



TRAVEL INSURANCE Policy Wording

Single trip & Annual multi-trip travel Insurance

(for certificate issued between 01 February 2017 to 28 February 2018, departure up to 28 February 2019)

Welcome & Introduction

Thank you for choosing **Journeys** Travel Insurance (a trading name of PKC Associates Limited) and is authorised & regulated by the Financial Conduct Authority under registration number 312339.

This **Policy Wording** will outline all the important information **You** need to know about our cover.

Please read this **Policy Wording** in full to understand what is and is not covered and make sure that **You** and all other Insured persons are happy with the cover provided.

This insurance is available only to residents of the **United Kingdom** who purchase their cover before they travel.

This **Policy Wording** is a legal contract based on the information **You** supplied when **You** applied for this insurance. **We** rely on that information when **We** decide what cover to provide and how much **You** will pay. Therefore it is essential that all the information given to **Us** is accurate and that **You** have answered **Our** questions fully and accurately.

Please see the **IMPORTANT MEDICAL CONDITIONS & EXCLUSIONS; HAZARDOUS ACTIVITY & WINTER SPORTS and the POLICY VALIDATION PROCEDURE** on this page below. **You** must tell **Us** immediately if there are any relevant changes in **Your** circumstances or to the information already given.

Accurate information about pre-existing medical conditions relating to the health of the people travelling and others upon whose health the travel may depend is particularly important as the **Policy Wording** contains specific conditions and exclusions. If **You** are not sure whether something is important, please tell **Us** anyway as failure to do so may invalidate **Your** insurance.

The **Policy Wording**, together with **Your** Policy Schedule and any endorsements that apply sets out the insurance protection being provided in return for **Your** premium. It also tells **You** how to make a claim and how to contact **Us**. **You** must read all of these documents carefully. Please contact **Us** immediately if this insurance does not meet **Your** requirements.

If **You** have any questions or queries, please do not hesitate to contact our Customer Services Team (see page 2)

Policy Validation Procedure

THIS INSURANCE IS ONLY VALID WHEN THE INSURANCE CERTIFICATE IS ATTACHED AND SIGNED

Certificate No : JTI /17AX - _____ (as shown on the certificate)

- ◆ I **acknowledge** receipt of this Policy document and attached Certificate with the Terms of Business , and **have read** this **Policy Summary** and **Policy Wording**. I also **agree** to make available to **ALL** other Insured persons for whom I have arranged Travel Insurance the Terms, Conditions and Exclusions of the Policy document and have **drawn** their attention to the Policy Summary.
- ◆ I **have read** the **Important Medical Conditions, Accepted Conditions, Important Medical Exclusions and Change in Your Circumstances** (see Page 9-11) and the **General Exclusions Regarding All Sections** applying to this policy (see Page 12-13) regarding any medical condition suffered by me or any member of the travelling party and any person upon whose health the trip may depend. I am aware that I may request a separate Policy document for each Insured Person.

Principal Insured's Signature : _____

Date : _____

This Policy is only valid if purchased prior to your departure from the UK.

DATA PROTECTION

We take Our obligations under data protection seriously and seek to maintain **Your** privacy whilst handling Your insurance as quickly and effectively as possible. Your information will be held by JourneysTravel Insurance and the Insurer. The information will be used to obtain cover, manage **Your** Policy and handle any claim. To do this **We** may have to disclose it to other insurers, regulatory authorities, legal representatives and other agents We may use to provide services to **Us**. Some of these may be outside the European Economic Area. **We** may also collect sensitive information about **You** and **Your** party, which **We** need in order to provide and manage **Your** cover and claims. By purchasing cover **You** agree to Our use of this information for the purposes of this insurance. In order to prevent fraud, we may from time to time share **Your** information with other members of Our group of companies, other insurers and fraud prevention agencies and credit reference agencies. **We** will not hold the data for longer than is necessary for proper legal and commercial purposes.

For the purposes of accuracy and training all calls to Us may be monitored and/or recorded.

POLICY CONTENT

Welcome & Introduction :	1		
Policy Validation Procedure :	1	SECTION : A	13-14
Data Protection :	2	Cancellation & Curtailment	
Policy Content :	2	SECTION : B	14-15
Useful Contact Information :	2	Medical and other expenses	
Schedule of Cover & Excesses :	3	SECTION : C	15-16
Policy Summary & Cooling -off Period :	4	Personal Accident	
Important Notes :	4	SECTION : D	16
Policy Definitions :	5-7	Travel Delay & Missed Departure	
Hazardous Activity & Winter Sports :	7-8	SECTION : E	16-17
Cover & Premium Choice :	8-9	Personal Liability	
How to Complain :	9	SECTION : F	17-19
Important Medical Conditions & Exclusions :	9-10	Legal Expenses	
Change in Your Circumstance :	10-11	SECTION : G	19-20
Medical Treatment :	11	Personal Property, Money & Travel Documents	
Claim :	11-12	SECTION : H	20
Conditions Applying to the Insurance :	12	Disaster Recovery	
General Exclusion :	12-13	SECTION : I	20
Extension of Cover :	13	Hijack; Kidnap & Mugging	
		SECTION : J	20-21
		Withdrawal of Services	
		SECTION : K	21
		Business Extension	
		SECTION : L	21
		Car Hire Excess Insurance	
		SECTION : M	21-22
		Winter Sports (optional)	
Useful Advice before You Travel :	22		
Whilst on Your Trip :	23		
Claims Against The Airline and/or Tour Operator :	23-24		

USEFUL CONTACT INFORMATION

Customer Services *1 :

T: 0844 567 8628 or F: 0844 567 8238

E: hello@journeystravel.co.uk

W : http://Journeystravel.co.uk

Medical Screening *1 :

T: 0844 567 8648

Claims Enquiries *2 :

T: 01403 788983

E: info@ervinssvs.co.uk

NB : *1 Mon-Fri 09:00 to 17:15 hr

*2 Mon-Fri 09:00 to 17:00 hr

Emergency Medical Assistance Services :

T: +44 1444 454 577 or F: +44 1444 454 522

**For Emergency Medical Service in the USA,
Canada and Mexico :**

T: +1 844 7800494

Journeys Travel Insurance's address :

Axiom House (4th Floor), The Centre,
Feltham, Middlesex, TW13 4AU

SCHEDULE OF COVER & EXCESSES (see Policy wording for detail)

