Policy Schedule.
- Any **trip** within the **United Kingdom** must include at least 1 nights' booked accommodation.
- **You** must not be travelling against the advice of a **medical practitioner** or where a **medical practitioner** would have advised against **you** travelling had **you** asked for their advice before beginning the **trip**.
- The **trip** cannot be for the specific purpose of receiving medical treatment during the **trip**.
- Where **you** have bought Single Trip cover, the **trip** cannot be for more than 115 days (or 45 days if an **insured person** is aged 76 years or over on the date **you** bought **your** policy).
- Where **you** have bought Annual Multi-trip cover, **you** may take any number of **trips** within the **period of insurance** shown on **your** Policy Schedule but each **trip** cannot be for more than 32 days if **you** have bought Standard or Super cover or for more than 45 days if **you** have bought Super Duper cover. **Winter sports** cover is limited to a maximum total of 17 days in the **period of insurance**.

Note: There is no cover if **you** are planning on going on an ocean or river **cruise**.

When your cover starts and ends

If **you** have chosen a Single Trip policy:

Your period of insurance is shown on **your** Policy Schedule and runs from the date **your** policy is issued until the completion of **your trip**.

- Cover under Cover Section A – Cancellation starts from the date the policy was issued and ends when **you** leave **home** to start **your trip**.
- The cover under all other cover sections starts when **you** commence **your trip** and ends when **you** complete **your trip**.

If **you** have chosen an Annual Multi-trip policy:

Your period of insurance is shown on **your** Policy Schedule.

- Cover under Cover Section A - Cancellation starts from the date of commencement of **your period of insurance** or, if later, the date any **trip** is booked, and ends when **you** leave **home** to start any **trip**.
- The cover under all other cover sections starts when **you** leave **home** to start **your trip** and ends when you complete **your trip**.

Foreign, Commonwealth & Development Office (FCDO) advice

This insurance policy will not cover **you** for travel to a specific country or to an area where the Foreign, Commonwealth & Development Office (FCDO) advised against all travel or all but essential travel at the time **you** bought **your** policy or booked **your trip** (whichever is later).

Existing medical conditions

For travel within the United Kingdom only

You will not be covered under this policy for any claims in any way related to any **existing medical condition**, unless **you** can comply with the following:

1. **You** are **fit to travel** and undertake **your** planned **trip** when **you** take out this policy, book **your trip**, paying instalments/final balance or at the time **you** travel (whichever is later).
2. Following any claim investigation, **your medical practitioner** confirms they would have agreed with or recommended **your** travel plans when **you** took out this policy, booked **your trip**, paying instalments/final balance or at the time **you** travelled (whichever is later).
3. **You** are not travelling to have medical treatment or a consultation during **your trip**.

For travel outside the United Kingdom

There is no cover under this insurance for any claim in any way related to any **existing medical condition**, as defined below, unless **you** have contacted **our** Medical Screening Service, and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any extra premium.

An **existing medical condition** means:

- a) any respiratory condition (relating to the lungs or breathing); heart or heart related condition; circulatory condition (relating to the blood or circulation); kidney or renal condition; liver condition; condition relating to the pancreas (e.g. diabetes); cerebral or neurological condition (relating to the brain); stroke; central nervous system disorder or irritable bowel disease; for which **you** have received treatment (including prescribed medication) within the 5 years before **your** policy issue date;
- b) any malignant condition e.g. cancer for which **you** have received any diagnosis or treatment (including prescribed medication) within the 5 years before **your** policy issue date;
- c) any **medical condition** for which **you** have received surgery, inpatient or outpatient treatment or had any tests or investigations in a hospital or clinic or have been seen by a specialist consultant within the 2 years before **your** policy issue date;
- d) any psychiatric or psychological condition for which **you** have received any diagnosis or treatment (including prescribed medication);
- e) any re-occurring health condition, or any other **medical condition** which within the 2 years before **your** policy issue date:
 - has been treated in hospital, or
 - has been referred to a specialist, or
 - for which **you** are waiting for any tests or treatment of any description, or
 - for which **your medical practitioner** has altered **your** regular prescribed medication in the 6 months before **your** policy issue date.

Changes in the health of an insured person

If an **insured person's** health changes after **you** bought **your** policy but before **you** start **your trip** (or in the case of Annual Multi-trip cover before the date of departure on **your next trip**), **you** must contact the Medical Screening Service for further advice and to discuss **your** options. Contact details are given on page 6.

Changes which **we** need to know about are:

- where new medication or a change in regular medication has been prescribed;
- where there has been a deterioration of a previously stable condition;
- where an **insured person** has been referred to a specialist;
- where an undiagnosed condition is being investigated; or
- where an **insured person** is awaiting treatment/consultation.

We will then tell **you** if **we** can cover an **insured person's medical condition(s)** free of charge or for an extra premium.

If **we** cannot cover an **insured person's medical condition(s)**, or **you** do not want to pay any extra premium quoted, **we** will give **you** the choice of either:

- making a cancellation claim for any pre-booked **trips**; or
- cancelling **your** policy and receiving a proportionate/partial refund, provided that **you** have not made a claim and do not intend to make a claim.

Pregnancy

If **you** are pregnant, **you** will be covered under the standard terms and conditions of the policy during weeks 0-28 inclusive of the pregnancy. From the start of week 29 to week 40 inclusive of the pregnancy, there is no cover for claims relating to pregnancy or childbirth unless one of the following medical complications of pregnancy arise:

Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, preeclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.

Please note **we** will not cover denial of boarding by a carrier so **you** should check that **you** will be able to travel with the carrier/airline in advance.

It is essential, if at the time of booking a **trip** **you** are aware that **you** are pregnant, that **you** make sure that **you** are able to have the required vaccinations for that **trip**. No cover will be provided for cancellation of the **trip** if, after booking **you** discover that travel whilst pregnant is advised against or **you** are unable to receive the appropriate and required vaccinations for that country.

The health of individuals with whom you are travelling or have arranged to travel, a person with whom you have arranged to reside temporarily, or a close relative or close business associate, who are not insured under the policy

If, at the time **your** policy started or at the time of booking a **trip**, whichever was the later, any person on whom the **trip** depends including the person with whom **you** are travelling or have arranged to travel, a person with whom **you** have arranged to reside temporarily, or a **close relative**, friend or **close business associate** had a **medical condition** for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months,

we will not pay for any claim **you** make under Section A - Cancellation or Section D - Curtailment/Loss of Holiday, that relates in any way to the **medical condition** of that person.

Claims for reimbursement of costs

Under cover Sections A - Cancellation and D - Curtailment/Loss of Holiday, **we** provide cover for **unrecoverable costs**. If **you** need to make a claim for travel, accommodation or related costs which **you** have paid, or agreed to pay, **we** will consider claims for **your** costs which **you** cannot get back from **your** travel and/or accommodation provider or agent, **your** debit/credit card company, PayPal, ABTA, ATOL (or similar organisations). For example, if **your trip** is cancelled by **your** tour operator or booking agent **you** may have a right to a refund from them for some or all of the cost of **your trip**. If **you** are not able to recover all of **your** costs and **your** circumstances are covered by the terms of the policy, **we** will consider costs **you** have been unable to recover.

In the event that **you** have paid for a **trip** on behalf of other individuals not insured on this policy please be advised that **your** policy only provides cover for **your** proportion of **trip** costs, but not to the amount **you** have paid on behalf of others.

USA medical costs

Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. It is important that **you** do not pay any medical providers up front, either at the time of **your** treatment or on **your** return to **your home country**. Medical providers may engage the services of collection agencies but any correspondence should simply be sent on to **us**, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on **your** behalf. Please contact the 24hr Medical Assistance helpline as soon as possible in the event of an **illness** or injury and do not pay for the costs of any treatment **you** receive.

Trip extensions

Trip extensions if you decide you wish to extend your trip whilst overseas

If **you** have chosen a Single Trip policy and, having started **your trip**, **you** decide **you** want to extend **your** policy either:

- a) for longer than the allowed maximum number of days (i.e. 115 days or 45 days if an **insured person** is aged 76 years or over on the date **you** bought **your** policy); or
- b) after the expiry date of **your period of insurance** as shown on **your** Policy Schedule

OR

If **you** have chosen an Annual Multi-trip Trip policy and, having started **your trip**, **you** decide **you** want to extend **your** policy either:

- a) for longer than the allowed maximum number of days per **trip** (i.e. 32 days if **you** have Standard or Super cover or 45 days if **you** have Super Duper cover); or
- b) after the expiry date of **your period of insurance** as shown on **your** Policy Schedule,

please contact the **policy administrator** – contact details are given on page 6 of this Policy Document. **You** will be asked some questions and the **policy administrator** will tell **you** whether or not an extension will be allowed.

Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to **illness** or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of insurance** stated in **your** Policy Schedule, cover will be extended at no extra cost for up to 30 days. This also applies to one person travelling with **you** who is authorised to stay with **you** by Healix Medical Assistance Services if the extension is due to medical reasons. All requests for more than 30 days extended cover must be authorised by Healix Medical Assistance Services. Contact details are given on page 6 of this Policy Document.

Expiry of your policy

If **you** have an Annual Multi-trip policy, **we** will write to **you** at least 21 days before the **period of insurance** ends (as shown on **your** Policy Schedule) to advise whether **we** are able to offer **you** a further period of cover, and if so the cost and terms and conditions of further cover.

IMPORTANT INFORMATION YOU HAVE GIVEN US

In deciding to accept this insurance and in setting the terms and premium, **we** have relied on the information **you** have given **us** via the **policy administrator**. **You** must take reasonable care to provide complete and accurate answers to the questions asked when the insurance is taken out or amended. If the information provided by **you** is not complete and accurate:

- **we** may cancel the insurance and refuse to pay any claim, or;
- **we** may not pay any claim in full, or;
- **we** may revise the premium, or;
- the extent of the cover may be affected.

We will write to **you** if **we**:

- intend to cancel the insurance; or
- need to amend the terms of the insurance; or
- require **you** to pay more for this insurance.

If **you** become aware that information **you** have given is incomplete or inaccurate, **you** must inform the **policy administrator** as soon as possible. Contact details are given on page 6 of this document.

MEANING OF WORDS

Listed below are certain words that appear throughout the policy. These will always be shown in **bold** type and in all cases will have the meanings shown below.

Act of terrorism

means an act, including for example, 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 government(s), 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.

Carer

means the person travelling in **your** party who is able to provide care for **you** where **you** are not able to care for **yourself**.

Claims handler

means:

- a) Roger Rich & Company Part of the Claims Consortium Group for claims under Cover Sections A-O.
- b) The Oxford Claims Company for claims under Section P - Gadget Cover.

Close business associate

means any person whose absence from business for one or more complete days at the same time as **your** absence means that the business cannot run properly.

Close relative

means spouse or partner (who **you** are living together with), parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).

Coronavirus

means Covid-19, including each and every variant thereof.

Cruise

means a pleasure voyage, sailing as a passenger on a purpose-built ship on river/s, sea/s or oceans that may include stops at various ports or destinations.

Curtail/curtailed/curtailment

means the cutting short of a **trip** by direct early return to **your home country**.

Drones

means un-manned aerial vehicles that belong to or are being used by **you**.

Excess(es)

means the amount **you** will have to pay towards the cost of each claim, per incident claimed for, under each applicable section of cover, by each **insured person**.

If **you** have paid the extra premium for 'Excess Waiver' under Standard or Super cover then, subject to 1. and 2. below, **you** will not have to pay the **excess** which would have been payable.

1. The **excess** will still apply to any claims made under Cover Section P – Gadget Cover; and
2. Any **excess** set by **us** either because an **insured person** has an **existing medical condition** which **we** have agreed in writing to cover following **your** call to the Medical Screening Service, or due to the 'Sports & Activities' cover **you** have bought (where **you** have paid an extra premium to cover the sports/activities listed under Activity Pack 2,3 or 4), will still apply.

