

Travel Insurance Policy wording

This document is only valid when issued in conjunction with a valid policy schedule and provided the appropriate insurance premium has been paid.

GENERAL INFORMATION ABOUT THIS INSURANCE

Insurance providers

This insurance is arranged by Insurancebookers Limited and is underwritten by Chartis Europe Limited.

Insurancebookers Limited is an appointed representative of Chartis Europe Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

Emergency assistance and claims services are administered by Travel Guard EMEA Limited.

Your travel insurance

This policy wording along with **your policy schedule** forms the basis of **your** contract of insurance. Together, these documents explain what **you** are covered for. The policy wording contains conditions and exclusions which **you** should be aware of. **You** must keep to all the terms and conditions of the insurance.

Different levels of cover apply depending on whether **you** have bought a Silver, Gold, Platinum or a Gap Year policy.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** to make sure that the information shown is correct.

Law

This insurance will be governed by English Law, and **you** and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless **you** reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk, and on 0207 892 7300, or 0800 678 1100.

Data Protection

Chartis Inc, its subsidiaries (which includes Chartis Europe Limited) and affiliates (collectively "Chartis" or "we") understands and respects the importance of **your** privacy. This section explains how Chartis collects data about **you** ("**your** information"), how it uses **your** information and with whom **your** information will be shared.

Your information will be stored by Chartis and may be transferred to a centralised system located outside the European Economic Area ("EEA") for storage and/or processing. Where **your** information is transferred outside the EEA, Chartis will ensure that **your** information is duly protected.

Chartis Europe Limited and, where appropriate, other Chartis companies will process **your** information:

- For the purpose of setting up and administering **your** travel insurance;
- To help make decisions on **you**;
- To assess and process claims;
- To prevent and detect crime including, for example, fraud and money laundering;
- To comply with any legal obligation imposed on Chartis; and
- For the purposes of Chartis' legitimate interests.

Your information may be disclosed to third parties if required by any enactment, rule of law or by any order of a court or if it is in Chartis' legitimate interests to do so.

If you have any questions

If **you** have any questions about the cover provided under this policy or **you** would like more information, please contact the insurancebookers helpline on 0871 977 2222* or e-mail enquiries@insurancebookers.com.

IMPORTANT THINGS YOU NEED TO KNOW ABOUT YOUR POLICY BEFORE YOU TRAVEL

Health conditions

This policy contains conditions relating to **your** health, the health of people travelling with **you** and the health of others who might not be travelling with **you** but on whose health the trip may depend (this would include a **relative** or a close **business associate**). In particular, claims will not be covered where at the time of taking out this insurance **you**, or any person on whose health the trip may depend (this would include a **relative** or a close **business associate**), have suffered from or received any form of medical advice or treatment or medication for:

- (a) any heart-related or blood circulatory condition (excluding mild*, well controlled hypertension suffered in isolation); or
- (b) any breathing condition (excluding mild*, well controlled asthma suffered in isolation); or
- (c) any cancerous condition in the last five years; and/or
- (d) **you** or any person on whose health the trip may depend (this would include a **relative** or a close **business associate**) have been referred to or seen a hospital specialist or needed inpatient hospital treatment in the last year.

* In this instance mild means **you** are taking no more than two types of medication for hypertension and in the case of asthma, **you** are using no more than two inhalers.

If **you** suffer from a medical condition, and **you** are unsure as to whether or not this insurance meets **your** needs, please ring the medical screening line on 0845 603 6748. Failure to declare a condition to the medical screening line will result in claims relating to the undisclosed condition not being covered.

If **your** health changes after **you** purchase **your** policy, **you** must telephone 0845 603 6748 to make sure **your** cover is not affected. In some cases **you** may be asked to pay an additional premium, have additional conditions added to **your** policy or have cover excluded for any new or changing medical conditions. In the rare event that we are no longer able to provide cover or **you** are not willing to pay the additional premium, **you** can call us on 0845 603 9892 and submit a cancellation claim if **you** have already booked and paid for a journey which **you** have not yet made. Alternatively **you** can cancel **your** policy and we will refund **you** the unused portion of **your** premium as long as **you** have not travelled or are making a claim.

Health agreements

If **you** are travelling to a country in the European Union, **you** should take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local post office or **you** can download an application form from the following website: www.ehic.org.uk. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: www.hic.gov.au

If **you** present **your** EHIC to the treating doctor or hospital if **you** need medical treatment within the European Union or **you** enrol with Medicare when travelling to Australia or New Zealand, this will save **you** paying the policy excess under section B1 (Medical and other expenses outside of the United Kingdom) if **your** medical costs are reduced as a result of using **your** EHIC or Medicare being involved.

Residency

You and all other persons insured on this policy must have your main home in the United Kingdom and have a UK National Insurance number and be registered with a **doctor** in the United Kingdom at the time you buy or renew this policy.

Channel Island and Isle of Man residents must have their main home in the **Channel Islands** or the Isle of Man and be registered with a local **doctor**.

Sports and activities

You may not be covered when **you** take part in certain sports or activities. If **you** intend to take part in a sport or activity during **your** trip, please see page 12 for a full list of activities which are covered by this policy. If **you** have any questions or if **you** wish to take part in an activity not shown in the table on page 12, please contact 0871 977 2222* or e-mail enquiries@insurancebookers.com before taking part to make sure that cover is provided.

CANCELLATIONS AND REFUNDS

Your right to cancel the policy within 14 days of purchase

If this cover is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact insurancebookers by phoning **0871 977 2222*** or by e-mailing **enquiries@insurancebookers.com** within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below we will refund the premium **you** have paid within 30 days of the date **you** contact insurancebookers to ask to cancel the policy.

If **you** are a Single Trip **policyholder**, we will not refund **your** premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period.

If **you** are an Annual Multi-Trip or a Gap Year **policyholder** and **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period, we will only refund a proportionate amount of **your** premium.

Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days notice in writing to the **policyholder** at their last known address. A pro rata refund of the premium paid will be made to the **policyholder** from the date we cancel the policy.

COVER OPTIONS AVAILABLE

Trip options and durations

Single Trip

One trip of up to 45 days.

Annual Multi-Trip

This gives **you** cover to travel as many times as **you** like within the period of insurance provided no single trip lasts longer than 45 days. Cover is also provided for up to 17 days in total for winter sports within the period of insurance.

Adults are entitled to travel independently. **Children** under 18 years of age are only entitled to travel separately to the main **insured person** if they are travelling with a **relative**, guardian or person with a legal duty of care.

Cover is only provided in the United Kingdom if **you** stay in pre-booked accommodation for at least two nights away from where **you** usually live.

Gap Year

One trip of up to 12 months.