Section	Summary of Cover	Basic		Standard		Deluxe	
		sum insured	excess	sum insured	excess	sum insured	excess
A	Cancellation or Curtailment	no cover	N/A	£750	£60 (£20*a)	£5,000	£50 (£20*a)
B	Medical Expenses & Repatriation :-	£10 million	£150	£10 million	£150	£10 million	£100 (£125*b)
	UK only	£500		£500		£1,000	
	Hospital or Confinement Benefit	£10 per 24hrs (Max £200)	Nil	£10 per 24hrs (Max £200)	Nil	£20 per 24hrs (Max£1,000)	Nil
C	Personal Accident :-	£5,000	Nil	£5,000	Nil	£25,000	Nil
	Death	£5,000		£5,000		£15,000	
D (i)	Travel Delay	£10 per 12hrs (max £60)	Nil	£10 per 12hrs (max £60)	Nil	£10 per 12hrs (max £100)	Nil
	(i) 2 Holiday Abandonment	no cover		After 24hrs Delay-max £750	£60	After 24hrs Delay-max £5,000	£50
	(ii) Missed Departure	£500	£60	£500	£60	£800	£50
E	Personal Liability	£1 million	£250	£1 million	£250	£2 million	£250
F	Legal Expenses	no cover		no cover		£25,000	£250
G	Personal Property :-	no cover		£750	£60	£2,000	£50
	Single limit			£150 (under aged 18: £75)		£250 (under aged 18: £75)	
	Valuable limit			£150 (under aged 18: £75)		£250 (under aged 18: £75)	
	Spectacles			£150		£150	
	Golf Equipment			no cover		£700	
	Delayed Baggage			£50 per 12hrs (max£50)		£50 per 12hrs (max£100)	
	Money & Travel documents :-			£500	£60	£500	£50
	Cash			£100		£200 (under aged 18: £100)	
H	Disaster Recovery	no cover		no cover		£500	Nil
I	Hijack; Kidnap & Mugging	no cover		no cover		£50 per 24hrs (max £500)	Nil
J	Withdrawal of Services	no cover		no cover		£15 per 24hrs (max£250)	Nil
K	Business Extension :-	no cover		no cover		£3,000	£50
	Documents samples					£200	
L	Car Hire Excess Insurance	no cover		no cover		£2,500	£50
M	Optional : Winter Sports :-						
	Level 1- Basic	no cover		no cover		£400	
	Level 2-Advance incl Piste Closure Avalanche Closure	no cover no cover		no cover no cover		£300 £150	

NB : * a) Excess for Loss of Deposit and *b) Excess for Medical Expenses for age 66 & over.

POLICY SUMMARY

Your travel insurance is provided by Journeys Travel Insurance (a trading name of PKC Associates Limited) and is authorised & regulated by the Financial Conduct Authority (FCA ref 312339). This policy underwritten by ETI - International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung (ERV) A.G., an Ergo Group Company incorporated and regulated under the laws of Germany, Companies House Registration FC 25660 and Branch Registration BR 007939. ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details of the extent of our regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from **Us** on request. Our registration number is 220041.

If **You** require any details regarding the extent of Our regulation by the Prudential Regulation Authority, as well as regulation by the FCA, please contact **Us** (contact details under the “**USEFUL CONTACT INFORMATION**” section (see Page 2)). **You** can visit the FCA website (where **You** can access a register of all regulated companies), at www.fca.org.uk/register or **You** can telephone them (freephone) on 0800 111 6768.

COOLING OFF PERIOD

Please read this Policy Summary and the Insurance **Policy** wording very carefully to ensure that it fulfils **Your** requirements and that **You** understand what it means and what **You** are and **You** are not covered for. If for any reason it does not, return it to the issuing agent within **14 days** of the date of issue or prior to travel (whichever is sooner) and **Your** premium will be refunded in full, provided that no claim has been made nor is pending.

IMPORTANT NOTES

To help **You** choose the right cover and ensure any claim **You** may make can be efficiently handled. This document contains various types and levels of cover from which **You** can choose. Please read the “**COVER AND PREMIUM CHOICES**” (see Page 8 & 9), to ensure **You** are choosing the right cover for **You**, **Your** party and **Your** type of trip.

- ✦ **Complaints:** This Insurance Policy wording outlines how to make a complaint under the “HOW TO COMPLAIN” section (see Page 9) which advises **You** what steps **You** can take if **You** wish to make a complaint should **You** be dissatisfied.
- ✦ **Conditions and Exclusions:** There are conditions and exclusions which apply to individual sections of the policy and general conditions & exclusion & warranties that apply to the whole Insurance Policy. In each Section we set out what **You** are and **You** are not covered for.
- ✦ **Cooling Off Period:** The Insurance Policy contains a “cooling off” period which allows **You** to return the Insurance Policy and Certificate within 14 days of the date of issue or prior to travel (whichever is sooner) and obtain a full refund .
- ✦ **Good Faith:** All Insured Persons should remember that good faith is an important part of insurance – All the information **You** give us must be accurate. If it is not, this could affect your cover and premium, and we may be entitled to withdraw the cover or not pay a claim. If in doubt, please contact us on 0844 567 8628.
- ✦ **Hazardous Activities:** (available on Deluxe cover only) **You** may want to try a new activity whilst away. This Insurance will only automatically cover **You** when **You** take part in certain specified hazardous activities subject to revised coverage as detailed under the “**HAZARDOUS ACTIVITIES AND WINTER SPORTS**” section (see Page 7-8). Use **Your** common sense when choosing the provider of these activities – do they look safe and well run? Are they using proper safety equipment and using proper precautions? No cover for Basic & Standard policies.
- ✦ **Health:** The Insurance Policy wording contains conditions under the “**IMPORTANT MEDICAL CONDITIONS, EXCLUSIONS AND CHANGES IN CIRCUMSTANCES**” section (see Page 9-11) relating to the health of the people travelling and/or other people upon whose well being the trip may depend. **You** must give **Us** full and accurate information, concerning any changes between buying **Your** cover and going away. Failure to do so may mean that **You** are not covered. This is not a private health scheme.
- ✦ **Insurance Policy Limits:** Most sections of the Insurance Policy wording have overall limits on the amount Underwriters will pay under that section. Some sections also include inner limits such as a maximum for any one item or for Valuables in total.
- ✦ **Insurance Policy Wording:** This contains full details of the cover provided plus the conditions and exclusions which apply to it. **You** must read the Insurance Policy wording carefully.
- ✦ **Policy Excesses:** Claims under most sections of the Insurance Policy will be subject to an excess of £50 (£60 Basic & Standard cover) for Section B, Medical Expenses is subject to an excess of £100 & £125 for age 66 & over (Basic & Standard Cover £150). Excess for Loss of Deposit is £20. Section E, Personal Liability and Section F, Legal Expenses are subject to an excess of £250. No excess for Sections C, D(i), H, I and J. Family and One Parent - maximum Excess on Family cover of £200 (Basic & Standard cover £250) in total per claim. Where there is an excess , **You** will be responsible for paying the first part of a claim. (Please note that you have the option of purchasing an Excess Waiver – please see the “COVER AND PREMIUM CHOICE” section (see Page 8-9))
- ✦ **Policy Renewal:** Only applicable for Annual Multi-Trip policy – **You** will receive a renewal notification email including a new Renewal Notification Form approximately one month prior to the expiry of the current Policy period.
- ✦ **Policy Wording:** Take this document away with **You** and keep it in a safe place – it contains a lot of vital information.
- ✦ **Property Claims:** These are settled on an indemnity basis – NOT on a “new for old” or replacement cost basis.
- ✦ **Reasonable Care:** **You** are required to take reasonable care to protect **Yourself** and **Your** property and to act as though **You** are not insured.
- ✦ **Reciprocal Health Agreement:** Get **Your** Form EHIC for health treatment in the EU (please see the “EHIC AND THE RECIPROCAL HEALTH AGREEMENT IN EU COUNTRIES” section (see Page 11)) medicare in Australia and the equivalent New Zealand as detailed under the “MEDICAL TREATMENT (OR EMERGENCY ASSISTANCE) IN AUSTRALIA AND NEW ZEALAND” and “EHIC AND THE RECIPROCAL HEALTH AGREEMENT IN EU COUNTRIES” sections (see Page 11).
- ✦ **Warranties:** are promises **You** make to **Us** about the accuracy of information **You** provide to **Us** and give **Us** the right to treat the Policy as void if they are inaccurate, untruthful or misleading. This does not in any way reduce **Your** obligation to deal with **Us** in good faith at all times.