Existing medical condition

means:

- a) any respiratory condition (relating to the lungs or breathing); heart or heart related condition; circulatory condition (relating to the blood or circulation); kidney or renal condition; liver condition; condition relating to the pancreas (e.g. diabetes); cerebral or neurological condition (relating to the brain); stroke; central nervous system disorder or irritable bowel disease; for which **you** have received treatment (including prescribed medication) within the 5 years prior to **your** policy issue date;
- b) any malignant condition e.g. cancer for which **you** have received any diagnosis or treatment (including prescribed medication) within the 5 years prior to **your** policy issue date;
- c) any **medical condition** for which **you** have received surgery, inpatient or outpatient treatment or had any tests or investigations in a hospital or clinic or have been seen by a specialist consultant within the 2 years prior to **your** policy issue date;
- d) any psychiatric or psychological condition for which **you** have received any diagnosis or treatment (including prescribed medication).
- e) any re-occurring health condition, or any other **medical condition** which within the 2 years prior to **your** policy issue date has been treated in hospital or has been referred to a specialist or for which **you** are waiting for any tests or treatment of any description or for which a **medical practitioner** has altered **your** regular prescribed medication in the 6 months prior to **your** policy issue date.

Fit to travel

Being medically **fit to travel** means:

- any **existing medical condition(s)** **you** have must be stable and controlled by any treatment **you** are receiving and/or medication(s) **you** have been prescribed; and
- there must be no known likelihood of any specialist or specific medical tests, investigations or variation of treatment or medication for any **existing medical condition(s)** when booking **your trip**, paying instalments/final balance, or whilst travelling; and
- **you** are not awaiting surgery for any diagnosed medical condition unless a **medical practitioner** has confirmed that **you** are medically **fit to travel**; and
- **you** are not showing symptoms of an **existing medical condition** which could mean that **your trip** could be cancelled or **curtailed**.

Geographical area

You will not be covered if **you** travel outside the area **you** have chosen, as shown on **your** Policy Schedule.

- **United Kingdom** (England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man).
- **Europe:** Albania, Andorra, Austria, the Azores, Belgium, Balearics, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark (and the Faroe Islands), Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (west of the Ural mountains), San Marino, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Tunisia and Turkey.
- **Australia & New Zealand:** Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord Howe Island) and New Zealand, including the Cook Islands, Niue and Tokelau (including up to 48 hours stopover in a country within a Worldwide area).
- **Worldwide - excluding:** Canada, Caribbean, China, Hong Kong, USA, Afghanistan, Cuba, Iran, Liberia, North Korea and Sudan but including Egypt and Israel.
- **Worldwide - including:** Canada, Caribbean, China, Hong Kong, USA but excluding Afghanistan, Cuba, Iran, Liberia, North Korea and Sudan.

Where Annual Multi-trip cover is bought Australia/New Zealand will be included within Worldwide areas excluding Canada, Caribbean, China, Hong Kong, USA, Afghanistan, Cuba, Iran, Liberia, North Korea and Sudan but including Egypt and Israel.

Home

means one of **your** normal places of residence in the **United Kingdom** or **your** Ministry of Defence base/location where there is a recognised British Forces Post Office address.

Home country

means the country **you** live in within the **United Kingdom** or **your** Ministry of Defence base/location where there is a recognised British Forces Post Office address.

Ill/illness

means a **medical condition**, disease (including **Coronavirus**), set of symptoms or sickness diagnosed and confirmed by a **medical practitioner** during the **period of insurance**.

Inshore

means within 12 nautical miles of the shore.

Insured Person/You/Your/Yourself

means any person(s) named on the Policy Schedule to whom cover is provided under this insurance policy.

International departure point

means the airport, international rail terminal or port from which **you** departed the **United Kingdom** or Ministry of Defence base/location to **your** destination, and from where **you** depart to begin the final part of **your** journey **home** at the end of **your trip**.

Medical aids

means wheelchairs, walking frames and sticks, supplies and equipment designed to provide mobility and care for the disabled and any other articles of such equipment all belonging to **you** (or for which **you** are legally responsible).

Medical condition

means any disease, **illness** or injury, including any psychological conditions.

Medical practitioner

means 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.

Natural disaster

means an event such as avalanche, blizzard, earthquake, flood, explosion, fire, forest fire, storm, hurricane, lightning, tornado, tsunami or volcanic eruption.

Nuclear risks

means ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Off-piste

means any area within the resort not defined under **on-piste** below.

On-piste

means skiing or snowboarding on marked runs, in between groomed trails and runs, on a slope or hillside between marked pistes or in areas in and around the resort that are not cordoned off, restricted or that are not accessible by any sort of tow or lift.

Pair or set

means 2 or more items of **personal possessions** that are complementary, bought as one item or used or worn together.

Period of insurance

means the period shown on **your** Policy Schedule.

Personal money

means sterling or foreign currency in notes or coins.

Personal possessions

means each of **your** suitcases and containers of a similar nature and their contents (excluding **ski equipment** and **medical aids**) and articles **you** are wearing or carrying, and **your valuables**.

Policy administrator

means PJ Hayman & Company Limited.

Public transport

means buses, coaches, aircraft or trains that run to a published scheduled timetable.

Repatriation/repatriate

means the return of an **insured person** to his/her **home**, a hospital, nursing home or funeral director in the **United Kingdom**.

Scheduled airline

means an airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.

Ski equipment

means skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.

Ski pack

means ski pass, ski lift pass and ski school fees.

Travel documents

means visas, ESTA's and travel tickets/flight tickets.

Travelling companion

means a person:

- a) with whom **you** are travelling and are on the same booking as, or
- b) whom **you** have arranged to meet at **your trip** destination, with the intention of spending a proportion of **your trip** with, who has booked independently and is therefore not included on the same booking and may have different inbound and outbound departure times or dates.

Trip

means a holiday or journey for which **you** have made a booking which includes transport and/or accommodation, and that begins when **you** leave **home** and ends on **your** return (i) to **your home** at the end of **your** holiday or journey, or (ii) following **your repatriation**.

Any **trip** must meet the following requirements to be covered:

- The **trip** must be to a destination within the **geographical area** of cover shown on **your** Policy Schedule.
- The **trip** must be a two-way **trip** which starts and ends in the **United Kingdom** or which starts from a Ministry of Defence base/location where there is a recognised British Forces Post Office address.
- The **trip** must start and finish within the **period of insurance** shown on **your** Policy Schedule.
- Any **trip** within the **United Kingdom** must include at least 1 nights' booked accommodation.
- **You** must not be travelling against the advice of a **medical practitioner** or where a **medical practitioner** would have advised against **you** travelling had **you** asked their advice before beginning the **trip**.
- The **trip** cannot be undertaken for the specific purpose of receiving medical treatment during the **trip**.
- Where **you** have bought Single Trip cover, the **trip** cannot be for more than 115 days (or 45 days if an **insured person** is aged 76 years or over on the date **you** bought **your** policy).
- Where **you** have bought Annual Multi-trip cover, **you** may take any number of **trips** within the **period of insurance** shown on **your** Policy Schedule but each **trip** cannot be for more than 32 days if **you** have bought Standard or Super cover or for more than 45 days if **you** have bought Super Duper cover. **Winter sports** cover is limited to a maximum total of 17 days in the **period of insurance**.

Unattended

means **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom/UK

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

Unrecoverable costs

means any costs where **you** are not entitled to a refund by any other means, and/or costs that are not refunded from another source.

Valuables

means television equipment, radios, CD players, audio equipment, computer equipment/accessories, hard drives, flash drives, binoculars, telescopes, antiques, jewellery, laptop computers (meaning any portable computer that includes a screen, keyboard and track pad or track ball), watches (meaning any type of watch other than a Smartwatch), precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, or compact discs.

We/Our/Us/Insurer(s)

For Cover Sections A-O – Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited.

For Cover Section P - Gadget Cover – Collinson Insurance.

Winter sports

means **on-piste** skiing/snowboarding (and **off-piste** when accompanied by a guide or instructor and provided **you** are not skiing against local recommendations or where avalanche warnings have been given), alpine skiing, big foot skiing, cat skiing (with a guide), cross country skiing, glacier walking, husky dog sledging (organised and with an experienced local driver), ice skating, kick sledging, langlauf, mono-skiing, nordic skiing, passenger sledge, ski boarding, skidooring, sledging, snowmobiling, snow parascending, snow shoe walking, snow tubing, snowcat driving, speed skating, telemarking and tobogganing.

POLICY EXCESS

An **excess** is payable under some sections of cover under this insurance, as shown in the Table of Benefits on pages 3, 4 & 5. This means **you** will be responsible for paying the first part of any claim. All **excesses** shown for this policy are payable for each claim, and for each incident claimed for, under each applicable section of cover, by each **insured person**.

Your excess may be increased if, following **your** call to the Medical Screening Service, **we** have agreed in writing to cover any **existing medical condition(s)** an **insured person** has (including anything in any way related to the condition(s)).

If **you** have paid the extra premium for 'Excess Waiver' under Standard or Super cover, please read the "Excess Waiver" section below for details of how this impacts any policy **excess(es)** payable.

EXCESS WAIVER

If **you** have paid the extra premium for 'Excess Waiver' under Standard or Super cover then, subject to 1. and 2. below, **you** will not have to pay the policy **excess** which **you** would otherwise have had to pay for each claim, and for each incident claimed for, under each applicable section of cover, by each **insured person**.

However, please note:

1. The policy **excess** will still apply to any claims made under Cover Section P – Gadget Cover; and
2. Any **excess** set by **us** either because an **insured person** has an **existing medical condition** which **we** have agreed in writing to cover following **your** call to the Medical Screening Service, or due to the 'Sports & Activities' cover **you** have bought (where **you** have paid an extra premium to cover the sports/activities listed under Activity Pack 2,3 or 4), will still apply whether **you** have bought Standard, Super or Super Duper cover and even if **you** have paid the extra premium for "Excess Waiver".

WHAT TO DO IF YOU NEED MEDICAL ASSISTANCE

PLEASE NOTE: This is travel insurance and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

You should receive medical treatment or management regardless of ability to pay or any other consideration. A failure or refusal by a treating hospital or treating **medical practitioner** to provide treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL HEALIX MEDICAL ASSISTANCE SERVICES ON

+44 (0)208 608 4227*

Whilst the actual medical care **you** receive is in the hands of the local **medical practitioner** treating **you**, Healix Medical Assistance Services can obtain the medical information needed from them to establish what is wrong, as well as their treatment and discharge plans. Healix Medical Assistance Services can support **you** in the event **you** are admitted to a facility that may not be suitable for **your** clinical needs or where there are concerns over practice.

Healix Medical Assistance Services will then advise on, and can put in place, suitable **repatriation** plans to get **you home** as soon as it is medically safe to do so. Healix Medical Assistance Services will liaise with the treating **medical practitioner** to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of **repatriation** that is best suited to **your** individual needs and **your** recovery.

Healix Medical Assistance Services understand that an immediate contact could be difficult. If **you** are travelling alone and cannot make a call personally, please ask a representative from the hospital to call Healix Medical Assistance Services with **your** details as soon as possible. Healix Medical Assistance Services can then offer any useful information and translation requirements to the hospital and **you** can concentrate on getting better.

* Please note - calls may be recorded and/or monitored for quality assurance, training and as a record of the conversation.

Medical Treatment

There is no cover for:

- routine, non-emergency or treatment not medically necessary.
- or treatment that can wait until **you** return **home**.
- Healix Medical Assistance Services **medical practitioners** are not treating **you**; they are not responsible for or in control of the clinical care **you** are receiving in a medical facility.
- In some instances, **you** may need to be moved from one local facility to another larger/ more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility. Much like the NHS, emergency service rooms can be busy at certain times and so it is possible **you** may have to wait as **you** would in a local NHS hospital unless **you** require critical care.
- Once **you** are discharged from hospital this does not always mean **you** are fit to fly **home** - for example, if **you** were in the **United Kingdom** and suffered the same injury/**illness**, then **you** would not consider flying out on holiday so soon after surgery/treatment/an incident.
- Some medical facilities will raise charges that are far in excess of what is customary and reasonable; Healix Medical Assistance Services will deal with such bills directly and there is no need for **you** to pay them. **You** simply need to pass any correspondence about such bills to Healix Medical Assistance Services to ensure Healix Medical Assistance Services can provide full financial protection.

Repatriation (bringing you home)

- Coming **home** straight away is not always an option even if **you** are considered 'fit to fly' by the treating **medical practitioner**.
- Healix Medical Assistance Services have a medical team with experience in aviation medicine who will advise on both the timing and method of **repatriation** which is best suited to **your** individual needs and recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change - if **your** health, stability or vitals change - then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the **United Kingdom** if treatment is not possible where they are.