Please note:

- If **you** have arranged a Single Trip or a Gap Year policy, it does not matter how long **you** buy cover for. It ends when **you** return to the United Kingdom.
- If **you** travel for longer than the trip duration limits, cover will cease on the final day of the trip limit.

Age limits

Single Trip

All persons must be 74 years of age or under at the date of buying this policy.

Annual Multi-Trip

All persons must be 64 years of age or under at the date of buying this policy.

Gap Year

All persons must be 34 years of age or under at the date of buying this policy.

The main applicant must be 18 years of age or over at the date of buying this policy.

Policy options

Individual

One person aged 18 years or over.

Couple

An individual and his or her **partner** provided they live together. A **partner** would include a civil **partner**.

Family

An individual and his or her **partner** provided they live together and up to six of their dependent **children** (which can include fostered or adopted **children**) who are under 18 years of age at the date of buying this policy and are either in full time education or living with them.

Single parent family

An individual and up to six of his or her dependent **children** (which can include fostered or adopted **children**) who are under 18 years of age at the date of buying this policy and are either in full time education or living with them.

Additional sections of cover

If **you** have arranged a single trip policy, provided **you** are under 65 years of age at the date of buying **your** policy, the following sections of cover are available for the duration of **your** trip by paying an additional premium:

Winter sports cover

For Single Trip policies **you** can buy cover for the duration of **your** trip. Please see page 10 for a full list of winter sports activities which are covered by this policy. If the winter sport **you** intend to take part in is not shown in the list, please check that cover will be provided by contacting the insurancebookers helpline on **0871 977 2222*** or e-mail **enquiries@insurancebookers.com**.

Business cover

You can buy cover for up to 45 days on Single Trip policies only.

Golf cover

You can buy cover for up to 45 days on Single Trip policies only.

Please see pages 10 to 12 of this policy wording for full details of cover.

Geographical areas

United Kingdom

England, Scotland, Wales, Northern Ireland, the **Channel Islands** and the Isle of Man. Cover is only provided if **you** stay in pre-booked accommodation for at least two nights away from where **you** usually live.

Europe

The continent of Europe west of the Ural Mountains, including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Algeria, Lebanon, Libya, Israel and Jordan).

Australia and New Zealand

Worldwide excluding USA, Canada and the Caribbean

Worldwide including USA, Canada and the Caribbean

Please note:

- No cover is provided under this policy for any trip in, to, or through Afghanistan, Cuba, Liberia or Sudan.
- No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

Period of insurance

Cover under section A (Cancelling **your** trip) starts at the time **you** book the trip or pay the insurance premium, whichever is later. If **you** have arranged an Annual Multi-Trip policy, cover under section A (Cancelling **your** trip) starts at the time that **you** book the trip or the start date shown on **your policy schedule**, whichever is later. For both types of policy cover under section A (Cancelling **your** trip) ends as soon as you start your trip.

Cover under all other sections starts when **you** leave **your home** address in the United Kingdom (but not earlier than 24 hours before the booked departure time) or from the start date shown on **your policy schedule**, whichever is the later.

Cover ends when **you** return to **your home** address in the United Kingdom (but not later than 24 hours after **your** return to the United Kingdom) or at the end of the period shown on **your policy schedule**, whichever is earlier. If **you** are travelling on a one-way trip, cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the period shown on **your booking confirmation**, whichever is earlier.

Each trip must begin and end in the United Kingdom with the exception of one-way journeys. Cover cannot start after **you** have left the United Kingdom.

Trip extensions

If, once **you** have left the United Kingdom and before the end of the period of insurance, **you** decide **you** want to extend **your** policy, please contact insurancebookers. Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or close **business associate**), **you** are not waiting for a claim to be settled and **you** do not know of a reason for a claim to arise. However, should there have been a change in health or a claim arose under the original policy then **we** may still be able to consider the extension provided full details are passed to insurancebookers for consideration.

Please note: in these circumstances we are only able to extend cover up to a maximum total trip duration of 45 days. This would include any cover provided prior to any extension. If, due to unexpected circumstances beyond **your** control which fall within the conditions of this cover, **your** holiday cannot be completed within the period of insurance outlined in **your booking confirmation**, cover will be extended for **you** 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 the Medical Emergency Assistance Company if the extension is due to medical reasons. All requests for more than 30 days must be authorised by the Medical Emergency Assistance Company.

IMPORTANT CLAIM INFORMATION

Medical and other emergencies

The Medical Emergency Assistance Company, Travel Guard, will provide immediate help if **you** are ill, injured or die outside the United Kingdom. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0) 1273 400 610

Fax: +44 (0) 1273 376 935

E-mail: uk.assistance@travelguard.com

Please have the following information available when **you** contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad;

- Your policy number shown on **your policy schedule**; and
- The name, address and contact phone number of **your GP**.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** immediately. If they do not, we may provide no cover or we may reduce the amount we pay for medical expenses.

If **you** have to return to the United Kingdom under section C (Cutting **your** trip short) or section B1 (Medical and other expenses outside of the United Kingdom) the Medical Emergency Assistance Company must authorise this. If they do not, we may provide no cover or we may reduce the amount we pay for **your** return to the United Kingdom.

If you need to make a claim

You must register a claim by contacting the following company:

Travel Guard Claims Department
PO Box 60108, London SW20 8US
Phone: 0845 603 9892 Fax: 01273 376 935
E-mail: uk.claims@travelguard.com

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim then this may affect our acceptance of a claim.

The Travel Guard Claims Department are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

To help us prevent fraudulent claims, we store **your** personal details on computer and we may transfer them to a centralised system. We keep this information in line with the conditions of the Data Protection Act.

Fraud

This contract of insurance is based on mutual trust. We provide cover and we assume that any claims **you** make are genuine. Our experience in handling claims enables us to detect many of those which are fraudulent and this includes those which are exaggerated. We investigate every claim and if we believe that a fraudulent claim is being made we will inform the police. This may result in criminal prosecution.

Customer service

Every effort is made to ensure **you** receive a high standard of service. If **you** are not satisfied with the service **you** have received, please contact:

In relation to sales and administration matters:

The Customer Services Manager
Insurancebookers Limited
140 Aldersgate Street, London EC1A 4HY
Phone: 0871 977 2222*
E-mail: enquiries@insurancebookers.com

In relation to claims matters:

The Customer Care Manager
Travel Guard Claims Department
PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH
Phone: 0845 603 9892
E-mail: uk.claims@travelguard.com

To help us deal with **your** comments quickly, please quote **your policy schedule**/claim number and the **insured person's** name.

We will do our best to resolve any difficulty directly with **you**, but if we are unable to do this to **your** satisfaction **you** may be entitled to refer any dispute to the Financial Ombudsman Service who will review **your** case. This will not affect **your** right to take legal action against us. The address is:

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Phone: 0845 080 1800
E-mail: complaint.info@financial-ombudsman.org.uk

GENERAL DEFINITIONS

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 6, 8, 10, 11 and 12 for further definitions.