POLICY DEFINITIONS

The following words or expressions carry the meaning shown below whenever they appear in bold print within this Policy Wording :

- ✦ **ACTIVE PARTICIPATION:** a) the act of any person, whether a combatant or non-combatant, supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or other materials intended for use in War and Civil Unrest or Terrorism. b) the act of any person voluntarily entering an area known at the time to be subject to War and Civil Unrest or against the advice of the Foreign and Commonwealth Office. See: www.fco.gov.uk
- ✦ **ADVANCED BOOKING:** Any booking made at least 48 hours prior to the scheduled departure time from the UK as shown on Your ticket.
- ✦ **BOOKED TRIP :** A trip arranged before the actual travel is undertaken that must begin and end in the UK.
- ✦ **BREAKDOWN or BREAKING DOWN:** (for the purposes of Section D(B) – Missed Departure (see Page 16):where a vehicle in which You are travelling stops due to mechanical or electrical failure (and not due to lack of fuel, oil or water,or not having been maintained to a satisfactory standard).
- ✦ **BUSINESS ASSOCIATE:** Your associate in the same employment as You who is a suitable replacement for You in the event You are unable to commence a trip or have to curtail it as certified by Your Senior Director or partner.
- ✦ **CASH:** valid coins, bank or currency notes.
- ✦ **CHANGE IN HEALTH (AFFECTING YOU OR ANY PERSON UPON WHOSE HEALTH THE TRIP MAY DEPEND):** any changes in health, medical condition(s) or medication(s), any consultations with a GP, specialist, surgeon, hospital etc, or which is likely to affect whether a trip takes place. (Please see the “CHANGE IN YOUR CIRCUMSTANCES” section (see Page 10-11)).
- ✦ **CLOSE RELATIVES:** Spouse, Parent, stepparent, parent-in-law, grandparent, legal guardian, stepchild, grandchild, brother, sister, brother/sister-in-law, son/daughter (including adopted and fostered), son/daughter-in-law, aunts and uncles, nephews and nieces or fiancé(e), Common Law Partner being the person living with You as if husband or wife, including same sex partner, for at least six consecutive months.
- ✦ **COASTAL / INLAND:** coastal waters within 12 miles from the land (with the exception of Dominican Republic, Greece, Jordan, Palau, Singapore and Turkey which are all limited to coastal waters within 3 miles from the land).
- ✦ **CONTAMINATION:** contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances
- ✦ **CURTAILMENT:** Abandonment or cutting short of the planned trip by return to the UK after commencement of the Outward Journey and prior to the scheduled date of return.
- ✦ **CURTAILMENT CHARGES:** The amount payable will be the unused proportion of Your irrecoverable pre-paid charges calculated from the date of Your return to the UK. All Curtailment claims will need authorisation from THE EMERGENCY MEDICAL ASSISTANCE SERVICE in advance.
- ✦ **EUROPEAN ECONOMIC AREA / EUROPEAN UNION:** these are the countries included within the European Union, where this policy provides cover for You to travel to. These are: Austria, Belgium, Bulgaria, Croatia, Cyprus (excluding Northern Cyprus), Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland (excluding Northern Ireland), Italy,Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland.
- ✦ **EUROPEAN HEALTH INSURANCE CARD (EHIC) :** a card that can entitle You to free or discounted medical treatment in European Union government or state hospitals or facilities (it replaced the E-111). (Please also see the “SECTION B – Medical & Other Expenses” section (see Page 14-15))
- ✦ **EXCESS:** The amount of money You will have to pay to contribute towards the cost of each claim per Insured Person under most sections of the Policy.
- ✦ **GEOGRAPHICAL AREA:** The area or country to which You are booked to travel and for which the appropriate premium has been paid, and will involve Your return to the UK within the booked trip period. For Annual multi-trip policies You can purchase cover for the following areas:
 - ◆ **Europe:** all countries in mainland Europe West of the Ural Mountains, Mediterranean Islands, Algeria, Morocco, Tunisia,Turkey, Canary Islands, Madeira, the Azores and Eire and including the Channel Islands.
 - ◆ **Worldwide:** Anywhere in the world excluding countries where there Foreign and Commonwealth Office (FCO) have advised against travel.
- ✦ **GOLF EQUIPMENT:** Those articles which are usually carried or held in the course of participating in a game of golf but not including motorised trolleys, balls or tees.
- ✦ **HAZARDOUS ACTIVITY:** (available on Deluxe cover only) Any pursuit or activity where it is recognised there is an increased risk of serious injury or can be reasonably expected to aggravate any existing infirmity please contact Us if You are in any doubt with full details of the activity for Our consideration.
- ✦ **KIDNAP :** the unlawful holding of an Insured Person by a third party without the Insured Person’s consent and whose release is subject to the fulfilment of certain conditions.
- ✦ **HIJACK:** The unlawful seizure or wrongful exercise of control of the aircraft or ship (or the crew thereof) in which You are travelling as a fare-paying passenger.
- ✦ **MANUAL WORK:** This constitutes work of a physical nature using tools or machinery, lifting heavy objects or working from heights in excess of 3.5 metres.
- ✦ **MOBILE TELEPHONES:** mobile telephones and accessories (such as battery chargers and internal memory cards), including,but not limited to, camera phones, internet phones, and any other device containing, or whose principle function, is as a telephone.
- ✦ **MONEY:** Personal money taken for private purposes comprising of valid coins, bank or currency notes (see also “Cash” above), postal or money orders, travellers cheques, travel tickets, hotel or other redeemable trip vouchers, ski lift passes (if additional premium paid for winter sports cover), passports, green card, driving licences and phonecards.
- ✦ **MUGGING:** The violent and threatening attack necessitating Your medical treatment.
- ✦ **NUCLEAR, CHEMICAL, BIOLOGICAL TERRORISM ACT:** “a Nuclear, Chemical, Biological Terrorism act” shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release, or escape of any solid, liquid or gaseous chemical agent and/or biological agent during the period of this insurance. “Chemical” agent shall mean any compound which when suitably disseminated produces incapacitating, damaging or lethal effects on people, animals, plants or material property. “Biological” agent shall mean any pathogenic (disease-producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