OUT-PATIENT OR TREATMENT FOR A MINOR INJURY OR ILLNESS

PLEASE NOTE: This is travel insurance and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

For a non-urgent medical situation

That is something **you** would normally see **your** GP or minor injuries unit for, so **you** don't need to attend hospital but do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on the foot?

If **you** need to see a **medical practitioner** ask locally for the nearest public/state medical facility or seek advice on where to go for treatment from Healix Medical Assistance Services on:

+44 (0)208 608 4227

Optimal care

In **our** experience the access to the best **medical practitioners**, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) is limited to state facilities. They don't always look as nice, but **we** have experience of good clinical outcomes within a regulated environment without the risk of a patient's health being compromised over commercial interest or immoral and dangerous practices such as extortion, detainment and withdrawal of treatment which **you** are unlikely to find occurring in state facilities.

In the event that you do receive out-patient treatment when you are travelling

Using these agreements below in public facilities will mean that medical treatment will be free, or at a reduced cost, and **your excess** will be waived from any claim **you** may make. If **you** are unable to use the UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC), **you** will have to pay the medical facility and submit a claim when **you** get **home**, the **excess** will then be applied.

In European Union Countries – if **you** present at a public facility, **you** are strongly advised to show **your** UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC).

In Australia – **you** are strongly advised to enrol for Medicare, and have it accepted.

Everywhere else in the World – if there is not a suitable public facility that will treat **you** free of charge, **you** can pay the medical facility and retain all receipts so that **you** can make a claim upon arriving **home**.

Please note:

If **you** are admitted to hospital, **you** should call Healix Medical Assistance Services on: **+44 (0)208 608 4227**

GENERAL EXCLUSIONS

These General Exclusions do not apply to Section P - Gadget cover. The exclusions which apply to Section P - Gadget cover are listed in that cover section.

These General Exclusions apply to all other cover sections. Most cover sections contain exclusions specific to that section of cover which apply in addition to these General Exclusions.

We will not pay any claim in any way related to:

- 1) **you** taking part in an activity not listed under 'Sports & Activities' - Activity Pack 1 in Appendix A of this Policy Document, unless **you** have paid the appropriate extra premium to include Activity Pack 2, 3 or 4 (see pages 38 to 39 for details of the Activity Packs);

- 2) **you** taking part in a **winter sports** activity, unless **you** have paid the appropriate extra premium to include **winter sports** cover. However, taking part in the following activities is not covered even where **you** have paid the extra premium to include **winter sports** cover: **off-piste** skiing/snowboarding without a guide or instructor, skiing/snowboarding against local authoritative recommendations, warnings or advice, ski stunting, free-style skiing, bob sleigh, ice hockey, bobbing, heli-skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons or any competitive skiing;
- 3) **you** taking part in or practice of any professional sporting activities. **We** consider professional sporting activities to be activities or sports from which any income is obtained or sponsorship is received;
- 4) **you** travelling as a passenger on an ocean or river **cruise**;
- 5) any travel outside the **geographical area** of cover **you** have chosen as shown on **your** Policy Schedule, unless **you** are en route to **your** chosen **geographical area** of cover ;
- 6) an **existing medical condition**, unless **you** have contacted **our** Medical Screening Service and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any extra premium or if **you** are not **medically fit to travel** for **UK only trips**;
- 7) **your** carrier's refusal to allow **you** to board or travel for any reason, including due to pregnancy;
- 8) alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered **medical practitioner**, but not for the treatment of drug addiction), or solvent abuse;
- 9) **your** suicide or an attempt at suicide, self-injury or **you** deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
- 10) **you** causing damage or injury on purpose;
- 11) **you** breaking the law, or not following the laws of any country or local authority;
- 12) **you** piloting or travelling in an aircraft where **you** or the pilot are not licensed to carry passengers;
- 13) **you** operating or being in control of a motorised vehicle for which **you** do not hold the appropriate licence(s) to operate such vehicle in the **United Kingdom**. (Please Note: there is no cover under Section H - Personal Liability for any claim related to the use of motorised vehicles);
- 14) **you** travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not;
- 15) **you** riding a motor cycle or moped off-road or using a quad bike;
- 16) the use of **drones**;
- 17) travel to a specific country or to an area where the Foreign, Commonwealth & Development Office (FCDO) advised against all travel or all but essential travel at the time **you** bought **your** policy or booked **your trip** (whichever is later);
- 18) any loss, damage, liability, cost or expense caused deliberately or accidentally by:
 - a) the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - b) any computer virus;
 - c) any computer related hoax relating to a) and/or b) above.
- 19) any other loss, damage or additional expense following on from an event for which **you** are claiming, unless **we** specifically provide cover under this insurance. For example, **we** will not pay for loss of earnings following bodily injury or **illness**.
- 20) war, **act of terrorism**, **nuclear risks**, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, civil commotion, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government, public or local authority.

This exclusion shall not apply to claims under Section B1 - Medical & Associated Expenses providing:

- the **act of terrorism** is not of a nuclear nature; and
- at the time of travel **you** are not travelling to a country or area that the Foreign, Commonwealth & Development Office lists as a place which they either advise against all travel or all but essential travel to, or all travel on holiday.

21) **Infectious or contagious diseases**

- a) Other than as stated in e) below, this insurance does not cover claims in any way caused by or resulting from an **infectious or contagious disease**, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).
- b) This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified **medical practitioner** before the date of any such declaration(s).
- c) This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
- d) **Infectious or contagious disease** means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
- e) This exclusion does not apply to claims under Section B1 - Medical & Associated Expenses or Section D - Curtailment/Loss of Holiday. **We** will also provide cover under Section A - Cancellation if **you** are forced to cancel **your trip** before the start date because **you** became **ill** with an **infectious or contagious disease**, including contracting **Coronavirus**. Please read the information contained under "Coronavirus cover" towards the end of Section A - Cancellation and Section D - Curtailment/Loss of Holiday for full details of the cover provided under these sections of cover and the evidence **you** will need to provide if **you** wish to make a claim.

GENERAL CONDITIONS

These conditions apply to the whole of your insurance. Under some individual sections of cover there are also "Special Conditions Relating to Claims" under that section of cover.

Where any condition requires an action by you and you do not meet the condition, your claim may not be paid or not paid in full.

1. **We** may refuse to pay any expenses for which **you** cannot provide receipts or bills.
2. **You** cannot transfer **your** rights under this policy but **we** may ask **you** to transfer **your** rights to **us** to enable **us** to take proceedings in **your** name for **our** benefit.
3. If, at the time of a valid claim under this policy there is another insurance policy in force which covers **you** for the same loss or expense (for example a Home Contents Policy), **we** may seek a recovery of some or all of **our** costs from the other insurer. **You** must give **us** any help or information **we** may need to assist **us** with **our** loss recoveries.
4. **We** take a robust approach to fraud prevention in order to keep premium rates down so that **you** do not have to pay for other people's dishonesty. If any claim made by **you**, or anyone acting on **your** behalf, is fraudulent, deliberately exaggerated, or is intended to mislead, **we** may:
 - not pay that claim; and
 - recover (from **you**) any payments made in respect of that claim; and
 - terminate **your** insurance from the time of the fraudulent act; and
 - inform the police of the act.If **your** insurance is terminated from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the insurance premium(s) already paid.
5. When **you** deal with **us** or **our claims handler** or the Medical Assistance Company **you** are acting on behalf of any other person(s) covered under this insurance.
6. Only **we** and **insured persons** have rights under this insurance and it is not intended that any clause or term of this insurance should be enforceable, by virtue of the Contract (Rights of Third Parties) Act 1999, by any other person.

CANCELLING YOUR POLICY

If **you** wish to cancel **your** policy, please contact the **policy administrator**, PJ Hayman & Company Limited:

Email: Direct.sales@pjhayman.com

Telephone: **02392 419 080** (this is a basic rate number)

Write to: P J Hayman & Company Limited, Stansted House, Rowlands Castle, Hampshire PO9 6DX

1. If you wish to cancel the policy within the 14-day cooling off period

If **you** decide this cover is not suitable for **you** and **you** want to cancel **your** policy, contact the **policy administrator** within 14 days of the policy start date or the date **you** receive **your** insurance documents, whichever is later. Any premium already paid will be refunded to **you** in full.*

2. If you wish to cancel the policy after the 14-day cooling off period

For Single Trip policies:

If **you** cancel the policy at any time after the 14-day cooling off period, **you** will be entitled to a refund of the premium paid, subject to a deduction of 30% for the cancellation cover **you** have received.

For Annual Multi-trip policies:

You will be entitled to a refund of a proportion of the premium, in accordance with the amounts shown below.

Period of Cover	Refund Due
Up to two months	60%
Up to three months	50%
Up to four months	40%
Up to five months	30%
Up to six months	25%
Six months or over	No refund

***Important - Applicable to all policies - We** will not refund any premium if **you** have travelled since the policy started, or if **you** have made or if **you** intend to make a claim or an incident has occurred which is likely to give rise to a claim.

OUR RIGHT TO CANCEL THE POLICY

We will not cancel the policy during its lifetime as long as:

- **you** pay the premium;
- neither **you** nor any other person insured under the policy commits fraud.

In addition to the above **we** will not cancel the policy during the **period of insurance** unless one or more of the following happens:

- **you** or any other person insured by this policy, commit fraud; or
- the risk **we** agreed to insure changes significantly (for example because activities **you** intend to be involved in during any **trip** change, or because **you** develop new medical conditions after the insurance starts). If **we** cancel the policy for this reason, **you** will be given at least 60 days' notice in writing and will be entitled to a refund of premium which will be calculated according to the number of days remaining in the **period of insurance**.

MAKING A CLAIM

Medical Assistance

Contact Healix Medical Assistance Services

Tel: +44 (0)208 608 4227 (this is a basic rate number)

Email: internationalhealthcare@healix.com

The Medical Assistance telephone service is available 24 hours a day, 365 days a year. Further details of what to do if **you** need medical assistance are given on pages 14 to 15 of this Policy Document.

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad including the hospital and treating **medical practitioner's** details;
- **Your** policy number shown on **your** Policy Schedule; and
- The name, address and contact phone number of **your** GP.
- Quote the scheme name which is: Free Spirit Travel Insurance.

For All Other Claims

Cover Sections A-O

Please contact the **claims handler** within 31 days of returning **home**:

Travel Claims, Roger Rich & Company Part of the Claims Consortium Group, 2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

Telephone: +44 (0)1608 641351 (this is a basic rate number)

Email: freespirit@claimsconsortiumgroup.co.uk

Gadget Cover (Section P)

Please notify the **claims handler** as soon as possible but ideally within 48 hours of **your** return to the **UK**:

To log a claim, please visit <https://theoxfordclaimscompany.co.uk/make-a-claim/>

Tel: **01865 745566** (this is a basic rate number)

Email: claims@theoxfordclaimscompany.co.uk

Write to: The Oxford Claims Company, Temple Court Mews, 109 Oxford Road, Oxford OX4 2ER

Reporting your claim

If there is a delay in reporting of **your** claim it is not **our** intention to decline **your** claim or to reduce the payment amount, provided that all the information required is still available and the delay has not stopped the **claims handler's** ability to fully assess the claim.

Providing information to support your claim

You will need to provide certain information to enable a claim to be fully assessed. This information will vary depending on which section of cover **you** are claiming under. Examples of the types of information **we** will need are given below, but there may be other evidence required from **you**. **Our claims handler** will tell **you** exactly what information **you** need to give them in relation to **your** own claim. Please keep copies of all information sent to the **claims handler**. Unless **we** agree to pay for any information, for example a medical examination (which **you** must agree to undergo if required), the information will need to be provided at **your** expense.

Medical Certificates	A medical certificate from the treating medical practitioner explaining why you required medical attention, were unable to travel, forced to cancel, extend, cut short or forfeit any pre-arranged plans or paid for activities, or rearrange any travel plans.
Police (or other Authority) Reports	A report from the local police or other relevant authority in the country where the incident occurred confirming dates, circumstances and further details of the loss, theft, attempted theft, mugging, or damage.