Business associate

Any employee whose level of responsibility in the business is such that if both **you** and they were absent from the business for a period of five full working days or more this would have a detrimental impact on the running of the business.

Channel islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Child/Children

A person who is under 18 years of age.

Doctor

A registered medical practitioner who is not **you** or related to **you**, who is currently registered with the General Medical Council in the **United Kingdom** (or foreign equivalent) to practice medicine.

Home

An **insured person's** usual place of residence within the **United Kingdom** or **Channel Islands**.

Insured Person

The person or persons shown on the **schedule**.

Manual labour

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which doesn't involve machinery).

Pair or set of items

Items of personal property which are substantially the same, complementary or designed to be used together.

Partner

A person who is either an **insured person's** husband or wife, civil **partner**, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address.

Policyholder

The person who has paid for this policy and is shown on the **schedule**.

Relative

Your or **your partner's** parent, brother, sister, **child**, grandparent, grandchild, step-parent, stepbrother, stepsister or next of kin.

Schedule

The document showing details of the cover and which should be read with this policy.

Trip

Your holiday or journey starting from the time that **you** leave **your home** in the **United Kingdom** or **Channel Islands** or from the **start date** shown on your certificate of insurance, whichever is the later, until arrival back at your **home** address in the **United Kingdom** or **Channel Islands**.

Valuables and electronic/other equipment

Photographic, audio, video, electronic, electrical equipment (including cds, DVDs, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals and sports and leisure equipment.

War

Military action, either between nations or resulting from civil **war** or revolution.

We, us, our

Chartis Europe Limited.

You, your, yourself

An **insured person**.

GENERAL CONDITIONS

The following conditions apply to all sections of this insurance.

1. **You** must tell us if **you** know about anything which may affect our decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell us, let us know anyway.
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.
3. **You** must give the Travel Guard Claims Department all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your** doctor.
4. **You** must help us get back any money that we have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving us all the details we need and by filling in any forms.
5. If **you** try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium **you** have paid may be forfeited. Any benefits already paid to **you** must be repaid in full.
6. **You** must agree to have a medical examination if we ask. If **you** die, we are entitled to have a post-mortem examination.
7. **You** must pay us back any amounts that we have paid to **you** which are not covered by the insurance, this could include any overpayments.
8. After a claim has been settled, any salvage **you** have sent into the Travel Guard Claims Department will become our property.

GENERAL EXCLUSIONS

General exclusions apply to all sections of this policy. We will not cover the following.

1. Any claim where at the time of taking out this insurance (or if there is a change in **your** medical condition between the date **you** bought the policy and the booking of each trip, if **you** have arranged an annual multi-trip policy), any one or more of the following apply.
 - a. **You**, or any person on whose health the trip may depend (this would include a **relative** or a close **business associate**), have suffered from or received any form of medical advice or treatment or medication for:
 - (i) any heart-related or blood circulatory condition (excluding mild*, well controlled hypertension suffered in isolation); or
 - (ii) any breathing condition (excluding mild*, well controlled asthma suffered in isolation); or
 - (iii) any cancerous condition in the last five years; and/or
 - (iv) have been referred to or seen a hospital specialist or needed inpatient hospital treatment in the last year.

*In this instance mild means **you** are taking no more than two types of medication for hypertension and in the case of asthma, **you** are using no more than two inhalers.
 - b. **You**, or any person whose condition may give rise to a claim (this would include a person travelling with **you**, a **relative** or a close **business associate**) have ever been diagnosed with, or received treatment for a medical condition or illness relating to a medical condition which **you** knew about, unless the medical condition or illness has been declared to **our** medical screening line and accepted for cover (please refer to the Health conditions section on page 1 for further information).
 - c. **You** are aware of any medical condition or set of circumstances which could reasonably be expected to lead to a claim.
 - d. **You** are travelling against the advice of a medical practitioner.
 - e. **You** are travelling with the purpose of receiving medical treatment abroad.
 - f. **You** or any person whose condition may give rise to a claim (this would include a person travelling with **you**, a **relative** or a close **business associate**) are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
 - g. **You** or any person whose condition may give rise to a claim (this would include a person travelling with **you**, a **relative** or a close **business associate**) have been given a terminal prognosis.

Please note: **You** must make sure that **you** tell **us** about any change in the state of health of **yourself**, anyone travelling with **you**, a **relative** or close **business associate**, happening after the policy has been issued and before **you** travel by contacting the medical screening line on **0845 603 6748**. **We** have the right to alter the terms of cover in line with the change in risk.

2. Any claim relating to an incident which **you** were aware of at the time **you** took out this insurance and which could reasonably be expected to lead to a claim.
3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment in the two years before **you** bought this insurance.
4. **You** are not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
5. **You** are not covered under this policy if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
6. Any claim arising out of **war**, civil **war**, invasion, revolution or any similar event.
7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your** trip).
8. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
10. Any claim arising from using a two-wheeled motor vehicle as a driver or passenger if **you** are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.
11. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings "What **you** are covered for" in sections A to W, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).

12. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you**.
13. Any claim arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your** trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
14. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
15. Motor racing, rallying or vehicle racing of any kind.
16. Any claim involving **you** taking part in **manual labour** or in any sport or activity unless the activity has been authorised by us. Please see the Sports and activities section on pages 1 and 12 of this policy wording for further details.
17. Any claim relating to winter sports unless **you** have paid the necessary premium to extend **your** policy to provide cover for this.
18. Any claim arising from
 - **your** suicide or attempted suicide; or
 - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
19. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or **you** are affected by any sexually transmitted disease or condition.
20. Any costs which **you** would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
21. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need.
22. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.

SECTIONS OF COVER

SECTION A - CANCELLING YOUR TRIP

What you are covered for under section A

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your** trip is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative**, close business associate, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** took out this insurance.
3. **You** being made redundant, as long as **you** are entitled to payment under the current redundancy payments law and that, at the time of booking **your** trip, **you** had no reason to believe that **you** would be made redundant.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need **you** to stay in the United Kingdom after a fire, storm, flood, burglary or vandalism to **your** home or place of business within seven days before **you** planned to leave on **your** trip.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the United Kingdom due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time **you** booked **your** trip the Foreign and Commonwealth Office advises against all (but essential) travel to **your** intended destination.
8. If **you** become pregnant after the date **you** arranged this insurance cover (or booked **your** trip, whichever is earlier, if **you** are an Annual-Multi Trip policyholder) and **you** will be more than 26 weeks pregnant at the start of or during **your** trip. Or, if **you** become pregnant after the date **you** arranged this insurance cover and **your** doctor advises that **you** are not fit to travel due to complications in **your** pregnancy.