- ✦ **OUTWARD JOURNEY:** The initial and/or first international Journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the trip in respect of the Outward Journey from the UK.
- ✦ **PAIR OR SET:** A number of items of personal possessions that belong together or can be used together.
- ✦ **PERIOD OF INSURANCE:** Cancellation cover commences from the Date of Issue of the Insurance Policy (for Annual multi-trip Policy commences from Start Date) and expires upon commencement of the Outward Journey other than as provided for under Section D(i)2 Cancellation. The remaining covers apply for the period of a Single Trip up to a maximum of 365 days (all trips more than 60 days are subject to the purchase of a Deluxe Single Trip Policy), (limited to 60 days for ages 66 years and over). Annual Multi-trip limited to 45 days leisure (limited to 31 days for age 66 & over) or 90 days business (limited to 31 days for age 66 & over) per trip. Trip duration includes the direct Outward Journey and ends upon completion of the direct Return Journey, but in any event does not exceed the period of cover for which the premium has been paid. Section G in respect of Money is operative for a maximum period of 48 hours prior to the commencement of the Outward Journey, where collected for the purposes of the trip. All other sections are operative according to the Outward and Return Journey dates. Winter Sports cover is optional, on payment of the appropriate additional premium. On the Annual Policy, cover for Winter Sports is limited to 17 days per policy in any 12 month period. Where you are unable to return on your scheduled Return Journey, due to Medical reasons, Delayed Flights/Missed Departure, Disaster Recovery or Hijacking, the policy will automatically extend free of charge, until you have returned to Your home address in the UK (subject to the specific conditions and requirements of Sections A, B, D, H & J) as detailed in the Policy under those Sections.
- ✦ **PERSONAL BELONGING(S):** Item(s) usually carried by a traveller in a holdall or luggage for a proposed trip.
- ✦ **PUBLIC TRANSPORT:** The means of pre-booked transport accessible to any member of the general public and which operates to a published timetable, or pre-booked taxis
- ✦ **RENTAL VEHICLE:** A motor car rented under a contract (Vehicle Rental Agreement, as defined further below in this section), from a Vehicle Rental Company or Agency, who must be fully licensed with the relevant regulatory authority of the relevant Country, State or appropriate Local Authority.
- ✦ **RESIDENCY:** This Policy applies to person(s) who are legally residents in the UK for a minimum of 6 months and who are registered with a UK Registered General Practitioner. For the purposes of this policy any such person shall be deemed a UK Resident.
- ✦ **RETURN JOURNEY:** The initial and/or first international Journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the trip in respect of the return travel to the UK.
- ✦ **SEARCH AND RESCUE COSTS:** the costs of locating and rescuing an individual or individuals by means of a government organisation, authority or private company where there are good prospect of finding the individual alive.
- ✦ **SKI PACK:** Pre-booked lift passes, hired winter sports equipment and winter sports school fee
- ✦ **SPORTS EQUIPMENT:** Those articles which are usually used, worn, carried or held in the course of participating in a recognised sport.
- ✦ **STRIKE OR INDUSTRIAL ACTION:** Any form of Industrial Action taken by workers which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.
- ✦ **TERRORISM:** an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.
- ✦ **TRAVEL AGENT:** The agent with whom a trip may be arranged and purchased, who may also sell this Policy, who must be ABTA bonded.
- ✦ **TOUR OPERATOR:** The company who are responsible for (when arranged with them) the accommodation and travel aspects of a trip, usually a package trip arranged via a Travel Agent, and who are ATOL bonded.
- ✦ **UK RESIDENTS:** Resident legally in the UK for a minimum of 6 months and who are registered with a General Practitioner.
- ✦ **UK UNITED KINGDOM:** of Great Britain and Northern Ireland; the Scilly Isles and the Isle of Man.
- ✦ **UNATTENDED:** unattended item(s) are those that you are not in the immediate location of, or cannot notice or immediately react to prevent their theft or damage.
- ✦ **UNDERWRITER:** is another term for Insurer (please see We/Our/Us /ERV/Isurer).
- ✦ **VALUABLES:** Jewellery, watches, gold or silver articles, antiques, binoculars, sunglasses, cameras, photographic and video equipment and associated equipment of any kind, computer hardware and software, digital picture frames, navigation equipment, game consoles accessories and games, e-book readers, hand-held electronic tablet devices, personal organisers, televisions, portable audio equipment (DVD, CD, mini-disc, and other digital media and associated devices and programs including all discs and tapes, musical instruments, sports and leisure equipment, furs and leather clothing.
- ✦ **VEHICLE RENTAL AGREEMENT:** a contract signed by You (or the lead named driver who must also be insured under, and named on, Your Travel Insurance Certificate), which states the Policy Excess for which You or the lead named driver will be responsible.
- ✦ **WAR AND CIVIL UNREST:** war or warlike operations (whether war is declared or not), civil war, invasion, acts of foreign enemies, hostilities, mutiny, uprising, rebellion, revolution, riot, insurrection, civil commotion, conspiracy, military or usurped power, martial law or state of siege, coup.
- ✦ **WE/OUR/US/EVR/Insurer:** Journeys Travel Insurance are the claims handling agents appointed by, and acting on behalf of (for all sections except for the Legal expenses section) ETI International Travel Protection - the United Kingdom trading name of Europäische Reiseversicherung AG (ERV), Munich, Germany (an ERGO Group company) and for Legal expenses, DAS Legal Expenses Insurance Company Limited, who are the Insurers (or underwriters) of the relevant sections of this Policy.
- ✦ **WEAPONS OF MASS DESTRUCTION:** the use of atomic, biological or chemical weapons or Contamination .
- ✦ **WINTER SPORTS:** Sports and/or activities that take place in icy/snowy/mountainous/glacier conditions/areas, including, but not limited to, those show under our "HAZARDOUS ACTIVITIES AND WINTER SPORTS" section (see Page 7-8).
- ✦ **WINTER SPORTS EQUIPMENT:** Equipment used, or specifically designed for, those sports and activities classified as "Winter Sports" (see above), including, but not limited to, skis, poles, ski boots and bindings, ski helmets and goggles, snowboards, snowboard boots and bindings, ice skates and ski/snowboarding/ice skating costumes/clothing.
- ✦ **WITHDRAWAL OF SERVICES:** The withdrawal of all water or electrical facilities in Your trip accommodation or waiter/waitress service at meals or of kitchen services of such a nature that no food is served or room cleaning services provided.