Travel Tickets & Baggage Tags	All travel tickets (including any unused travel tickets) and luggage tags.
Receipts, Bills, Valuations & Proof of Ownership	An original receipt, valuation or proof of ownership for items, currency or documents of any kind lost, stolen, damaged, repaired, replaced or bought. Receipts or bills for any costs incurred for in-patient/out-patient treatment, emergency dental treatment, transport, accommodation, hospital or medical costs and any other charges or expenses which are to be considered as part of a claim.
Confirmation Letters, Reports, Invoices & Notices	Confirmation of the loss, delay, failure, cancellation or circumstance leading to the claim in the form of a letter, invoice, report or notice of cancellation from (as appropriate) your tour operator or their representative, airline, luggage handler, service provider, hotel or accommodation provider, public transport provider or relevant authority.
Death Certificates	For any claim involving death an original death certificate will be required.

MAKING A COMPLAINT

Our aim is to provide **you** with a high quality service at all times, although **we** do appreciate that there may be instances where **you** feel it is necessary to make a complaint. If **you** do wish to complain, please note the 3 steps below, along with the relevant contact details for each step. Please take special note however that should **you** wish to direct **your** complaint directly to Lloyd's in the first instance, **you** may do so by using the contact information referenced in step 2 below.

Step 1:

In the first instance, if **your** complaint does not relate to a claim please direct it to:

PJ Hayman & Company Limited

Stansted House, Rowlands Castle, Hampshire PO9 6DX

Tel: **02392 419 833** (this is a basic rate number)

Email: **customerservices@pjhayman.com**

If **your** complaint does relate to a claim, please direct it to:

Roger Rich & Company Part of the Claims Consortium Group

2a Marston House, Cromwell Park, Chipping Norton, Oxfordshire OX7 5SR

Tel: **01608 641351** (this is a basic rate number)

Email: **ComplaintsTPA@Claimsconsortiumgroup.co.uk**

Step 2:

Should **you** remain dissatisfied with the outcome of **your** complaint from PJ Hayman & Company Limited or Roger Rich & Company Part of the Claims Consortium Group **you** may refer **your** complaint to Lloyd's. Lloyd's contact information is:

Complaints at Lloyd's

Fidentia House, Walter Burke Way, Chatham Maritime, Kent ME4 4RN

Tel: **+44 (0)20 7327 5693** (this is a basic rate number)

Email: **complaints@lloyds.com**

Website: **www.lloyds.com/complaints**

Details of Lloyd's complaints procedure are set out in a leaflet "Your Complaint - How We Can Help", which is available at www.lloyds.com/complaints. Alternatively, you may ask Lloyd's for a hard copy.

Step 3:

If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to an alternative dispute resolution (ADR) body.

If **you** live in England, Scotland, Wales or Northern Ireland, the contact information is:

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: **0800 0234 567** (calls to this number are free on mobile phones and landlines)

Tel: **0300 1239 123** (calls to this number cost no more than calls to 01 and 02 numbers)

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

Website: **www.financial-ombudsman.org.uk**

If **you** live in the Channel Islands, the contact information is:

Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands JE4 9QG

Jersey: **+44 (0)1534 748610**

Guernsey: **+44 (0)1481 722218**

International **+44 1534 748610**

Facsimile: **+44 1534 747629**

Email: **enquiries@ci-fo.org**

Website: **www.ci-fo.org**

If **you** live in the Isle of Man, the contact information is:

Financial Services Ombudsman Scheme, Thie Slieau Whallian, Foxdale Road, St John's, Isle of Man IM4 3AS

Tel: **+44 (0) 1624 686500**

Fax: **+44 (0) 1624 686504**

Email: **ombudsman@iomoft.gov.im**

Website: **https://www.gov.im/oft/ombudsman/**

Cover Section P - Gadget Cover only

The Oxford Claims Company, Temple Court Mews, 109 Oxford Road, Oxford OX4 2ER

Tel: **01865 745566** (this is a basic rate number)

Email: **complaints@theoxfordclaimscompany.co.uk**

If after making a complaint **you** are still not satisfied **you** may be entitled to refer the dispute to the Financial Ombudsman Service (FOS):

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: **0800 0234 567** (calls to this number are free on mobile phones and landlines)

Tel: **0300 1239 123** (calls to this number cost no more than calls to 01 and 02 numbers)

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

Website: **www.financial-ombudsman.org.uk**

Section A - Cancellation

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule for the following **unrecoverable costs** that **you** have paid or agreed to pay:

- i) transport charges,
- ii) accommodation charges,
- iii) car hire and
- iv) pre-paid excursions booked before **you** go on **your trip**,

if **you** are forced to cancel **your trip** before it starts because one of the following happens which could not have been foreseen:

- i. **you** or a **travelling companion**, becomes **ill**, is injured or dies;
- ii. **you** become **ill** with an **infectious or contagious disease** (including contracting **Coronavirus**);
Note: Please read the information contained under "Coronavirus cover" towards the end of this Cover Section A for full details of the cover provided in relation to **Coronavirus** and the evidence **you** need to supply in order to make a claim.
- iii. a **close relative**, a **close business associate** or the person **you** were going to stay with becomes **ill**, is injured or dies;
- iv. **your home** is burgled, or damaged by fire, flood or storm;
- v. **you**, or a **travelling companion** are called for jury service or required as a witness in a court of law;
- vi. **you**, or a **travelling companion** suffer compulsory redundancy (there must have been no reason to believe **you** or the **travelling companion** would be made redundant at the time **you** booked the **trip**);
- vii. an **insured person** or a **travelling companion** who is in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector), or is a member of parliament, has leave withdrawn;
- viii. fire, earthquake, storm, flood, riot or civil unrest in the country **you** are travelling to.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not pay:

- the **excess** shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule;

- any claim due to circumstances known to **you** before this insurance was bought, or at the time of booking any **trip**, which could reasonably have been expected to lead to cancellation of **your trip**;
- any claim **you** make that relates in any way to a **medical condition** of any person not insured under this policy on whom the **trip** depends, including the person with whom **you** are travelling or have arranged to travel, a person with whom **you** have arranged to reside temporarily, or a **close relative**, friend or **close business associate**, if, at the time **your** policy started or at the time of booking a **trip**, whichever was the later, any such person:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;
- any claim where **you** cancelled **your trip** because:
 - a) **you** simply did not want to travel;
 - b) **you** could no longer afford to pay for the **trip**;
 - c) of an **existing medical condition** which **you** have not told **us** about and that **we** have not agreed to cover in writing;
- any claim where **you**, or a **travelling companion**, did not get the required **travel documents**, inoculations or vaccinations for the area **you** are travelling to;
- any claim where **you**, or a **travelling companion** are the defendant in a court of law;
- any claim relating to pregnancy or childbirth if **you** are 29 weeks or more pregnant unless one of the following medical complications of pregnancy arise:
Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, pre-eclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.
- any claim if, after booking a **trip**, **you** discover that travel whilst pregnant is advised against or **you** are unable to receive the appropriate and required vaccinations for that country;
- accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. However, **we** will pay any property maintenance costs, service charges or user fees relating to a specific booking under any such arrangement, plan or scheme.

Coronavirus cover

If **you** become ill following a positive diagnosis of **Coronavirus** and **you** are forced to cancel **your trip**, the insurance provides cover for any **unrecoverable costs** if **you** are unable to travel to or enter any country because **you** have tested positive for **Coronavirus** and are unable to demonstrate that **you** are symptom free or have tested negative for **Coronavirus**. This cover is only provided where **you** were travelling to a country which requires evidence of a negative test for **Coronavirus** prior to travelling to or entering the country.

There is no cover under this insurance:

- For **unrecoverable costs** unless **you** provide evidence that **you** have been unable to travel to or enter any country because **you** have tested positive for **Coronavirus**. **You** must provide the result of a test carried out by a testing provider who has self-certified as meeting the **UK** Government's minimum standards for general population testing services.
- For any **unrecoverable costs** if **you** are unable to provide evidence from a **medical practitioner** confirming that **you** have contracted **Coronavirus**;
- If **you** cancelled **your trip** because:
 - **you** chose to quarantine or isolate as a result of exposure to an **infectious or contagious disease** including **Coronavirus**; or
 - **you** simply did not want to travel or had a fear of travelling.

Special Conditions Relating to Claims

1. **You** must notify **your** tour operator, travel agent, transport or accommodation provider as soon as **you** find out it is necessary to cancel **your trip** and request a cancellation invoice. If **you** fail to do so, the amount **we** will pay will be limited to the cancellation charges that would have been payable had such notification taken place.
2. **You** must ensure that the medical certificate in the cancellation claim form is completed by the **medical practitioner** of the person whose injury, **illness** or death has caused the cancellation.

Section B1 - Medical & Associated Expenses

Your policy is intended to cover immediate treatment in a medical situation. **We** can decide to **repatriate you** immediately for treatment in **your home country** when this is considered to be a better option regardless of **your** original travel plans. All medical decisions are at the discretion of the Medical Assistance Company. It is essential for **you** to contact the Medical Assistance Company before being admitted anywhere. In this instance **we** may arrange for a local transfer to a hospital better equipped for **your** immediate needs.

Please see the section 'What to do if You Need Medical Assistance' on pages 14 to 15 of this Policy Document for details.

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule to **you** or **your** legal representatives the following emergency expenses that result from **your** accidental death, injury or **illness**:

- a) for:
 - i) fees or charges to be paid outside **your home country** for medical, surgical, hospital, nursing home or nursing services and additional accommodation (room only) incurred and payable until such time as, when in the opinion of the **medical practitioner** in attendance and the Medical Assistance Company, **you** are fit to travel;
 - ii) additional travel and accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay abroad beyond **your** scheduled return date;
 - iii) additional travel, accommodation and **repatriation** costs incurred by **you** or on **your** behalf for any one other person who is required for medical reasons to stay with **you**, to travel to **you** from within **your home country** or to travel with **you**;
 - iv) the cost of returning **your** ashes **home** or iv) the return of **your** body to **your home** when arranged by **us**.
- b) for non-cosmetic emergency dental treatment.
- c) additional costs of providing an alternative **carer** for **you** during the remainder of **your trip** where **your carer** is another **insured person** who is unable to care for **you** due to suffering bodily injury or **illness** and/or compulsory quarantine, and no other person with whom **you** are travelling or a **close relative** is already present and able or competent to become **your carer**.
- d) if **your** domestic dog(s)/cat(s) is/are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to bodily injury, **illness** or disease.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not pay:

- the **excess** shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule, except when **you** have used a UK Global Health Insurance Card (UK GHIC)/European Health Insurance Card (EHIC) or other mutual agreement between countries to obtain a reduction in medical cost when the **excess** is waived;
- any claim in any way related to any **existing medical condition**, unless **you** have contacted **our** Medical Screening Service, and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any extra premium;
- any claim if **you** have travelled against the advice of a **medical practitioner** or where a **medical practitioner** would have advised against **you** travelling had **you** asked their advice before beginning the **trip**;
- for any treatment that is not medically necessary or pre-arranged treatment or any routine non-emergency tests or treatment of any description. This includes complications as a result of not medically necessary, pre-arranged or cosmetic treatment, received whilst abroad;
- any claim where **you** did not get the recommended vaccines, inoculations or medications prior to the **trip**;
- any claim relating to pregnancy or childbirth if **you** are 29 weeks or more pregnant unless one of the following medical complications of pregnancy arise:

Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, pre-eclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.
- any claim if, after booking a **trip**, **you** discover that travel whilst pregnant is advised against or **you** are unable to receive the appropriate and required vaccinations for that country;
- the cost of private treatment where adequate state facilities are available;
- any costs for treatment relating to **Coronavirus** if **you** are unable to provide evidence from a **medical practitioner** confirming that **you** have contracted **Coronavirus**;
- any costs of **Coronavirus** testing, unless **you** are admitted to hospital as an inpatient as a result of an accident, injury or **illness** that is covered under this section of cover;
- for **repatriation** unless this is considered medically necessary by the Medical Assistance Company;
- for any services or treatment received by **you** within **your home country**;

- for any proposed services or treatment including any form of cosmetic surgery or treatment, that in the opinion of the Medical Assistance Company, in consultation with **your** treating **medical practitioner**, can reasonably wait until **you** return to **your home country**;
- for any services or treatment received by **you** after the date on which, in the opinion of the Medical Assistance Company **you** can safely return **home**, where such services or treatment would be more than the cost of **your repatriation**;
- for repairs to or for the provision of artificial limbs or hearing aids;
- any costs for treatment, including exploratory tests, that has no relationship with the **illness** or injury in relation to which the claim is being made;
- for repairs to or for the provision of dentures, crowns or veneers;
- for any dental work involving the use of precious metals;
- for any dental work or treatment which could wait until **you** return **home**.