What you are not covered for under section A

1. The excess as shown in the table of benefits at the back of this document. The excess will apply for each trip that **you** have booked and for each **insured person**.
2. Cancelling **your** trip because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim unless the medical condition or illness had been declared to **our** medical screening line and accepted for cover (please refer to the Health conditions section on page 1 for further information). This applies to **you**, a **relative**, **business associate** or a person who **you** are travelling with, and any person **you** were depending on for the trip.
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your** trip.
5. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the trip.
6. Airport taxes and associated administration fees shown in the cost of **your** flights.
7. Costs which have been paid for on behalf of a person who has not taken out insurance cover with insurancebookers.

Claims evidence required for section A

- **Policy schedule**
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which we will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the United Kingdom
- Summons for jury service

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION B1 - MEDICAL AND OTHER EXPENSES OUTSIDE OF THE UNITED KINGDOM

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the Medical and other emergencies section on page 2 for further details).

What you are covered for under section B1

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your** trip. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to £250 for emergency dental treatment as long as it is for the immediate relief of pain only.
3. The cost of **your** return to the United Kingdom earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approve this.
4. If **you** cannot return to the United Kingdom as **you** originally planned and the Medical Emergency Assistance Company approve this, we will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the United Kingdom; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from the United Kingdom to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning **your** body or ashes to the United Kingdom or up to £2,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside the United Kingdom.
6. **Channel Island and Isle of Man residents only.** Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the United Kingdom (excluding travel within the **Channel Islands** and the Isle of Man) which are not covered by any provision of emergency medical treatment agreements between either the Channel Island's or the Isle of Man's health services and United Kingdom's National Health Service (NHS).

Please note: If the claim relates to **your** return travel to the United Kingdom and **you** do not hold a return ticket, we will deduct from **your** claim an amount equal to **your** original carriers published one way airfare (based on the same

class of travel as that paid by **you** for **your** outward trip) for the route used for **your** return.

What you are not covered for under section B1

1. The excess as shown in the table of benefits at the back of this document. The excess may be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the Health agreements section on page 1 for further details).
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim unless the medical condition or illness had been declared to **our** medical screening line and accepted for cover (please refer to the Health conditions section on page 1 for further information).
3. Any costs relating to pregnancy, if **you** are more than 26 weeks pregnant at the start of or during **your** trip.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the United Kingdom (**Channel Islands**, or the Isle of Man if **you** permanently reside there). The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
8. Any medical treatment and associated costs **you** have to pay when **you** have refused to come back to the United Kingdom and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
9. Any treatment or medication of any kind that **you** receive after **you** return to the United Kingdom.

SECTION B2 - MEDICAL AND OTHER EXPENSES WITHIN THE UNITED KINGDOM

Please note: No cover is provided under this section if you have arranged a Gap Year product or if you are a resident of the Channel Islands or the Isle of Man. For details of the medical and other expenses cover provided to Channel Island and Isle of Man residents, please see section B1.

What you are covered for under section B2

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your** trip. This includes:

1. The cost of **your** return **home** earlier than planned if this is medically necessary and the treating hospital doctor approves this.
2. If **you** cannot return **home** as **you** originally planned and the treating doctor approves this, we will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by **you** on **your** outward trip) to allow **you** to return **home**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from their **home** in the United Kingdom to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
3. Up to £2,000 for the cost of returning **your** body or ashes to **your** home town if **you** die during **your** trip.

Please note: If **your** trip is within the **Channel Islands** cover is also provided for emergency medical, surgical and hospital treatment but only if **you** do not reside in the **Channel Islands**.

What you are not covered for under section B2

1. The excess as shown in the table of benefits at the back of this document.
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim unless the medical condition or illness had been declared to **our** medical screening line and accepted for cover (please refer to the Health conditions section on page 1 for further information).

SECTION B3 - HOSPITAL BENEFIT

Please note: This section does not apply to trips taken within the United Kingdom. No cover is provided under this section if you have arranged Silver cover or a Gap Year policy.

What you are covered for under sections B1 to B3

We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance, **you** go into hospital as an inpatient. We will pay a sum shown in the table of benefits for each complete 24-hour period that **you** are kept as an inpatient.

Please note: This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the United Kingdom. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

Claims evidence required for sections B1 to B3

- **Policy schedule**
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating doctor in the resort to confirm the additional expenses were medically necessary (for claims under section B2)
- Proof of **your** hospital admission and discharge dates and times (for claims under section B3)

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION C - CUTTING YOUR TRIP SHORT

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the Medical and other emergencies section on page 2 for further details).

What you are covered for under section C

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the United Kingdom or those paid for locally upon **your** arrival overseas and which **you** cannot get back; and
- reasonable additional travel costs to return back to the United Kingdom if it is necessary and unavoidable for **you** to cut short **your** trip.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of **your** trip is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative**, close business associate, a person who **you** are travelling with or a **relative** or friend living abroad who **you** are staying with.
3. If the police or relevant authority need **you** to return **home** to the United Kingdom after a fire, storm, flood, burglary or vandalism to **your home** or place of business.
4. If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return **home** to the United Kingdom due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

What you are not covered for under section C

1. The excess as shown in the table of benefits at the back of this document.
2. Cutting short **your** trip because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim unless the medical condition or illness had been declared to **our** medical screening line and accepted for cover (please refer to the Health conditions section on page 1 for further information).
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the United Kingdom.
4. Any additional expenses incurred should **you** decide to travel to any destination other than the United Kingdom in the event of cutting short **your** trip. If **you** have to cut short **your** trip and **you** do not return to the United Kingdom we will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the United Kingdom.

5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the trip.
6. The cost of **your** intended return travel to the United Kingdom if we have paid additional travel costs for **you** to cut short **your** trip.

Please note: We will calculate claims for cutting short **your** trip from the day **you** return to the United Kingdom or the day **you** go into hospital as an inpatient. **Your** claim will be based solely on the number of complete days **you** have not used.

Claims evidence required for section C

- **Policy schedule**
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming: the need for **your** return to the United Kingdom, emergency posting overseas

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION D1 - MISSED DEPARTURE

Please note: This section does not apply to trips taken within the United Kingdom except for trips to the Channel Islands and the Isle of Man.

DEFINITION RELATING TO SECTION D1

Public transport

A bus, coach, ferry, sea-vessel or train operating according to a published timetable.

What you are covered for under section D1

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** need to arrive at **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return from or to the United Kingdom because:

- public transport services (please refer to the definition of 'public transport' above) fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

SECTION D2 - MISSED CONNECTION

Please note: This section does not apply to trips taken within the United Kingdom except for trips to the Channel Islands and the Isle of Man.