- YOU/YOUR/YOUR PARTY:** Any person named on the Insurance Policy who is eligible to be Insured and for whom the correct premium has been paid, resident in the UK area, and at commencement of the Period of Insurance being not more than aged 79 for Single Trip or Annual policies not more than aged 69 for Deluxe cover and Basic & Standard cover for aged up to 65 .

HAZARDOUS ACTIVITY & WINTER SPORTS

- Please note this is available on Deluxe cover ONLY.
- Please note if You have paid the additional premium for Advanced Winter Sports cover, then any sports listed under the Hazardous Activities List B, that are also classified as Winter Sports, do not require You to pay a further additional premium for the Hazardous Activities. However, if You wish to participate in Winter Sports and also doing other "NON-Winter Sport" activities shown under List B (eg Hot Air Ballooning, Ice Hockey , etc), then You MUST pay a further additional premium to cover Hazardous Activities.
- Occasional participation in the following activities and sports, on a recreational, non-competitive and non-professional basis, can be covered (List (B) subject to additional premium) within the terms of the policy, subject to all recognised equipment and safety precautions being utilised. NO cover for Basic & Standard Policy.
- Certain activities may be subject to increased Medical Excess as indicated below or may have restrictions on the Personal Accident and/or Personal Liability cover during that activity.
- Winter Sports are ONLY covered upon payment of the appropriate additional premium within the wording of Section M of the Terms & Conditions and are for persons under 66 yeas only. . Those activities that are in **bold** are also classed as Winter Sports and therefore subject to the Winter Sports additional premium (List A: Basic Winter Sports, List B: Advanced Winter Sports – if you are ONLY doing the Winter Sports activities from List B, you do NOT also need to pay the additional premium for Hazardous Activities) – however if you wish to do a combination of non-Winter Sports activities, and Winter Sports activities from List B, you will need to pay BOTH the Advanced Winter Sports, and Hazardous Activities, additional premiums. Please ensure you are covered sufficiently for your trip and any activities you may be participating in, as claims relating to such an activity will not be paid without the relevant additional premium being paid. Please contact your issuing agent if you require further cover for your trip.

For all other Sports and/or Activities that are not included below and that may be deemed hazardous, please contact Your Issuing Agent for authorisation to proceed, prior to participation.

List (A) - Activity or Sport subject to £150 Medical Excess (max age 65 yrs) :

Aerobics,	Cycling (only if wearing a helmet, but no cover for mountain biking),	Rambling (under 2000m altitude),	Surfing,
Badminton,	Fell walking (no climbing),	Ringos,	Swimming,
Banana boat rides,	Glacier Walking (with a guide),	Roller blading/line skating,	Table-tennis,
Baseball,	Golf,	Rounders,	Tennis,
Basketball,	Hiking (under 2,000 metres altitude),	Running (not long distance),	Ten pin bowling,
Beach cricket,	Jogging,	Safari (UK organised - no guns),	Tobogganing,
BMX (only if wearing a helmet),	Netball,	Skate boarding,	Trekking (under 2,000 metres altitude),
Bowls (including competitions),	Orienteering (no climbing),	Snorkelling,	Volleyball,
Cricket,		Softball,	Walking,
Croquet,		Skiing/ snowboarding – on piste,	Water polo,
Curling,		Squash,	Windsurfing,
			Yoga

List (B) – Activity or Sport subject to payment of an additional premium, £250 Medical Excess and some Sections excluded – see below (max age 65 years) . No cover is provided for Personal Accident or Personal Liability whilst participating in the following activities:

Alpine Skiing,	Football,	motorcycle is under 125cc and the rider holds a valid motorcycle licence),	Snow mobiling (only if wearing a helmet , the snowmobile is under 800cc and the rider holds a valid car licence),
Archery,	Gaelic	Mountain biking (only if wearing a helmet),	Wake Boarding,
Boxing Training,	Football,	Nordic Skiing,	Water skiing,
Camel/elephant riding/ trekking,	Glacier Skiing,	Parascending (over water),	White/black water rafting Grades 1 to 4 (only if wearing a life-jacket and helmet),
Canal Boat Holidays in UK	Go-Karting (only if wearing a helmet),	Reindeer or horse drawn sleigh ride,	Yachting/crewing (only if wearing a life-jacket and only inside territorial waters),
Canoeing/kayaking (only if wearing a life-jacket and helmet and only on inland and coastal waters - not white water),	Horse riding (only if wearing a riding hat and no cover for polo, hunting or jumping),	Roller hockey/street hockey (only if wearing pads and a helmet),	Zorbing/hydrozorbing.
Clay pigeon shooting,	Husky dog sled ride,	Scuba diving* (conditions apply, please see below).	
Cross country skiing,	Ice skating,	Skiing/ snowboarding – off piste,	
Field hockey,	Jet Skiing,		
Fishing,	Motor cycling as a passenger or rider (only if wearing a helmet , the		

List (C) – Activities or Sports that are excluded from the Cover provided by Your Policy:

Abseiling,	Animal conservation/game reserve work,	Base jumping,	BMX stunt riding,
American football,		Big Game hunting,	Bouldering,

Boxing,
 Bungee jumping,
 Canoeing/kayaking (white water),
 Canyoning,
 Caving/Pot Holing,
 Coaststeering,
 Crosschannel swimming,
 Cycle racing and time-trialling,
 Free/High diving,
 Gliding,
 Hang gliding,