Section B2 - Cover Upon Your Return Home Following Hospitalisation Abroad

- a) Aftercare – For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for treatment given or prescribed and costs authorised by a **medical practitioner** in **your home country** and agreed by **us** following bodily injury or **illness** for which the **insured person** received inpatient treatment at a hospital during a **trip** outside of **your home country**:
- i) for the employment of home-help provided this was not available to **you** before **your trip**;
 - ii) for the cost of emergency cosmetic medical treatment to repair damage to **your** soft facial tissue;
 - iii) towards non-cosmetic dental treatment;
 - iv) for the cost of further physiotherapy treatment.
- b) Convalescence – For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) towards the cost of a convalescence **trip** in **your home country** in the event that **you** are hospitalised for more than 5 days outside **your home country** and **we** have accepted a claim under Section B1 - Medical & Associated Expenses. **Your** policy will be extended by up to a maximum of 31 days to cover **your** convalescence **trip**. The convalescence **trip** must be taken within 3 months of **your** return to **your home country**.

Section C - Overseas Hospital Benefit

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for each complete 24 hour period where **you** are:

- i) admitted as a hospital in-patient in a hospital outside of the **United Kingdom**; or
- ii) are confined to **your trip** accommodation outside of the **United Kingdom** during the period of the **trip**.

This benefit is payable in addition to the fees and charges paid under Section B1 - Medical & Associated Expenses.

Section D - Curtailment / Loss of Holiday

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule for:

- i) pre-paid excursions booked before **you** go on **your trip**,
- ii) **unrecoverable costs** for unused travel and accommodation together with any additional travel expenses run up, and
- iii) car hire

that **you** have paid or agreed to pay if **you** had to **curtail your trip** because any of the following happened after **you** left **home**, which **you** could not have been expected to foresee or avoid:

- i. **you** or a **travelling companion** became **ill** (including contracting **Coronavirus**), were injured or died during **your trip**;
Note: Please read the information contained under "Coronavirus cover" towards the end of this Cover Section D for full details of the cover provided in relation to **Coronavirus** and the evidence **you** need to supply in order to make a claim.
- ii. a **close relative**, a **close business associate** or the person **you** were going to stay with became **ill**, was injured or died;
- iii. **your** pre-booked accommodation was damaged by a **natural disaster**, and alternative accommodation was not provided;
- iv. **you** or a **travelling companion** were called for jury service or required as a witness in a court of law;
- v. **you** or a **travelling companion** have leave withdrawn, and are a member of the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector), or a member of parliament;

vi. fire, earthquake, storm, flood, riot or civil unrest in the country **you** are travelling to.

Please Note:

The amount of benefit due will be calculated from the date of **your** return **home** and based on the full days of **your trip** which have been lost.

This insurance also provides cover for:

- i) pre-paid excursions booked before **you** went on **your trip**; and
- ii) car hire

which **you** were unable to participate in or use because **you** were confined to a hospital or **your trip** accommodation on **your** treating **medical practitioner's** orders due to injury or **illness**.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not pay:

- the **excess** shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule;
- any claim due to circumstances known to **you** before **you** bought this insurance, or at the time of booking any **trip**, which could have been expected to lead to **curtailment of your trip**;
- any costs for treatment relating to **Coronavirus** if **you** are unable to provide evidence from a **medical practitioner** confirming that **you** have contracted **Coronavirus**;
- any claim where **you curtailed your trip** because **you** could no longer afford to pay for the **trip**;
- any claim where **you curtailed your trip** because **you** did not want to continue travelling;
- any claim in any way related to any **existing medical condition**, unless **you** have contacted **our** Medical Screening Service, and **we** have agreed in writing to provide cover and **you** have paid (if required by **us**) any extra premium;
- any claim **you** make that relates in any way to a **medical condition** of any person not insured under this policy on whom the **trip** depends, including the person with whom **you** are travelling or have arranged to travel, a person with whom **you** have arranged to reside temporarily, or a **close relative**, friend or **close business associate**, if, at the time **your** policy started or at the time of booking a **trip**, whichever was the later, that person:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand); or
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;
- any claim if **you** have travelled against the advice of a **medical practitioner** or where a **medical practitioner** would have advised against **you** travelling had **you** asked their advice before beginning the **trip**;
- any claim where **you** did not get the recommended vaccines, inoculations or medications before the **trip**;
- any claim relating to pregnancy or childbirth if **you** are 29 weeks or more pregnant unless one of the following medical complications of pregnancy arise:

Toxaemia, gestational hypertension, ectopic pregnancy, post-partum haemorrhage, pre-eclampsia, molar pregnancy or hydatidiform mole, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirth, miscarriage, emergency caesarean, a termination needed for medical reasons, or premature birth more than 12 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.
- any claim where **you** or a **travelling companion** are the defendant in a court of law.

Coronavirus Cover

If at any time during **your trip**, **you** become **ill** following a positive diagnosis of **Coronavirus** and **you** are forced to **curtail your trip** before completion, the insurance provides cover for any **unrecoverable costs**, any other pre-paid charges which **you** have paid or are contracted to pay, and any additional travel expenses incurred.

There is no cover under this insurance for any **unrecoverable costs**, any other pre-paid charges which **you** have paid or are contracted to pay, and any additional travel expenses incurred, if **you** are unable to provide evidence from a **medical practitioner** confirming that **you** have contracted **Coronavirus**.

Special Conditions Relating to Claims

1. **You** must inform **your** tour operator, travel agent, transport or accommodation provider as soon as possible of **your** necessity to **curtail your trip** and request a cancellation invoice confirming the number of nights missed.
2. **You** must request a **curtailment** claim form and ensure that the medical certificate is completed by the **medical practitioner** of the person whose injury, **illness** or death has caused the **curtailment**.

Section E - Personal Possessions

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule for:

A. **your personal possessions,**

and

your medical aids, to cover:

- either i) the cost of repair of items that are damaged whilst on **your trip**, up to the market value of the item, allowing for age, wear and tear;
- or ii) the market value of the item, allowing for age, wear and tear, for any items that are stolen, permanently lost or destroyed whilst on **your trip**.

B. any one article, **pair or set** of any kind, of **valuables** in total, owned by **you**.

C. the cost of replacement clothing, toiletries, prescribed medication and **medical aids** if **your personal possessions, medical aids** or prescribed medication are delayed due to being misplaced, lost or stolen on **your** outward journey from **your home country** for over 12 hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for these items and send them in to **us** with **your** claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

D. accidental loss of, theft of or damage to **your** prescribed medications.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not pay:

- the **excess** shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule;
There is no **excess** for buying replacement clothing, toiletries, prescribed medication and **medical aids** if **your personal possessions, medical aids** or prescribed medication are delayed.
- any claim for **ski equipment**;
- any claim resulting from the use of, or damage to, **drones**;
- any claim for theft where **you** have not notified the police and got a written report;
- any claim for loss related to **public transport** where **you** have not notified the **public transport** provider and got a written report;
- any claim where **you** are unable to provide the damaged items asked for or to prove the existence or prove the ownership/purchase of any item;
- for any claim due to delay, confiscation or detention by customs or other officials or authorities;
- any claim for property that does not belong to **you** or any **close relative**;
- for any breakage or damage to china, glass or other fragile articles, paintings, works of art, sculptures, audio, video, computer or television equipment, musical instruments or household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried;
- for the cost of replacing or repairing dentures;
- for the loss or theft of, or damage to:
 - films, tapes, cassettes, cartridges or discs other than their value as unused material unless bought pre-recorded when **we** will pay up to the maker's latest list price;
 - SIM cards, mobile telephone prepayment cards, mobile telephone accessories, car keys or duty free items;
 - tobacco and alcohol products;
 - perishable goods, bottles, cartons and any damage caused by them or their contents;
 - pedal cycles, prams, pushchairs or baby buggies except while they are being carried as luggage on **public transport**;
 - **valuables** carried in any suitcases, trunks or similar containers when left **unattended**;
 - **valuables** left **unattended** except where they are locked in a safe or safety deposit box where these are available or left out of sight in **your** locked **trip** accommodation;
 - contact or corneal lenses or artificial limbs;
- any claim for money, bonds, coupons, stamps, negotiable instruments, securities or documents of any kind;
- any claim for **personal possessions** or **medical aids** left **unattended** except where left in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

Special Conditions Relating to Claims

1. If **your personal possessions** or **medical aids** are lost or damaged whilst being transported, **you** must keep **your** tickets and luggage tags and report the loss or damage to **your** transport provider or their handling agents and get a Property Irregularity Report (PIR) form or its equivalent within 24 hours.
2. For all damage claims **you** should keep the items in case **we** wish to see them. **You** will need to get an estimate for repairs or a letter confirming that the damage is irreparable.
3. In all instances where **your personal possessions** are lost or stolen, **you** must report to the police as soon as possible, and where possible within 24 hours of discovery, and get a written report and reference number from them. **You** must also report the loss or theft to **your** tour operator's representative or hotel/apartment manager wherever appropriate.

Section F - Personal Money, Passport & Travel Documents

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule for:

- a) the loss or theft of **your personal money**, passport or **travel documents** during **your trip**;
Please Note: We also provide cover for **personal money** only for up to 72 hours before **your trip** starts.
- b) additional travel and accommodation expenses to get a replacement passport whilst on **your trip**, if **your** passport is lost or stolen during **your trip**.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not pay:

- for any drop in value, currency changes or shortage caused by any error or omission;
- any claim for loss or theft of travellers' cheques where the provider provides a replacement service;
- any claim for **personal money**, passports or **travel documents** left **unattended** except where left:
 - in a safety deposit box (if one is available); or
 - in **your** locked **trip** accommodation; or
 - in a locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means;
- any claim for theft where **you** have not notified the police and obtained a written report;
- any claim for loss related to **public transport** where **you** have not notified the **public transport** provider and obtained a written report;
- for any claim due to delay, confiscation or detention by customs or other officials or authorities;
- any costs which are due to any errors or omissions on **your** passport or **travel documents**;
- any expenses for a missed flight or alternative transport to return **home** due to the loss or theft of **your** passport or **travel documents**.

Special Conditions Relating to Claims

1. In all instances where **your personal money**, passport or **travel documents** are lost or stolen, **you** must report to the police as soon as possible, and where possible within 24 hours of discovery, and get a written report and reference number from them. **You** must also report the loss or theft to **your** tour operator's representative or hotel/apartment manager wherever appropriate.
2. For a lost or stolen passport or **travel documents** **you** will need to get a letter from the consulate, airline or travel provider where **you** obtained a replacement and keep all the receipts for **your** travel and accommodation expenses.

Section G - Personal Accident

Definition of words applicable to this section only.

Please Note: **You** must refer to the 'Meaning of Words' section at the end of this Policy Document which will also apply.

Loss of limb - means:

- a) In the case of a lower limb, loss by physical severance at or above the ankle, or
- b) Permanent and total loss of and/or total and irrecoverable loss of use of an entire leg or foot which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement, or
- c) In the case of an upper limb, loss by physical severance of the entire four fingers through or above the meta carpo phalangeal joints or permanent and total loss of and/or total and irrecoverable loss of use of an entire arm or hand which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Loss of sight - means:

- a) Permanent and total loss of sight in both eyes where **your** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
- b) Permanent and total loss of sight if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (only being able to see at three feet what **you** should see at sixty feet), which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Permanent total disablement - means:

Irrecoverable disablement arising from accidental bodily injury, which permanently and totally incapacitates **you** for a continuous period of twelve (12) months from carrying out at least two (2) of the following activities of daily living:

1. Eating - the ability to move food and drink successfully to one's mouth
2. Dressing - the ability to select appropriate clothing and put it on
3. Bathing - the ability to maintain good personal hygiene practices, including nail care, hair care, and oral hygiene
4. Toileting - the ability to use the toilet and cleanse oneself
5. Continence - the ability to control bladder and bowel function
6. Ambulating - the ability to walk and transfer to and from a bed or chair.