What you are covered for under section D2

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** need to enable **you** to continue with **your** pre-booked journey in accordance with **your** itinerary should **you** miss a flight connection due to:

- The airline with whom **you** are booked to travel being unable to deliver **you** in sufficient time to **your** connecting airport to meet **your** connecting flight due to poor weather conditions, a strike, industrial action or mechanical breakdown.

What you are not covered for under sections D1 and D2

1. The excess as shown in the table of benefits at the back of this document.
2. Any claims where **you** have not allowed enough time to reach **your** initial departure point or check in, at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Claims evidence required for section D1 and D2

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION E1 - TRAVEL DELAY

Please note: Sections E1 and E2 do not apply to trips taken within the United Kingdom except for trips to the Channel Islands and the Isle of Man. You are entitled to claim under section E1 or E2 but not both sections. No cover is provided under sections E1 and E2 if you have arranged Silver cover or a Gap Year policy.

What you are covered for under section E1

We will pay up to the amount shown in the table of benefits if **your** final international departure from or to the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

We will pay a benefit for each complete 12 hour period that **you** are delayed, as long as **you** eventually go on the holiday.

SECTION E2 - ABANDONING YOUR TRIP

What you are covered for under section E2

We will pay up to the amount shown in the table of benefits if it is necessary for **you** to cancel **your** trip if **your** final international departure from the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay for the following costs which **you** have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits at the back of this document (this only applies if **you** are claiming under section E2).
2. Any claims where **you** have not checked in for **your** trip at the final international departure point at or before the recommended time.
3. Any claim that results from **you** missing a connecting flight.
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Claims evidence required for sections E1 and E2

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre paid expenses cannot be refunded (abandoning **your** trip only)

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION F1 - PERSONAL BELONGINGS AND BAGGAGE

What you are covered for under section F1

We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your** trip.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 3.
- The maximum amount we will pay for **valuables and electronic/other equipment** in total is shown in the table of benefits. Please refer to the definition of 'valuables and electronic/other equipment' on page 3.
- The maximum we will pay for property which is lost or stolen from an unattended motor vehicle is £100 for each **insured person** as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

SECTION F2 - DELAYED BAGGAGE

Please note: No cover is provided under this section if you have arranged a Gap Year policy.

What you are covered for under section F2

We will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 12 hours.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy.

If **your** baggage is permanently lost we will take any payment we make for delayed baggage from **your** overall claim for baggage.

SECTION F3 – PERSONAL MONEY

Please note: No cover is provided under this section if you have arranged a Gap Year policy.

What you are covered for under section F3

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount we will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (or £50 for **children** under 18 years of age).

SECTION F4 - PASSPORT AND TRAVEL DOCUMENTS

What you are covered for under section F4

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your** trip:

- Passport;
- Travel and admission tickets; and
- Visas.

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the United Kingdom (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections F1, F2, F3 and F4

1. The excess as shown in the table of benefits at the back of this document (this does not apply if **you** are claiming under section F2).
2. Property **you** leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to winter sports

- equipment or golf equipment and the appropriate premium for winter sports or golf cover has been paid).
- 11. Damage due to scratching or denting unless the item has become unusable as a result of this.
- 12. Shortages due to variations in exchange rates.
- 13. If **your** property is delayed or held as a result of Customs, the police or other officials legally holding it.
- 14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
- 15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
- 16. Loss, theft or damage to sunglasses, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
- 17. Loss, theft or damage to contact or corneal lenses or prescription glasses or spectacles, unless **you** have arranged Platinum cover, in which case cover is available up to £300, in line with the single article limit shown in the table of benefits.

Claims evidence for sections F1 to F4

- **Policy schedule**
- Loss or theft of property or money - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

Important information:

- **You** must act in a reasonable way as if uninsured to look after **your** property and not leave it unattended or unsecured in a public place;
- **You** must carry **valuables and electronic/other equipment** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money and passport with **you** at all times or leave them in a locked safety deposit box;
- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
- **You** must provide the Travel Guard Claims Department with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

SECTION G - PERSONAL ACCIDENT

Please note: This section does not apply to trips taken within the United Kingdom.

DEFINITIONS RELATING TO THIS SECTION

Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the **accident** is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

Permanent total disablement

The inability of an **insured person** to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

What you are covered for under section G

We will pay up to the amount shown in the table of benefits to **you** or **your** executors or administrators if **you** are involved in an **accident** during **your** trip which solely and independently of any other cause results in one or more of the following within 12 months of the date of the **accident**.

- Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot;
- **Loss of sight;**

- **Permanent total disablement:** or
- Accidental Death.

Please note: We will only pay for one personal accident benefit for each **insured person** during the period of insurance shown on **your policy schedule**.

If **you** are under 18 years of age a reduced benefit of £5,000 will apply.

Claims evidence for section G

- Please phone the Travel Guard Claims Department on **0845 603 9892** to ask for advice

SECTION H - PERSONAL LIABILITY

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section H

We will pay up to the total amount shown in the table of benefits if, during an insured trip, **you** are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for under section H

1. The excess as shown in the table of benefits at the back of this document.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a. to members of **your** family or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into;
 - d. arising due to **you** acting as the leader of a group taking part in an activity;
 - e. arising due to **you** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
 - f. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons.

Important information:

- **You** must give the Travel Guard Claims Department notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You** must help the Travel Guard Claims Department and give them all the information they need to allow them to take action on **your** behalf;
- **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get the Travel Guard Claims Department's permission in writing; and
- We will have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else.

Claims advice for section H

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell the Travel Guard Claims Department immediately about any claim that is likely to be made against **you** and send them all the documents that **you** receive

SECTION I - LEGAL EXPENSES

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section I

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your** trip.

What you are not covered for under section I

1. The excess as shown in the table of benefits at the back of this document.
2. Any claim which we have not agreed to accept beforehand in writing.
3. Any claim where we or our legal representative believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against us, insurancebookers, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with.
5. Any fines, penalties or damages **you** have to pay.
6. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business, under contract or arising out of **you** possessing, using or living on any land or in any buildings.
7. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident took place.

Important information:

- We will have complete control over any legal representatives appointed and any proceedings;
- **You** must follow our advice or that of our agents in handling any claim; and
- **You** must get back all of our expenses where possible. **You** must pay us any expenses **you** do get back.

Claims advice for section I

- Please phone the Travel Guard Claims Department on **0845 603 9892** to ask for advice as soon as **you** need to make a claim

SECTION J - HIJACK

Please note: This section does not apply to trips taken within the United Kingdom. No cover is provided under this section if you have arranged Silver cover or a Gap Year policy.