Hiking (above 2,000 metres altitude),
 Horse jumping/ hunting,
 Judo/Karate/Martial Arts,
 Kite surfing,
 Lacrosse,
 Micro-lighting,
 Motor cycling as a passenger or rider(unless wearing a helmet, the motorcycle is under 125cc and the rider holds a valid motorcycle licence),
 Mountaineering, Organised competitive team sports,
 Parachuting,

Paragliding,
 Parascending (over land),
 Polo,
 Professional sport,
 Quad biking,
 Rock climbing,
 Rugby,
 Sailing (outside territorial waters),
 Scuba-diving (to a depth below 30m),
 Shark feeding/ cage diving,
 Sky diving Street,
 Roller/Street Hockey,

Tombstoning,
 Track days using motorised vehicles (except incidental Go-Karting),
 Trekking (above 2,000 metres altitude),
 Water ski jumping,
 Weightlifting,
 White/black water rafting (Grade 5 to 6),
 Wrestling,
 Yachting (crewing) –outside territorial waters.

***Scuba diving conditions**

Qualified divers, diving with a qualified dive-buddy and in accordance with the guidelines of the relevant diving organisation with which **You** are qualified will be covered as follows:

Qualification Maximum depth :

PADI Open Water
 BSAC Ocean Diver 20 metres
 BSAC Sports Diver, BSAC Dive Leader & PADI Advance Open Water

Maximum depth :

18 meter
 20 meter
 30 meter

Other qualifications may be accepted but must be declared to **Us** prior to travel.

If **You** do not hold a diving qualification, **We** will only cover **You** to dive to a maximum depth of 18 metres when accompanied by and under the direction of a qualified diving instructor as part of an accredited course.

You will not be covered under this policy if **You** travel by air within 24 hours of participating in scuba diving.

- ✦ If **You** wish to participate in one of the above activities, but do not meet the criteria specified above, or wish for additional cover (e.g. Personal Liability), please contact **Us** (contact details under the “USEFUL CONTACT INFORMATION” section (see Page 2). With respect to additional cover sections, please also see “Insurance Policy Section” under the “IMPORTANT NOTES” (see Page 4).
- ✦ If **You** cannot find a particular activity within the above lists, or within the website listing, please note that these lists are sorted alphabetically. Activities are listed under the first word of their names, for example, Sea Fishing is listed under ‘S’ for Sea, rather than ‘F’ for Fishing. As another example, if **You** are looking for a Skiing activity, try under ‘S’ for Skiing, ‘A’ for Alpine Skiing, ‘C’ for Cat Skiing, etcetera. Please also note that activities may be worded slightly differently on various websites, travel agent brochures etcetera – for example “Ski Boarding” can be referred to as “Skiboarding” or “Ski-Boarding”.)
- ✦ If **You** are unsure, please feel free to contact **Us** (contact details under the “USEFUL CONTACT INFORMATION” section (see Page 2).

COVER AND PREMIUM CHOICE

- ✦ Acts of Terrorism Cover Acts of Terrorism Cover applies to section A - Cancellation and Curtailment, Section B Medical and Other Expenses and Section G - Personal Possessions, Money & Travel Documents only. The consequences of either the threat or fear of Terrorism or a Nuclear, Chemical, Biological Act of Terrorism are not covered.
- ✦ Annual Multi-Trip Cover Available for persons up to 69 years Unlimited number of trips in any 12 month period, subject to at least 2 night’s prearranged accommodation. The maximum duration of any individual trip is 45 days leisure or 90 days business (limited to 31 days for leisure or business for 66 years or over).
- ✦ Business Extension (available on Deluxe cover only) Cover for Personnel Replacement and loss of Business Documents or Records.
- ✦ Children Ages 13-17 years can be covered when travelling unaccompanied by the parent(s) / legal guardians but must be accompanied by a responsible adult with parental responsibility being in accordance with the Children Acts 1989 and any statutory amendment modification or re-enactment of it.
- ✦ Couple Cover Constitutes two adults (under 66 years) living together as if husband or wife, including same sex partner, for at least six consecutive months. No children are allowed on a couple policy.
- ✦ Cruise Trips - Cruising inclusive on Deluxe Cover No more than 30 days per trip. Not available on Basic & Standard Cover.
- ✦ Eligibility Cover is only available to UK Residents (see “UK / United Kingdom” and “UK Residents” under the “Definitions” section (see Page 5-7)), for the whole duration of the booked trip (which must begin and end in the UK). Cover cannot be effected once the OUTWARD JOURNEY has commenced.
- ✦ Excess An excess (as stated in the Policy Summary) will be automatically deducted for each and every claim per person per Section where applicable.
- ✦ Excess Waiver You can choose to pay an additional premium which deletes all excesses as stated in the Policy Summary where applicable. Note: Excess Waiver not applicable to Hazardous Activities (see the “HAZARDOUS ACTIVITIES AND WINTER SPORTS” section (see Page 7-8))
- ✦ Family Cover constitutes two adults, husband, wife or partner or legal guardians (under 66) travelling with unlimited dependent children, adopted or fostered children, or grandchildren, plus two non-family children (Single Trip), under 18 years at departure, residing at the same address and in full time education. Children under 3 must be accompanied by parents. Children must travel with one of the insured adults.
- ✦ One Parent Family Cover When only one parent or legal guardian (under 66 years) travels with unlimited dependent children, under 18 years at departure date.
- ✦ Premiums for Single Trip Valid if issued between 01 February 2017 and 28 February 2018 for departures up to 28 February 2019.