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule if **you** suffer accidental bodily injury whilst on **your trip** that independently of any other cause results in **your**:

- a) Death
- b) **Loss of limb/Loss of sight**
- c) **Permanent total disablement**
- d) burial or cremation for costs either in the **United Kingdom** or in the locality where the death occurred whilst on a **trip**.

Please Note: In relation to any one accident, **you** can only claim for one of the benefits a), b) or c) under this section, regardless of the number of injuries sustained. However, in the event of a claim for death, **you** can also claim the burial or cremation benefit d).

Please Note: The General Exclusions on pages 15 to 16 apply to this section of cover.

Section H - Personal Liability

Please Note: It is a condition of any claim under this Section H that you must make no admission, offer, promise, payment, or undertaking of payment without our claims handler's prior written consent. You must tell our claims handler if you are aware of any writ, summons or impending prosecution.

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule for any compensation or costs (inclusive of legal costs) that **you** are legally liable to pay due to any event occurring during the **period of insurance** that relates to an incident caused by **you** and that results in:

- a) accidental bodily injury of any person;
- b) loss of, or damage to, any item that does not belong to **you** or a **close relative** and is neither in **your** charge or control nor under the charge or control of a **close relative**;
- c) damage to a property or **your trip** accommodation that does not belong to **you** or a **close relative**;

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not provide cover:

- for the **excess** shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule in respect of claims for damage to a property or **your trip** accommodation that does not belong to **you** or a **close relative**;
- for any liability for loss of or damage to any item, a property or accidental bodily injury:
 - a) that is suffered by anyone who is under a contract of service with **you**, acting as a **carer** (whether paid or not), or a **close relative** or **travelling companion** and is caused by the work **you** or a **close relative** or **travelling companion** employ them to do;
 - b) which results from **you** deliberately not doing something;
 - c) which results from the carrying on of any trade, profession or business;

- d) which is caused by any horse, or by a dog which is defined under the Dangerous Dogs Act 1991 (and its subsequent amendments) that **you** own, look after or control;
- for any liability that falls on **you** by agreement and would not have done if such agreement did not exist;
- for any liability for injury, **illness** or disease suffered by **you** or a **close relative**;
- for compensation or any other costs caused by accidents involving **your** ownership, possession or control of any:
 - a) land or building or their use either by or on **your** behalf, other than **your** temporary **trip** accommodation;
 - b) motorised or mechanically propelled vehicles and any trailers attached to them;
 - c) **drone(s)**;
 - d) aircraft, motorised skis, motorised waterborne craft or sailing vessel;
 - e) firearms or incendiary devices.

Special Conditions Relating to Claims

1. **You** must give **us** written notice of any incident which may result in a claim as soon as possible.
2. **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise involving any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** must give **us** all information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

Section I - Extended Journey Disruption

Applicable to Super and Super Duper cover only

If any of the following happen:

1. an airport, port or airspace **you** are travelling from or through is closed for more than 24 hours from the date and time of **your** scheduled departure as shown on **your** ticket/itinerary, causing **your** departure to be delayed or cancelled, and no other suitable alternative flight or means of transport can be provided within 24 hours after the initial 24 hours of delay; or
2. **your** flight is diverted or re-directed after takeoff; or
3. **you** are denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight can be provided within 12 hours; or
4. **you** have to move to other accommodation when **you** arrive or at any other time during the **trip** because **you** cannot use **your** booked accommodation due to a **natural disaster**, landslide or an outbreak of food poisoning;

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule:

- a) for delayed departure provided **you** eventually travel; or
- b) in respect of unused travel and accommodation costs (including excursions) which **you** have paid or are contracted to pay and which **you** cannot recover from any other source;
- c) for additional accommodation (room only) and transport costs incurred up to the standard of **your** original booking which **you** cannot recover from any other source;
- d) for additional kennel, cattery or professional pet sitter fees which **you** are contracted to pay and which **you** cannot recover from any other source.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not pay:

- the **excess** shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule;
- any claim for **trips** where **you** do not have a return date scheduled at the time the airspace, airport or port is closed;
- any amounts recoverable or refundable from any other source;
- any claim for administration costs charged by **your** travel and/or accommodation provider to obtain a refund;
- the cost of Air Passenger Duty (APD) whether irrecoverable or not;
- any claim due to circumstances known to **you** before **you** bought this insurance or at the time of booking any **trip** which could have been expected to lead to a claim under this section;

- any claim where **you** decide not to travel, for whatever reason;
- for the cost of travel tickets paid for using any reward scheme or reward points, unless evidence of specific monetary value can be provided;
- accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. However, **we** will pay any property maintenance costs, service charges, or user fees relating to a specific booking under any such arrangement, plan or scheme;
- any unused travel costs resulting from the insolvency of **your** transport provider;
- any costs if **your trip** was booked as part of a package holiday (as more fully described under The Package Travel Regulations).
This exclusion will not apply to claims under sub-sections a) and d) under "**For each insured person we will pay**" above.
- any claim due to an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any equivalent body in a country to/from which **you** are travelling;
- any claim for 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;
- any claim relating to airspace closure which has been caused and implemented because of a breakdown in legal agreements between the **United Kingdom** and another country.

Special Conditions Relating to Claims

1. **You** must inform **your** tour operator, travel agent, transport or accommodation provider as soon as possible if **your trip** has been cancelled and request a cancellation invoice.
2. **You** must check in according to the itinerary supplied to **you** unless **your** tour operator has requested **you** not to travel to the departure point.

Section J - Delayed Departure / Trip Abandonment

Applicable to Super and Super Duper cover only

Please Note: Cover is only provided under this section for trips outside your home country.

You must get written confirmation from your transport provider or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your international flight, international train or sailing.

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule:

1. for each complete 12 hour period of delay if the departure of **your** international flight, international train or sailing, on **your** outward or return journey, is delayed for at least 12 hours from its scheduled departure time from **your international departure point**;
- or
2. for unrecoverable travel and accommodation expenses and other pre-paid charges **you** have paid or are contracted to pay if **your** outward journey is delayed for more than 12 hours at the airport, rail terminal or port and **you** decide to abandon the **trip**.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not pay:

- the **excess** shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule;
This only applies to claims where **you** decide to abandon **your trip**.
- any claim resulting from strike or industrial action or air traffic control delay existing or being publicly announced before **you** bought this insurance or at the time of booking any **trip**;
- any claim resulting from the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
- any claim unless **you** have obtained written confirmation from **your** airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of **your** flight, international train or sailing.

Section K - Missed Departure / Missed Connection

Applicable to Super and Super Duper cover only

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule for additional transport and accommodation (room only) costs, of a similar standard to those originally booked and paid for, to get **you** to **your** overseas destination or to reach **your home**, if:

- a) the vehicle in which **you** are travelling to **your international departure point** becomes undriveable due to mechanical failure or being involved in an accident, or
- b) **your public transport** is delayed, preventing **you** from getting to **your international departure point** in time to check in, or
- c) there is a delay involving the vehicle in which **you** are travelling because of unexpected and unforeseen heavy traffic or road closures, or
- d) **your** outward or inward flight is delayed and **you** miss **your** connecting flight outside the **United Kingdom** or country in which **your** Ministry of Defence base/location is located.

We will pay for you missing your connecting flight provided:

- **you** have allowed sufficient time within **your** itinerary to enable **you** to make **your** connections given the normal operation of **your** outbound flight from **your international departure point**.
- **your** connecting flight was not scheduled to depart more than 10 hours after **your** original flight was due to arrive.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not pay:

- claims resulting from an accident or mechanical failure of the vehicle in which **you** are travelling when a police or repairer's report or other evidence is not provided;
- claims resulting from delays in **public transport** scheduled services unless **you** have obtained confirmation from the **public transport** authority of the cause and length of the delay.

Special Conditions Relating to Claims

1. For claims for missed connections **you** must get written confirmation from **your** airline or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of **your** flight from **your international departure point**.

Section L - Travel Risks

Applicable to Super and Super Duper cover only

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule:

1. if **you** are a victim of hijack or kidnap for longer than 24 hours.
2. if **you** are hospitalised and **you** receive inpatient hospital treatment which is covered under Section B1 - Medical & Associated Expenses, following a mugging attack.
3. for additional costs of travel and accommodation (to the same standard as those on **your** booking) which **you** run up to enable **you** to continue **your trip** if **your** pre-booked accommodation has been damaged as a result of a **natural disaster**.

Please Note: The General Exclusions on pages 15 to 16 apply to this section of cover.

Section M - Legal Expenses

Please Note: If you are awarded compensation as a result of **your** claim and receive payment then all sums paid out by **us** shall be repaid to **us** out of that compensation.

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule for legal costs and expenses run up in pursuing claims for compensation and damages if someone causes **your** accidental death or personal injury whilst on a **trip**, provided **we** always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs **you** will supply any reports or information and proof to **us** and the **claims handler** as may be required.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not pay:

- any costs to pursue a claim against a carrier, travel agent, tour operator, tour organiser, **us** (the insurer) or anyone acting on **our** behalf;

- any claims for legal proceedings through the contingency fee system in the USA or Canada;
- for any legal action where the estimated amount that will be recovered is less than **£500**;
- any claim where, in **our** opinion, there are no reasonable prospects of success in obtaining compensation;
- any costs that can be considered under an arbitration scheme or a complaints procedure;
- any legal expenses incurred without **our** prior authorisation or that of the **claims handler**;
- any claim made by one **insured person** against another **insured person** who is a **close relative**, a **business associate**, friend or **travelling companion**, whether insured by **us** or another provider;
- any claim for damage to a mechanically propelled vehicle;
- legal expenses to bring proceedings in more than one country in respect of the same event.

Section N - Travel within the United Kingdom only

If **you** are going on a **trip** solely within the **United Kingdom** it follows that some Sections of this policy will not apply to the cover **we** offer for such a **trip**.

The following modifications therefore apply to **your** insurance in respect of any **trip** made solely within the **United Kingdom**:

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule for non-medical and other expenses incurred within the **United Kingdom** for the following expenses caused by **you** becoming **ill** or dying during the **period of insurance**:

- extra accommodation (room only and up to the standard of the original booking) expenses, incurred until such time as when, in the opinion of the **medical practitioner** in attendance and the Medical Assistance Company, **you** are fit to travel;
- (For the purposes of the following cover only 'Repatriation' will be defined as: **Repatriation** - **your** return to a hospital within the location of **your home** as approved by **us** or the Medical Assistance Company)
the extra cost of returning to **your home**, including **repatriation** expenses if this is medically necessary;
- extra travel and accommodation (room only and up to the standard of the original booking) expenses for one person who has to either stay with **you** or travel to **you** to escort **you home** if **you** are **ill** or injured;
- the extra cost of bringing **your** body or ashes **home**;
- extra charges incurred to recover **your** car and **personal possessions** to **your home** if **you** and no other person travelling with **you** at the time of **your** discharge from hospital are able to drive the car.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not pay:

- the **excess** shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule.

The following benefits are not available if **you** are travelling solely within the **United Kingdom**:

- Section B1- Medical & Associated Expenses and Section B2 – Cover at Home following Hospitalisation Abroad and Section C - Overseas Hospital Benefit
- Section F - Loss of passport
- Section O - Winter sports

You are reminded that **we** will not pay for any costs of medical expenses incurred in the **United Kingdom** due to **illness** or injury under this insurance.

Section O - Winter Sports

Please Note:

- Cover under this section of the insurance is only provided if shown on **your** Policy Schedule and the extra premium has been paid.
- Please refer to "Meaning of Words" section, page 13 for the list of **winter sports** activities which are covered and to exclusion 2) in the General Exclusions on page 15 for activities which are not covered.
- **Winter sports** cover is only available if an **insured person** is aged 69 years or under on the date **you** bought **your** policy.
- When buying Annual Multi-trip cover **winter sports** cover is limited to a maximum total of 17 days in the **period of insurance**.
- There is no cover for lost or damaged **ski equipment** over 5 years old.

For each **insured person we** will pay up to the amount shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule:

1. Ski Equipment

for loss of or damage to **your own ski equipment**, if taken with **you** or bought on **your trip** but subject to the limits as set out in the Table of Benefits in respect of a single article, **pair or set**, or loss of hired **ski equipment** which is **your** responsibility.

2. Delayed Ski Equipment

for the cost of hiring replacement **ski equipment** if **your own ski equipment** is delayed due to being misplaced, lost or stolen on **your** outward journey for over 12 hours from the time **you** arrived at **your trip** destination.