What you are covered for under section J

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

Please note: You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Claims evidence required for section J

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION K - CATASTROPHE

Please note: This section does not apply to trips taken within the United Kingdom. No cover is provided under this section if you have arranged Silver cover or a Gap Year policy.

What you are covered for under section K

We will pay up to the amount shown in the table of benefits if after **you** have commenced **your** trip **you** pay or agree to pay overseas for travel expenses and providing other similar accommodation to allow **you** to continue with **your** trip if **you** cannot live in **your** booked accommodation because of fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

Please note: You must get written confirmation from the appropriate authority stating the nature of the disaster and how long the disaster lasted. **You** must keep all receipts for the extra expenses **you** pay.

What you are not covered for under section K

1. The excess as shown in the table of benefits at the back of this document.
2. Any expenses that **you** can get back from **your** tour operator, airline, hotel or other service provider.

3. Any claim resulting from **you** travelling against the advice of the appropriate national or local authority.

Claims evidence required for section K

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the disaster and how long it lasted
- Invoices and receipts for **your** expenses

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION L - PET CARE

Please note: This section only applies if you have arranged Platinum cover.

What you are covered for under section L

We will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if **you** are hospitalised for medical treatment which is covered by this policy during **your** insured trip which results in a delay to **your** planned return journey to the United Kingdom of more than 24 hours, or if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Please note: In the event **you** should need to submit a claim due to a delay in **your** return travel due to transport failure, **you** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. **You** must keep all receipts for the extra kennel or cattery fees **you** pay

What you are not covered for under section L

1. Any kennel or cattery fees **you** pay outside the United Kingdom as a result of quarantine regulations.
2. Any claims where **you** have not checked in for **your** trip at the final international departure point at or before the recommended time.

Claims evidence required for section L

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for **your** extra kennel or cattery fees

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION M - HOME HELP

Please note: This section only applies if you have arranged Platinum cover.

What you are covered for under section M

We will pay up to the amount shown in the table of benefits for home help within the United Kingdom if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom), **you** need home help immediately upon **your** return to the United Kingdom or following **your** discharge from hospital in the United Kingdom.

Claims evidence required for section M

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter from **your** medical practitioner confirming the need for home help
- Invoices and receipts for **your** home help fees

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION N - SECURING YOUR HOME

Please note: This section only applies if you have arranged Platinum cover.

What you are covered for under section N

We will pay up to the amount shown in the table of benefits for **your** property to be secured in **your** absence if during **your** trip a burglary occurs at **your** home in the United Kingdom.

What you are not covered for under section N

1. Any work not authorised in advance by Travel Guard.
2. Any work which takes place outside the dates of **your** trip.

Claims evidence required for section N

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- A crime reference number from the local police confirming the burglary
- Invoices and receipts for the costs to secure **your home**

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION O – TRANSPORT HOME BENEFIT

Please note: This section only applies if you have arranged Platinum cover.

What you are covered for under section O

We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) or section C (Cutting your trip short), **you** are prevented from driving **your** car from the airport, bus, coach, ferry or train terminal car park back to **your home** and **you** are not travelling with anyone who is legally able to drive the vehicle on **your** behalf.

Please note: The benefit payable under this section is meant to help **you** pay for extra expenses **you** incur, for example, additional car parking costs.

Claims evidence required for section O

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter from your treating doctor in resort to confirm **your** medical condition prevents **you** from driving **home** as planned

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

WINTER SPORTS COVER

Please note: The following sections only apply if you have paid the appropriate premium for winter sports cover (if you have arranged an Annual Multi-Trip policy cover is provided for up to 17 days within the period of insurance) and this is shown on your policy schedule.

DEFINITIONS RELATING TO WINTER SPORTS COVER

Winter sports

Bigfoot skiing, blading, cat skiing or boarding, cross country skiing, glacier skiing, glacier walking and trekking (up to 4,000 metres), ice skating, kite snowboarding, langlauf, mono skiing, off piste skiing or snowboarding (except in areas considered to be unsafe by resort management), skiing, ski mountaineering, ski randonee, ski touring, snowboarding, snowmobiling, speed skating and tobogganing.

Winter sports equipment

Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets, ice skates.

SECTION P1 - WINTER SPORTS EQUIPMENT

What you are covered for under section P1

We will pay up to the amount shown in the table of benefits for winter sports equipment owned or hired by **you** which is lost, stolen or damaged during **your** trip.

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for winter sports equipment owned by **you** as follows.
 - Up to 12 months old - 90% of the purchase price
 - Up to 24 months old - 70% of the purchase price
 - Up to 36 months old - 50% of the purchase price
 - Up to 48 months old - 30% of the purchase price
 - Up to 60 months old - 20% of the purchase price
 - Over 60 months old - 0%
- The maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 3.
- **You** must bring any damaged winter sports equipment **you** own back to the United Kingdom for inspection.

SECTION P2 - WINTER SPORTS EQUIPMENT HIRE

What you are covered for under section P2

We will pay up to the amount shown in the table of benefits for the cost of hiring winter sports equipment if winter sports equipment owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your** trip.

Please note: **You** must keep all receipts for the winter sports equipment that **you** hire. **You** must bring any damaged winter sports equipment back to the United Kingdom for inspection.

SECTION P3 - LIFT PASS

What you are covered for under section P3

We will pay up to the amount shown in the table of benefits for the loss or theft of **your** lift pass. Claims would be calculated according to the expiry date of the lift pass - depending upon how many days there were left to run on the original lift pass, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections P1, P2 and P3

1. The excess as shown in the table of benefits at the back of this document (this does not apply if **you** are claiming under section P2).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to winter sports equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your** winter sports equipment is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Winter sports equipment **you** have left unattended in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections P1 to P3

- **Policy schedule**
- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment
- Proof of value and ownership

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION Q - SKI PACK

What you are covered for under section Q

We will pay up to the amount shown in the table of benefits for the unused percentage of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured during **your** trip and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, **your** lift pass and winter sports equipment that **you** have hired.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating doctor in the resort along with confirmation of how many days **you** were unable to ski.

Claims evidence required for section Q

- **Policy schedule**
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid ski pack
- An official letter from the treating doctor in the resort to confirm **your** inability to take part in the planned winter sports activities

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION R - PISTE CLOSURE

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for under section R

We will pay £30 for each full 24 hour period up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, all lift systems are closed for more than 12 hours. We will pay for either:

- the cost of transport to the nearest resort; or
- a benefit for each complete 24-hour period that **you** are not able to ski and there is no other ski resort available.