- ✦ Premiums for Annual Multi-Trip Valid if issued between 01 February 2017 and 28 February 2018 for travel completed within 12 months of the commencement date of the Policy.
- ✦ Upgrades This insurance contains different levels of cover, some of which do not apply unless **YOU** have paid the appropriate additional premium. Please read the wording and make sure the cover **YOU** buy reflects **YOUR** requirements. On payment of an additional premium when **YOU** buy **YOUR** travel insurance **YOU** may upgrade **YOUR** policy cover to include any of the following additional cover.
 - Standard Cover – see the “SCHEDULE OF COVER” section (see Page 3);
 - Deluxe Cover – see the “SCHEDULE OF COVER” section (see Page 3);
 - Annual Cover – see the “SCHEDULE OF COVER” section (see Page 3);
 - Winter sports – Basic or Advanced – see the “SCHEDULE OF COVER” section (see Page 3);
 - Excess Waiver – see the “COVER AND PREMIUM CHOICES” section (see Page 8-9);
 - Hazardous Activities – see the “HAZARDOUS ACTIVITIES AND WINTER SPORTS” section (see Page 7-8).
- ✦ Winter Sports (available on Deluxe cover only) For persons under 66 years. Please note that cover is available for Winter Sports activities, (winter sports are not covered under any section of the policy, unless you pay the additional premium to include this cover.) Including skiing, snow boarding and off-piste skiing (on recognised routes or with a qualified guide) and includes Piste Closure and Avalanche Cover on Deluxe Cover. Annual Cover limited to 17 days per policy.
- ✦ UK Residents Resident legally in the UK for a minimum of 6 months and who are registered with a General Practitioner.
- ✦ War Risks and Civil Hazards Areas This policy does not cover any loss, claim or expense incurred whilst you are in any area regarded by the Foreign and Commonwealth Office (FCO) * as War Risks and Civil Hazards Areas * or areas to which you have travelled against the advice of the Foreign and Commonwealth Office (FCO) *. (* NB: This website can be checked on www.journeystravel.co.uk)

NOTIFICATION OF CLAIMS

ERV Insurance Services (ref Journeys) : PO Box 9, Mansfield, Nottinghamshire, NG19 7BL. Telephone: 01403 788983

For claims under Section F - Legal Expenses - Enquiries: DAS Legal Expenses Insurers Company Limited, DAS House, Quayside, Temple Back, Bristol, BS1 6NH; Telephone: 0117 934 0548 Fax: 0117 934 2109 E-mail: newclaims@das.co.uk

HOW TO COMPLAIN

Our aim is at all times to provide a first class service. However, there may be occasions when You feel that this objective has not been achieved. Should You have any complaint regarding any section of this Insurance except Legal Expenses, please write to: The Managing Director, Journeys Travel Insurance, Axiom House - 4th Floor, The Centre, Feltham, Middlesex, TW13 4AU, who arranged the Policy for You, Or

For Legal Expenses claims: DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

If we have given You our final response and You remain dissatisfied, You have the rights to ask Financial Ombudsman to review Your case: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Please note that the Financial Ombudsman will not consider Your complaint until You have first written to the Insurer and received their final decision.

IMPORTANT MEDICAL CONDITIONS ,EXCLUSIONS & CHANGE IN CIRCUMSTANCES

It is very important that you read and understand the following as it affects YOU and ALL other Insured Persons:

IMPORTANT MEDICAL CONDITIONS

- 1) Unless You have been given Our written agreement, we will not cover PRE-EXISTING MEDICAL CONDITION(S) (as defined below) directly or indirectly resulting from you or anyone in your travelling party or any non-travelling CLOSE RELATIVE or BUSINESS ASSOCIATE, on whose health your trip may depend, having ever suffered from, or been treated for, or diagnosed with, any of the following medical conditions before the issue of your policy:-
 - a) a cardiovascular or heart related condition (heart attack, angina, chest pain, hypertension, and the like; or
 - b) a lung or respiratory related condition (not including asthma, provided no hospital admissions or respiratory infections within the last 12 months; or
 - c) a stroke, brain stroke or TIA (Transient Ischaemic Attack); or
 - d) a psychological or psychiatric condition such as stress, anxiety, depression, dementia, eating disorder, malaise, fatigue (burn out syndrome); or
 - e) an organ transplant or dialysis; or
 - f) Insulin-Dependant Diabetes
 - g) a terminal condition
 - h) blood conditions / disorders / diseases
 - i) cancer (where you have undergone treatment or investigation within the last 5 years)
- 2) You or any person upon whose health the trip may depend will not be covered for any claim arising from a medical condition of someone you were going to stay with, a relative, a business associate, a travelling companion, or anyone on whose health your trip may depend if you are aware of the medical condition at the time your policy was issued.
- 3) You or any person upon whose health the trip may depend will not be covered if you or any person upon whose health the trip may depend have a Medical condition that is ongoing; or from which you or any person upon whose health the trip may depend have suffered symptoms or required medical attention or treatment during the 24 months prior to the commencement of cover under this policy.
- 4) You or any person upon whose health the trip may depend will not be covered if you or any person upon whose health the trip may depend have a medical condition, if you are travelling against medical advice or for which medical advice should have been sought before commencing your journey.

5) You or any person upon whose health the trip may depend will not be covered if you or any person upon whose health the trip may depend know you will need medical treatment during your journey or you or any person upon whose health the trip may depend are travelling specifically to get medical treatment.

6) You or any person upon whose health the trip may depend will not be covered if you or any person upon whose health the trip may depend have a medical condition for which treatment is awaited as a hospital in-patient or have a medical condition that is under investigation when your policy was issued.

7) Any insured person aged 70 years and over on the schedule date of departure is subject to Medical Screening.

If any of the above points apply, You must tell us as soon as possible by contacting Journeys Medical Screening Helpline, so that we can make an assessment of the medical information supplied. If we agree to cover your condition, our agreement will be advised in writing and further terms may apply.

ACCEPTED CONDITIONS (SUBJECT TO CRITERIA DETAILED BELOW)

Subject to you meeting the criteria stated in Points 1 to 7 above, AND any specific criteria stated below for each condition, you do not need to declare the following condition(s), provided: you have no other pre-existing conditions, you only have the ONE condition, you are not wait listed for surgery, and not under investigation, and you have been discharged from any post-operative follow-ups:

- **Asthma:** provided no hospital admissions or respiratory infections within the last 12 months, must be controlled with no more than 2 medications (no Nebulizer or Home Oxygen) and must have been a non-smoker for the last 12 months.
- **Benign Prostatic Enlargement :** providing it has not been diagnosed within the last 6 months.
- **Cancer:** providing you have not received treatment within the last 5 years.
- **Cataracts:** providing no operation within the last 6 months.
- **Non-Insulin Dependant Diabetes:** providing controlled by diet or one medication, or no hospital admissions or diabetic complications within the last 12 months.
- **Downs Syndrome:** providing no complications or associated conditions e.g. congenital heart disease, epilepsy or gastrointestinal abnormalities.
- **Ear Grommets:** providing there has been no infection in the last 6 months.
- **Epilepsy:** providing the condition was diagnosed more than 6 months ago and has been stable and not required any medication change within the last 6 months.
- **Gastric Reflux:** providing it is not secondary to a Gastric Ulcer, and has been stable and not required any medication change within the last 6 months.
- **Glaucoma:** providing it has not been diagnosed within the last 6 months.
- **Gout:** providing the condition was diagnosed more than 6 months ago, and has been stable and not required any medication change within the last 6 months.
- **Hip Replacement:** providing surgery has not been performed within the last 6 months.
- **High Cholesterol:** providing you have no other diagnosed heart conditions
- **HRT (Hormone Replacement Therapy):** providing you do not suffer with any other medical condition
- **Hysterectomy:** providing no malignancy.
- **Menopause:** providing you do not suffer with any other medical condition
- **Underactive Thyroid (Hypothyroidism) OR Overactive Thyroid (Hyperthyroidism):** providing the condition has not been diagnosed within the last 6 months, and is not a consequence of any other medical condition

PLEASE NOTE:

- If you do have one of the above conditions, but do not meet the criteria specified above, or under the Important Medical Conditions (points 1 to 7), please contact the Medical Screening Department (contact details below).
- If your condition is not listed above, please see a more detailed listing on our website (contact details below).
- If you are unsure, please feel free to contact The Medical Screening Department (contact details below).