3. Loss of ski pack

for a proportional refund following the loss of use of **your ski pack** following **your** injury or **illness** during **your trip** (as confirmed by the **medical practitioner** treating **you**). Reimbursement will be based on the number of days **you** are incapacitated.

4. Avalanche / Weather Delay

for additional transport and/or accommodation if, because of an avalanche or severe weather conditions, **you** are unable to reach or leave **your** pre-booked resort for 12 hours or more.

5. Piste Closure

if during the recognised ski season **you** are unable to ski due to the lack of snow which results in the total closure of skiing facilities in the resort.

The following exclusions apply to this section of cover in addition to the General Exclusions on pages 15 to 16.

We will not pay:

- the **excess** shown in the Table of Benefits (page 3, 4 or 5) for **your** chosen level of cover as shown in **your** Policy Schedule;
This only applies to claims relating to the loss of or damage to **your own ski equipment**.
- in relation to claims for loss of or damage to **ski equipment**, more than:
 - 60%** of the original purchase price for **ski equipment** over **6** months old and less than **1** year old;
 - 50%** of the original purchase price for **ski equipment** over **1** year old and less than **2** years old;
 - 40%** of the original purchase price for **ski equipment** over **2** years old and less than **3** years old;
 - 25%** of the original purchase price for **ski equipment** over **3** years old and less than **5** years old.
- any claim for loss of or damage to **ski equipment** over **5** years old;
- for **ski equipment** left **unattended** away from **your trip** accommodation except **ski equipment** left in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means;
- any claim where **you** are unable to provide the damaged items if **we** ask for them, or to prove the existence or prove ownership/purchase or responsibility of any items;
- any claim for loss or theft where **you** have not notified the police, **your** carrier or tour operator's representative and obtained a written report;
- in respect of claims relating to an avalanche or weather delay, any costs where **your** tour operator, transport provider or accommodation provider arranges alternative transport and/or accommodation;
- in respect of claims relating to piste closures:
 - any compensation where **your** tour operator provides a payment or provides travel to an alternative resort;
 - any compensation where **your trip** was booked within 14 days of travel;
 - any compensation where **you** fail to get written confirmation from the ski lift and/or ski school operator confirming the closure of facilities, stating the reason for closure and the date and time of closure and date and time it reopened;
 - any compensation when **you** are not in the resort covered by **your** ski pass.

Special Conditions Relating to Claims

1. If any **ski equipment** is lost or damaged whilst being transported, **you** must retain **your** tickets and luggage tags and report the loss or damage to **your** transport provider or their handling agents and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.
2. For all damage claims **you** should retain the items in case **we** wish to see them. **You** will need to get an estimate for repairs or a letter confirming that the damage is irreparable.
3. In all instances where **your ski equipment** is lost or stolen, **you** must report to the police as soon as possible, and where possible, within 24 hours of discovery, and obtain a written report and reference number from them. **You** must also report the loss or theft to **your** tour operator's representative or hotel/apartment manager or ski slope operator wherever appropriate.

Section P - Gadget Cover

Applicable to Super and Super Duper cover only

Important Note

We have not provided **you** with a personal recommendation as to whether this product is suitable for **your** needs so **you** must decide **yourself** whether it is or not. **You** have made a decision based on the information made available to **you**.

This policy meets the demands and needs of those who wish to insure their **gadgets** during their **trip** against theft, **accidental damage**, breakdown and **accidental loss**.

Your gadget must be in good condition and full working order before taking out this policy. If there is evidence that the damage, theft or loss happened before the policy start date **your** claim will be refused and no premium refund will be due.

We will not pay any claim in any way related to:

any loss, damage, liability, cost or expense caused deliberately or accidentally by:

- a) the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
- b) any computer virus;
- c) any computer related hoax relating to a) and/or b) above.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- a) Supply accurate and complete answers to all the questions **we** may ask as part of **your** application for cover under the policy.
- b) To make sure that all information supplied as part of **your** application for cover is true and correct.
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that **your** policy is invalid and that it does not operate in the event of a claim.

Definitions for this section

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

Accessories - additional items, bought in the **UK** and valued at **£150** or below, that come with **your gadget**, such as chargers, carrying cases, headphones, hands-free mounting kits, and USB cables. Sim cards and wearables are not covered. Cover is only in place for **accessories** bought in the **UK**. A **UK evidence of ownership** for **accessories** will need to be provided at point of claim.

Accidental Damage - any unintentional and unexpected damage that happens to **your gadget**.

Accidental Loss/Accidentally Lost - the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Checked-in Baggage - suitcases, holdalls or rucksacks that have been checked-in by **your** transport provider and placed in the luggage hold of flight/train/sailing/coach in which **you** are booked to travel.

Co-operate - provide **us** with any information **we** may reasonably request to enable **us** to verify **your** claim.

Eligibility Criteria - a **gadget** must be in good working order and in **your** possession when **you** start **your trip** and:

- bought or leased as new in the **UK**, or, if bought as refurbished, with a minimum 12 month warranty (which **you** will be required to provide evidence of).
- any device that was bought as second hand or used, that is not a refurbished device that was sold with a minimum 12 month warranty.
- not more than 48 months old at the date **you** started **your trip**, or 18 months old if **your gadget** is a **laptop computer**.
- gifted to **you**, as long as it meets the above criteria, and **you** are able to provide a **UK** gift receipt.

Evidence of Ownership - a document to evidence that the item(s) **you** are claiming for belongs to **you**. This can be a copy of the till receipt, delivery note, **UK** gift receipt, bank or credit card statements. The evidence of ownership should include the make, model and IMEI / serial number of the **gadget** and must be in **your** name, unless **you** are in possession of a **UK** gift receipt.

Gadget(s) - a handheld consumer electronic device such as mobile phones, tablets, iPads, kindles, satnavs, cameras, lenses, camcorders, smart watches, smart glasses, head mounted displays, hand held games consoles, portable DVD players, headphones, wireless speakers, MP3 players, iPods and **laptop computers**. There is no cover provided under this section for **drones** and wearables.

Immediate Family - **your** mother, father, son, daughter, spouse or domestic partner or other family members who resides with **you** at **your home**.

Laptop Computer - a portable computer that includes a screen, keyboard and track pad or track ball.

Limit of Liability – the maximum **we** will pay in respect of any one claim in relation to **your gadget**, will be limited to the replacement cost of each **gadget** being claimed for and, in any event, shall not exceed the maximum value of cover as shown on **your** Policy Schedule.

Insured Person/You/Your/Yourself - any person(s) named on the Policy Schedule to whom cover is provided under this insurance policy. This will also mean the person who owns the **gadgets**.

Precautions - all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of their **gadgets**, such as keeping the **gadget** concealed when **you** are in a public place and **gadget** is not in use.

Proof of Usage - evidence that the **gadget** has been in use since the policy commenced. Where the **gadget** is a mobile phone, this information can be obtained from **your** Network Provider. For other **gadgets**, in the event of an **accidental damage** claim, this can be verified when the **gadget** is sent to **our** repairers for inspection.

Note:

- **You** must refer to the 'Meaning of Words' section of this policy, which will also apply.
- If **your gadget** has the functionality, **you** must activate any location finder app or software to help **you** locate and retrieve the **gadget**. If **your gadget** is lost or stolen, and the functionality is available, **you** must enable any locking or location-finding feature on **your gadget**. This may also enable **you** to lock and wipe the data stored on **your gadget**. Do not attempt to retrieve **your gadget** if **you** believe it has been stolen or if **you** are unfamiliar with the location. If **you** suspect **your gadget** has been stolen, report the theft to the police.
- **We** will block the IMEI number of any lost or stolen **gadget** and will monitor this on an on-going basis after **your** claim has been settled. If it is discovered the IMEI has been unblocked at a later date, **we** will investigate this and seek to recover its property.

We will pay up to the limits shown within this section:

1. If your gadgets are lost or stolen

If this happened:

Your gadget was lost or stolen during **your trip**.

This is what we will do:

- **We** will arrange for **your gadget** to be replaced with a similar refurbished make and model up to a maximum value of **£1,000** Super cover or **£1,500** Super Duper cover.
- **We** will pay **you** up to **£2,000** for the reimbursement of unauthorised calls or data download if **your** mobile phone is **accidentally lost** or stolen whilst on **your trip** and is used fraudulently.

You won't be covered if:

- **your laptop computer** is **accidentally lost**;
- **your gadget** falls outside **our eligibility criteria**;
- **you** are unable to provide **evidence of ownership** and **proof of usage** cannot be provided or evidenced;
- **your gadget** was in the possession of a third party (other than a member of **your immediate family**) at the time of the event giving rise to a claim under this insurance;
- **your gadget** was placed in **checked-in baggage**;
- **you** did not notify any loss or theft to the police, **your** carrier or tour operator's representative and obtain a local independent written report during **your trip**;
- **your** claim is for a mobile phone and **you** did not notify **your** service provider and blacklist **your** handset;
- **you** did not take all available **precautions**;
- when away from **your** accommodation **your gadget** was not concealed on or about **your** person when not in use;
- the **gadget** is left **unattended** when it is away from **your** holiday accommodation (including being in luggage during transit);
- **your gadget** was left **unattended** in any motor vehicle, where **you** or someone acting on **your** behalf is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated. A copy of the receipt for any repairs made following damage in gaining entry to the locked vehicle must be supplied with any claim;
- the theft is from building or premises without the use of force resulting in damage to the property. A copy of the receipt for any repairs made for such damage must be supplied with any claim;
- **you** ask **us** to reimburse unauthorised calls or data if **you** did not report the loss or theft of **your** mobile phone to the service provider within 24 hours of discovery and **you** have not provided an itemised bill from **your** service provider;
- **you** do not **co-operate** with **us**;
- **you** do not pay **your excess** fee of **£50**;
- any loss or damage to **your gadget** whilst in transit with a third party such as a courier or postal service;
- any claim over and above the **limit of liability**;

- **your gadget** is over the value of **£1,000** if **you** have Super cover or **£1,500** if **you** have Super Duper cover when new.

2. If your gadgets are accidentally damaged

If this happened:

Your gadget was accidentally damaged during **your trip**.

This is what We will do:

We will arrange for **your gadget** to be repaired or, if it cannot be repaired, replaced with a similar refurbished make and model up to a maximum value of **£1,000** Super cover or **£1,500** Super Duper cover.

Please note that for mobile phones or other small **gadgets**, the cost of posting **your gadget** will be borne by **you**.

You won't be covered if:

- **your gadget** was placed in **checked-in baggage**;
- **your gadget** falls outside **our eligibility criteria**;
- **your gadget** has been damaged by radiation, atmospheric or climatic conditions, age, or wear and tear;
- **you** ask **us** to repair any cosmetic damage, including scratches, dents and other visible defects that do not affect safety or performance.
- **you** are unable to provide **evidence of ownership** and **proof of usage** cannot be provided or evidenced;
- **you** did not take all available **precautions**;
- **you** took **your gadgets** on a boat or other water vessel (other than a ferry), or whilst taking part in water activities;
- **you** do not **co-operate** with **us**;
- **you** do not pay **your excess** fee of **£50**;
- **your gadget** is over the value of **£1,000** if **you** have Super cover or **£1,500** if **you** have Super Duper cover when new.

3. If your accessories are accidentally lost or stolen with your gadget

If this happened:

Your accessories were **accidentally lost**, stolen or damaged at the same time as **your gadget** during **your trip**.

This is what we will do:

We will replace **your accessories** up to a maximum value of **£150**.

You won't be covered if:

- **your gadget** and / or **accessories** were placed in **checked-in baggage**;
- **you** do not have a valid claim under point 1. 'If your gadgets are lost or stolen' or point 2. 'If your gadgets are accidentally damaged' within this section;
- **your accessories** have been damaged by atmospheric or climatic conditions, age or wear and tear;
- **your accessories** were not **accidentally damaged**, lost or stolen at the same time as an incident happening to **your gadget**;
- **you** ask **us** to repair any cosmetic damage, including scratches, dents and other visible defects that do not affect safety or performance;
- **you** are unable to provide **evidence of ownership** and **proof of usage** cannot be provided or evidenced;
- **you** do not **co-operate** with **us**.

Warning

You must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.