Please note: **You** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Claims evidence required for section R

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for **your** travel expenses if **you** travel to the nearest resort

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION S - AVALANCHE COVER

What you are covered for under section S

We will pay up to the amount shown in the table of benefits for the necessary and reasonable travel and accommodation expenses that **you** pay or agree to pay overseas if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: **You** must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

What you are not covered for under section S

1. The excess as shown in the table of benefits at the back of this document.

Claims evidence required for section S

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for **your** extra travel and accommodation expenses

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

GOLF COVER

Please note: The following sections only apply if you have paid the appropriate premium for golf cover and this is shown on your policy schedule.

DEFINITION RELATING TO GOLF COVER

Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

SECTION T1 - GOLF EQUIPMENT

What you are covered for under section T1

We will pay up to the amount shown in the table of benefits for golf equipment owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your** trip.

Please note:

- The maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 3.
- **You** must bring any damaged golf equipment back to the United Kingdom for inspection.
- Our liability is solely based upon the golf equipment which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

SECTION T2 - GOLF EQUIPMENT HIRE

What you are covered for under section T2

We will pay up to the amount shown in the table of benefits for the cost of hiring golf equipment if golf equipment owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your** trip.

Please note: **You** must keep all receipts for the golf equipment that **you** hire. **You** must bring any damaged golf equipment back to the United Kingdom for inspection.

What you are not covered for under sections T1 and T2

1. The excess as shown in the table of benefits at the back of this document (this only applies if **you** are claiming under section T1).
2. Golf equipment **you** leave unattended in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to golf equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your** golf equipment is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections T1 and T2

- **Policy schedule**
- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of golf equipment
- Proof of value and ownership

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION U - HOLE IN ONE COVER

What you are covered for under section U

We will pay up to the amount shown in the table of benefits for bar expenses **you** pay arising from **you** achieving a hole in one.

Claims evidence required for section U

- **Booking confirmation**
- Proof of travel (confirmation invoice, flight tickets)
- Receipts for **your** bar expenses
- A certified copy of **your** score card countersigned by **your** opponent

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

BUSINESS COVER

Please note: The following sections only apply if you have paid the appropriate premium for business cover and this is shown on your policy schedule.

DEFINITION RELATING TO BUSINESS COVER

Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured elsewhere. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

SECTION V1 - BUSINESS EQUIPMENT

What you are covered for under section V1

We will pay up to the amount shown in the table of benefits for the following.

- Business equipment which is lost, stolen or damaged during **your** trip. Please refer to the table of benefits for the maximum amount we will pay for any one item, **pair or set of items** (please also refer to the definition of 'pair or set of items' on page 3) and samples; and
- Buying essential items if **your** business equipment is delayed or lost in reaching **you** on **your** outward international journey for more than 12 hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy. **You** must bring any damaged business equipment back to the United Kingdom for inspection.

SECTION V2 - BUSINESS MONEY

What you are covered for under section V2

We will pay up to the amount shown in the table of benefits for the loss or theft of business money (meaning cash or traveller's cheques) which is the property of **you** (if self-employed) or **your** employer while it is being carried with **you** or it is held in locked safety deposit facilities.

What you are not covered for under sections V1 and V2

1. The excess as shown in the table of benefits at the back of this document.
2. Business equipment **you** leave unattended in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to business equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your** business equipment is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in **your** hand luggage while **you** are travelling.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections V1 and V2

- **Policy schedule**
- Loss or theft - police report
- Loss, theft, damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of business equipment
- Proof of value and ownership

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SECTION W- REPLACING STAFF

What you are covered for under section W

We will pay up to the amount shown in the table of benefits if after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) **you** are prevented from going to a planned business meeting during **your** trip. We will pay for necessary and reasonable travel and accommodation expenses for a replacement **business associate** to travel from the United Kingdom to go to the meeting.

Claims evidence required for section W

- **Policy schedule**
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your business associate's** expenses
- An official letter from the treating doctor in the resort to confirm **your** inability to take part in the planned business meeting

Please note: We may require other evidence to support **your** claim dependent upon the circumstances.

SPORTS AND ACTIVITIES (see page 1)

Provided **you** are under 65 years of age at the date of buying this policy, cover is available for the activities listed in the first table shown below provided:

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis

Abseiling (within organiser's guidelines / no Personal Liability cover), Angling, Archery, Badminton, Banana Boating, Baseball, Basketball, Body boarding / Boogie boarding, Bowling, Bungee jumping (within organiser's guidelines), Camel riding (no Personal Liability cover), Canoeing / Kayaking (up to grade 2 rivers only), Clay pigeon shooting, Cricket, Curling, Cycling, Deep sea fishing, Dinghy sailing, Elephant trekking (within organiser's guidelines / no Personal Liability cover), Fell walking, Fishing, Go karting (with organiser's guidelines / no Personal Liability cover), Golf, Gymnastics, Handball, Hiking / Trekking / Walking / Rambling (provided below 4,000metres), Horse riding (excluding racing / jumping / eventing), Horse trekking, Hot air ballooning, Ice skating, Indoor climbing (on climbing wall), Jet boating (within organiser's guidelines / no Personal Liability cover / no racing cover), Jet skiing (no Personal Liability cover / no racing cover), Kite surfing (over water only / no Personal Liability cover), Mountain biking (except racing), Netball, Orienteering, Overland trips, Organised safari without guns, Parascending (over water only / no Personal Liability cover), Pony riding, Pony trekking, Racket ball, Rackets, Rap jumping (within organiser's guidelines / no Personal Liability cover), Rifle range shooting (no Personal Liability cover), Ringos, Roller skating / Blading, Rounders, Rowing (except racing / no Personal Liability cover), Running, Sailing (only if with qualified crew / within coastal waters / no Personal Liability cover), Safari in vehicle (not involving firearms / organised tour), Scuba diving to 30 metres (within organiser's guidelines), Skateboarding (wearing pads and helmets), Sledging - pulled by horse or reindeer as a passenger (within organiser's guidelines), Small bore shooting (.22 and under / no Personal Liability cover), Snorkelling, Softball, Squash, Surfing, Table tennis, Tennis, Ten pin bowling, Tug of war, Volleyball, Wake boarding, Water polo, Water-skiing, White water rafting (up to grade 4 rivers only), Wind surfing (no Personal Liability cover), Yachting (only if with qualified crew / within coastal waters / no Personal Liability cover), Zip lining (maximum height 30 meters from the ground), Zorbing.