LEGAL, REGULATORY AND OTHER INFORMATION

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation under the scheme if **we** are unable to meet **our** obligations to **you** under this contract. Further information can be obtained from the Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY, United Kingdom. Tel: +44 0 800 678 1100 (freephone) or +44 0 20 7741 4100. Website: www.fscs.org.uk

Law and Jurisdiction

This policy shall be governed by the laws of England and Wales and subject to the non-exclusive jurisdiction of the courts of England.

Data and Privacy Notice

We and PJ Hayman & Company Limited are the data controllers (as defined by the Data Protection Act 2018 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **your** personal information.

Cover Sections A-O

For full details of what data **we** collect about **you**, how **we** use it, who **we** share it with, how long **we** keep it and **your** rights relating to **your** personal data, please refer to **our** Privacy Notice which is available on **our** website www.canopius.com/privacy. If **you** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **your** address and a copy will be sent to **you** in the post.

In summary:

We may, as part of **our** agreement with **you** under this insurance, collect personal information about **you**, including:

- Name, address, contact details and date of birth
- Financial information such as bank details
- Details of any claim

We will also collect personal information about any additional people who **you** wish to be insured.

We may also collect sensitive personal information about **you**, and any additional people who **you** wish to be insured, where the provision of this type of information is of legitimate interest, including:

- Medical records to validate a claim should **you** be claiming for injury or illness.

We collect and process **your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

Your personal information may be shared with third parties which supply services to **us** or which process information on **our** behalf (for example, premium collection and claims validation, or for communication purposes related to **your** cover). **We** will ensure that they keep **your** information secure and do not use it for purposes other than those that **we** have specified in **our** Privacy Notice.

Some third parties that process **your** data on **our** behalf may do so outside of the European Economic Area ("EEA"). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

We will keep **your** personal information only for as long as **we** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

We will share **your** information if **we** are required to by law. **We** may share **your** information with enforcement authorities if they ask **us** to, or with a third party in the context of actual or threatened legal proceedings, provided **we** can do so without breaching data protection laws. If **you** have any concerns about how **your** personal data is being collected and processed, or wish to exercise any of **your** rights detailed in **our** Privacy Notice, please contact:

Group Data Protection Officer

Canopius Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ, UK

Email: privacy@canopius.com

Tel: + 44 20 7337 3700 (this is a basic rate number)

Cover Section P – Gadget Cover

Post: Data Protection Officer, 5th floor, 3 More London Riverside, London, SE1 2AQ

Email: data.protection@collinsongroup.com

Website: www.bastioninsurance.co.uk/collinsonprivacypolicy

Sanctions

You agree, that the provision of any cover, the payment of any claim and the provision of any benefit under this insurance will be suspended, to the extent that providing any cover, the payment of any claim or the provision of any benefit would expose **us** to any sanction, prohibition, or restriction under any:

- a. United Nations' resolution(s); or
- b. the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or United States of America.

The suspension will continue until **we** are no longer exposed to any such sanction, prohibition or restriction.

Safeguarding Your Premium and Claim Payments

All premium payments from **you** and due to **us** for this policy will be held by **your policy administrator** on **our** behalf. **Your policy administrator** will also hold any premium refund that is due to **you** from **us**.

Any claim payments that are due to **you** from **us** will be paid to **you** by **your claims handler**.

In these roles, **your policy administrator** and **claims handler** are acting as **our** agents. This means that once a premium is paid to the agent it is considered to have been received by **us** and that all claim payments and premium refunds are not considered to have been paid until **you** have actually received them.

Several Liability

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

About Your Insurers

Cover Sections A-O

This insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Registered Office: Canopus Managing Agents Limited, Floor 29, 22 Bishopsgate, London EC2N 4BQ. Registered in England no. 01514453.

Canopus Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference: 204847.

Cover Section P – Gadget Cover

This section of the insurance is administered by Bastion Insurance Services Ltd and underwritten 100% by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846.

The Policy Administrator

Free Spirit Travel Insurance is administered and arranged by travel insurance specialist PJ Hayman & Company Limited who are authorised and regulated by the Financial Conduct Authority. Financial Services (FS) Register Number: 497103. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965.

This Policy Document and **your** Policy Schedule, which together make up the contract between **you** and **us**, are issued to **you** by PJ Hayman & Company Limited in its capacity as the agent of the **insurers** under the following contract references: Agreement number – B3839/AH031 and UMR – B6839AH0312026 for Cover Sections A-O inclusive (underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited).

In exchange for **your** paying the premium amount shown in **your** Policy Schedule, **you** are insured in accordance with the terms and conditions contained in this Policy Document and **your** Policy Schedule (and any amendments made to them) for the duration of **your** policy.

Signed by



Authorised signatory of PJ Hayman & Company Limited

Appendix A - Sports & Activities

All of the sports and activities listed in this Appendix A are only covered where **you** are participating as an amateur. **We** will not pay any claim in any way related to **you** taking part in, or practice of, any professional sporting activities. **We** consider professional sporting activities to be activities or sports from which any income is obtained or sponsorship is received.

If **you** have any queries about **you** taking part in any sport or activity, please do not hesitate to contact the **policy administrator** PJ Hayman & Company Limited to discuss **your** individual requirements. Contact details are provided on page 6 of this Policy Document.

Activity Pack 1

1a These sports and activities are covered as standard with no restrictions in cover (no extra premium is required)

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Beach Games, Body Boarding, Boogie Boarding, Boules, Bowling, Bowls, Camel/Elephant Riding or Trekking (booked prior to **your trip** departure date), Catamaran Sailing (**inshore**), Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (indoor up to 5m), Dragon Boat Racing, Fell Running (up to 1,000m), Fencing, Fives, Flag Football, Football/Soccer, Frisbee (recreational), Glass Bottom Boats (**inshore**), Golf, Gorilla Trekking (booked pre-trip - in a group - up to 1,000m), Handball, Highland Games, Hockey (field - organised amateur match), Hiking/Mountain Walking/Rambling/Trekking (in a group - all up to 1,000m), Horse Riding (no jumping), Kiting, Korfbal, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Indoor Skating (not ice), Mountain Biking (up to 1,000m - excludes downhill), Mountaineering (in a group - all up to 1,000m), Netball, Orienteering, Paddle Boarding (**inshore**), Paintballing, Petanque, Potica, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, Ringos, River Punting, Roller Blading/Skating (not ice), Rounders, Safari/Safari Trekking (organised prior to **your trip** departure date), Sailing/Yachting (recreational - **inshore**), Segway (supervised), Skate Boarding/Scooters (non-motorised), Snorkelling (inside marked areas and/or with lifeguard present - **inshore**), Softball, Squash, Stoolball, Swimming (inside marked areas and/or with lifeguard present - **inshore**), Swimming off a boat (with a qualified supervisor in attendance - i.e. a lifeguard - **inshore**), Swimming with Dolphins (inside marked areas and/or with lifeguard present - **inshore**), Sydney Harbour Bridge Climbing (professional organised and supervised), Table Tennis, Tennis, Theme Parks, Tug of War, Unicycle Riding, Volleyball, Wakeboarding (**inshore**), Water Parks, Water Polo (swimming pools only), Whale Watching (professionally organised), Yoga.

1b These sports and activities are covered as standard (no extra premium is required). However, there is no cover under Cover Section G – Personal Accident or Cover Section H – Personal Liability for any claim in any way related to you taking part in these activities.

Archery, Bridge Swinging, Bungee Jumping, Canoeing/Kayaking (White Water Grades 1-3), Clay Pigeon Shooting, Flying as passenger (in a private/small aircraft/helicopter licensed to carry passengers), Hot Air Ballooning, Jet Boating, Jet Skiing, Motorcycling up to 125cc on public roads for up to 14 days per **trip** (no racing - must possess a licence allowing **you** to ride an equivalent motorcycle in the **United Kingdom**), Rafting (white water Grades 1-3), Rifle Range, Rowing (**inshore** - recreational), Scuba Diving (not solo, up to maximum 30m), Tubing, Yachting (**inshore** - crewing).

Activity Pack 2

- If you have paid the extra premium to cover the activities as shown in Activity Packs 2a, 2b and 2c below then the activities shown will be covered. There are however some reductions in the benefits payable under certain sections of cover, and/or cover may **not** be provided under certain cover sections. Please see the information provided under each Activity Pack 2a, 2b and 2c below for full details.
- The excess payable under Cover Section B1 – Medical & Associated Expenses is increased to £150 whilst taking part in any of the activities within Activity Packs 2a, 2b or 2c.

2a Please note that the benefit payable for any claim made under Cover Section G – Personal Accident will be reduced to 50% of the amount shown in the Table of Benefits on page 3, 4 or 5 of this Policy Document where the claim results in you taking part in the following activities.

Abseiling (indoor/outdoor climbing wall up to 25m), Camel/Elephant Riding or Trekking (booked after **your** departure on **your trip**, organised tour only), Climbing Wall (indoor/outdoor, up to 25m), Fell Running (between 1,001m & 2,000m), Hiking/Mountain Walking/Rambling/Trekking (in a group, between 1,001m & 2,000m), Safari/Safari Trekking (booked after **your** departure on **your trip**, organised tour only).

2b Please note that the benefit payable for any claim made under Cover Section G – Personal Accident will be reduced to 50% of the amount shown in the Table of Benefits on page 3, 4 or 5 of this Policy Document where the claim results from you taking part in the following activities. There is also no cover provided under Cover Section H – Personal Liability for any claim resulting from you taking part in the following activities.

Mountain Biking (between 1,001m & 2,000m - excludes downhill), Windsurfing (**inshore**). Water Skiing (**inshore**), Sea Fishing (**inshore**), Sea Canoeing/Kayaking (under qualified supervision - **inshore**), Cycle Touring/Leisure Biking (between 1,001m & 2,000m).

2c Please note that there is no cover under Cover Section G – Personal Accident or Cover Section H - Personal Liability for any claim resulting from you taking part in the following activities.

Airsoft, Parasailing/Parascending (over land or water - Europe only), Shark Cage Diving, Summer Tobogganing, Surfing.

Activity Pack 3

- **If you have paid the extra premium to cover the activities as shown below then the activities shown will be covered. However, please note that there is no cover under Cover Section G – Personal Accident or Cover Section H – Personal Liability for any claim resulting from you taking part in the following activities.**
- **The excess payable under Cover Section B1 – Medical & Associated Expenses is increased to £200 whilst taking part in any of the activities within Activity Pack 3.**

Breathing Observation Bubble (BOB), Canoeing/Kayaking (white water Grades 4 - 5), Cycle Touring/Leisure Biking (between 2,001m & 3,000m), Fell Running (between 2,001m & 3,000m), Gorilla Trekking (booked after **your** departure on **your trip**, organised tour only, in a group and up to 1,000m), Hiking/Mountain Walking/Rambling/Trekking (in a group, between 2,001m & 3,000m), Hydro Zorbing, Mountain Biking (between 2,001m & 3,000m - excludes downhill), Octopush, Rafting (white water Grades 4-5, Europe only), Sand Boarding, Sand Dune Skiing/Surfing, Tree Top Walks.

Activity Pack 4

- **If you have paid the extra premium to cover the activities as shown below then the activities shown will be covered. However, please note that there is no cover under Cover Section G – Personal Accident or Cover Section H – Personal Liability for any claim resulting from you taking part in the following activities.**
- **The excess payable under Cover Section B1 – Medical & Associated Expenses is increased to £250 whilst taking part in any of the activities within Activity Pack 4.**

Cycle Touring/Leisure Biking (between 3,001m & 4,000m), Fell Running (between 3,001m & 4,000m), Gorge Walking (no ropes), Hiking/ Mountain Walking/Rambling/Trekking (in a group, between 3,001m & 4,000m), Kite Boarding/Buggy/Surfing, Land Yachting, Mountain Biking (between 3,001m & 4,000m - excludes downhill), Via Ferrata.



PJHayman
SPECIALIST TRAVEL INSURANCE

Key Contacts

Customer Service

02392 419 080

direct.sales@pjhayman.com

24-hour Medical Assistance

+44 (0) 208 608 4227

internationalhealthcare@healix.com

Claims

Sections A to O

01608 641 351

freespirit@claimsconsortiumgroup.co.uk

Section P - Gadget Cover

01865 745 566

claims@theoxfordclaimscompany.co.uk



Free Spirit



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