None of the following activities can be covered by this policy:

Adventure racing, Base jumping, Biathlon, Big game hunting, Black water rafting, BMX stunt / Obstacle riding, Bobsleighing / using Skeletons, Bouldering, Boxing, Canyoning, Caving / Pot holing, Cave tubing, Climbing / Trekking / Walking over 4,000 metres, Cycle racing, Cyclo cross, Drag racing, Endurance tests, Hang gliding, Harness racing, Heli Skiing, High diving (above 5 metres), Hunting, Ice hockey, Ice speedway, Jousting, Judo, Karate, Kendo, Luging, **Manual labour**, Marathon running, Martial arts, Micro-lighting, Modern pentathlon, Motor cycle racing, Motor rallying, Mountaineering / Rock climbing, Parachuting, Paragliding / Parapenting, Piloting aircraft, Polo, Pot holing, Powerlifting, Power boat racing, Quad biking, River boarding, River bugging, Rodeo, Roller hockey, Rugby, Sand boarding, Ski acrobatics, Ski doo, Ski jumping, Ski racing, Sky diving, Small bore target shooting, Speed trials / Time trials, Triathlon, Water ski jumping, Weight lifting, Wrestling.

Please note: the above are not exhaustive lists. If the sport or activity which **you** are intending to participate in is not listed, please contact the Insurancebookers helpline to check this insurance meets **your** needs.

SUMMARY OF IMPORTANT CONTACT DETAILS

Helpline prior to travel

Phone: 0871 977 2222*
E-mail: enquiries@insurancebookers.com

Medical Assistance - Travel Guard

Phone: +44 (0) 1273 400 610
Fax: +44 (0) 1273 376 935
E-mail: uk.assistance@travelguard.com
Phone lines are open 24 hours a day, 7 days a week

Claims – Travel Guard Claims Department

Address: PO Box 60108, London SW20 8US
Phone: 0845 603 9892
Fax: 01273 376 935
E-mail: uk.claims@travelguard.com
The claims department are open Monday to Friday between 9am and 5pm

Sales

Website: www.insurancebookers.co.uk
E-mail: enquiries@insurancebookers.com

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy for full details of cover.

Table of benefits for Single Trip and Annual Multi-Trip

Section	Benefits	Silver cover		Gold cover		Platinum cover	
		Sum insured to:	Excess	Sum insured to:	Excess	Sum insured to:	Excess
A	Cancelling your trip	£1,000	£75 £30 Loss of Deposit	£3,000	£50 £20 Loss of Deposit	£5,000	£35 £15 Loss of Deposit
B1	Medical and other expenses outside of the United Kingdom	£2,000,000	£100	£5,000,000	£75	£10,000,000	£50
B2	Medical and other expenses within the United Kingdom	£1,000	£100	£5,000	£75	£10,000	£50
B3	Hospital benefit	Nil	Nil	£10 per 24 hours up to £2,000	Nil	£10 per 24 hours up to £3,000	Nil
C	Cutting your trip short	£1,000	£75	£3,000	£50	£5,000	£35
D1	Missed departure	£300	£75	£500	£50	£1,000	£35
D2	Missed connection	£300	£75	£500	£50	£1,000	£35
E1	Travel delay	Nil	Nil	£10 per 12 hours up to £300	Nil	£10 per 12 hours up to £500	Nil
E2	Abandoning your trip	Nil	Nil	£3,000	£50	£5,000	£35
F1	Personal belongings and baggage	£500	£75	£1,500	£50	£2,500	£35
	Including: Single article limit	£100		£250		£300	
	Including: Valuables limit	£100		£150		£400	
F2	Delayed baggage	£100	Nil	£150	Nil	£300	Nil
F3	Personal money	£150	£75	£300	£50	£500	£35
	Including: Cash limit	£100		£200		£300	
F4	Passport and travel documents	£100	£75	£200	£50	£300	£35
G	Personal accident	£10,000	Nil	£20,000	Nil	£30,000	Nil
H	Personal liability	£500,000	£250	£1,000,000	£250	£2,000,000	£250
I	Legal expenses	£5,000	£250	£25,000	£250	£50,000	£250
J	Hijack	Nil	Nil	£100 per 24 hours up to £500	Nil	£100 per 24 hours up to £1,000	Nil
K	Catastrophe	Nil	Nil	£350	£50	£500	£35
L	Pet care	Nil	Nil	Nil	Nil	£25 per 24 hours up to £500	Nil
M	Home help	Nil	Nil	Nil	Nil	£100	Nil
N	Securing your home	Nil	Nil	Nil	Nil	£500	Nil
O	Transport Home Benefit	Nil	Nil	Nil	Nil	£75	Nil
Winter sports cover is only available if you pay the appropriate extra premium. If you have bought an Annual Multi-Trip policy, cover is available for up to 17 days within the period of the insurance.							
P1	Winter sports equipment	£250	£75	£350	£50	£500	£35
	Including: Single article limit	£100		£250		£300	
P2	Winter sports equipment hire	£25 per 24 hours up to £200	Nil	£25 per 24 hours up to £200	Nil	£25 per 24 hours up to £200	Nil
P3	Lift pass	£200	£75	£250	£50	£300	£35
Q	Ski pack	£200	Nil	£250	Nil	£300	Nil
R	Piste closure	£200	Nil	£250	Nil	£300	Nil
S	Avalanche cover	£200	£75	£250	£50	£300	£35

Table of benefits for Golf cover

Section	Benefits	Sum insured to:	Silver cover Excess*	Gold cover Excess*	Platinum cover Excess*
T1	Golf Equipment				
	Own Equipment	£1,500	£75	£50	£35
	Including: Single Article Limit	£500			
	Hired Equipment	£500	£75	£50	£35
T2	Golf Equipment Hire	£50 per 24 hours up to £150	Nil	Nil	Nil
U	Hole in One Cover	£100	Nil	Nil	Nil

Table of benefits for Business cover

Benefits	Sum insured to:	Silver cover Excess*	Gold cover Excess*	Platinum cover Excess*	
V1	Business Equipment	£1,000	£75	£50	£35
	Including: Single Article Limit	£500			
	Business Samples and Documents	£1,500	£75	£50	£35
	Including: Single Article Limit	£250			
V2	Business Money	£500	£75	£50	£35
	Including: Cash Limit	£300			
W	Replacing Staff	£3,000	Nil	Nil	Nil

Table of benefits for Gap Year cover

Section	Benefits	Sum insured to:	Excess*
A	Cancelling your trip	£1,000	£50 £20 Loss of Deposit
B1	Medical and other expenses outside of the United Kingdom	£1,000,000	£75
C	Cutting your trip short	£1,000	£50
D1	Missed departure	£300	£50
D2	Missed Connection	£300	£50
F1	Personal belongings and baggage	£500	£50
	Including: Single article limit	£100	
	Including: Valuables limit	£100	
F4	Passport and travel documents	£150	£50
G	Personal accident	£5,000	Nil
H	Personal liability	£500,000	£250
I	Legal expenses	£5,000	£250

* Excess

When claiming under certain sections listed in the table above, **you** have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under. When dealing with claims under section A where **policyholders** are claiming for cancelling more than one trip due to one incident, an excess for each person claiming and for each trip will be deducted.