For your own security and to register your call, you MUST obtain a Medical Screening Endorsement number to validate the Medical Screening upon completion. Without this your declaration shall not be valid.

Contact Journeys Travel Insurance - Medical Health Requirement Helpline during normal office hours, Monday to Friday, 09.00-17.15
Tel: 0844 567 8648.

IMPORTANT MEDICAL EXCLUSIONS

We will NOT cover:

- Where either **YOU** or a **CLOSE RELATIVE** are awaiting tests or treatment, or awaiting the results of tests or treatment, or have received a terminal prognosis.
- If **YOU** have any undiagnosed symptoms that may require treatment in the future (ie symptoms for which **YOU** are awaiting investigation/consultations, or awaiting results of investigations, and where the underlying cause has not been established) In respect of all cover provided under SECTIONS A, B & C (Cancellation or Curtailment, Medical and Other Expenses and Personal Accident) we reserve the right:

1. At our discretion to require any person applying for cover to undergo Journeys Medical Screening
2. To vary the conditions or premium on which cover is offered.

CHANGE IN YOUR CIRCUMSTANCES - after you have purchased this Insurance

If after taking this insurance You become aware of any circumstances that may give rise to a claim such as changes in your health or that of a person on whom this insurance may depend whether travelling or not (e.g. close relative as defined in the Policy Definition) You must contact us and tell us about the changes as soon as reasonably possible and prior to any trip.

We may in light of such changed circumstances be unable to continue with the Insurance cover under sections A; B; and C of this policy. If this is not acceptable to you, we will refund your Insurance Premium in order to allow you the opportunity to source Insurance Cover elsewhere or we will cover the costs incurred to date in respect of Loss of Deposit charges or Cancellation Charges.

You must contact us promptly regarding the change and are responsible for any costs incurred in obtaining any medical reports required by us. In the event that you fail to contact us within 7 days of the date of your change of circumstances You will be responsible for any increased costs incurred as a result of the delay in cancelling your trip. We will only pay the costs that would have applied had you cancelled your trip within 7 days of the date of change of circumstance giving rise to the claim.

For assistance if in any doubt, please contact Journeys Travel Insurance - Medical Screening Helpline during normal office hours, Monday to Friday, 09.00-17.15 - Tel: 0844 567 8648 .

MEDICAL TREATMENT (OR EMERGENCY ASSISTANCE)

IN ALL COUNTRIES

You must immediately notify **THE EMERGENCY MEDICAL ASSISTANCE SERVICE** in the event of a Medical Emergency where You require (or are likely to require) Inpatient treatment, or if Your Outpatient costs exceed (or are likely to exceed) £500, or if You require to be repatriated or to Curtail Your trip. If Your treatment and expenses are not authorised by **THE EMERGENCY MEDICAL ASSISTANCE SERVICE**, We reserve the right not to pay Your claim.

CALL 24 HOUR EMERGENCY MEDICAL ASSISTANCE SERVICE

Helpline: 0044 1444 454 577 ; Fax: 0044 1444 454 522

For Emergency Medical Service in the **USA, Canada and Mexico**

Helpline : +1 844 7800494

(if you are calling from within the UK, please use the following numbers):

Helpline: 01444 454 577 ; Fax: 01444 454 522

Be prepared to give:

(a) Insurance Certificate number; (b) Name and address of issuing agent from whom it was purchased; (c) Dates of outward and return travel (d) Details of problem including name and address of patient and nature of illness/accident; (e) Names, telephone & fax numbers of hospital, attending qualified medical practitioner and usual GP You must also obtain and keep receipts for all medical treatment, THE EMERGENCY MEDICAL ASSISTANCE SERVICE are there to help You 24 hours a day 365 days a year. Do not try to find Your own solution - they will solve Your problem in the most efficient, suitable and practical way.

IN AUSTRALIA AND NEW ZEALAND

Should You require medical treatment in Australia please note the reciprocal agreement may apply under the Medicare system for UK Nationals. Please ensure that You have Your passport with You and if treatment is required, this should be produced. Inpatient and outpatient treatment at a Public Hospital is then available either free of charge (Australia) or at minimal costs (New Zealand). Should You be admitted to hospital then immediate contact MUST be made with THE EMERGENCY MEDICAL ASSISTANCE SERVICE and their authority obtained in respect of any treatment not available under the reciprocal agreement, before such treatment is provided.

EHIC AND THE RECIPROCAL HEALTH AGREEMENT IN EU COUNTRIES

When travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland, wherever possible you must use medical facilities which entitle you to the benefits of any reciprocal health agreements, such as the The European Health Insurance Card (EHIC), which replaced the E-111. To take advantage of this you need to complete an application form, which can be obtained from your local Post Office or alternatively by calling 0300 3301350, (an automated service) or online from <https://www.ehic.org.uk/Internet/startApplication.do>.

Please note that if you utilise this agreement, or any other worldwide reciprocal health arrangement, and this results in a reduction in your overall medical expenses, you will not have to pay any excess under the Medical & Other Expenses Section of Your Policy.

CLAIMS

WHAT TO DO IF AN INCIDENT HAPPENS AND YOU MIGHT WANT TO MAKE A CLAIM

Please follow the Conditions below, as We may not pay Your claim if You do not.

Please complete a Claim Form and forward it together with all supporting claims documents to Journeys Claims Department at the address given under the "USEFUL CONTACT INFORMATION" section (see Page 2) of this Policy wording.

1. You will advise Us of any occurrence which may give rise to a claim under this Policy in writing within 30 days of the date of the incident and shall supply to Us all such accounts, documents and items as We may reasonably require at Your expense (for example medical reports, quotations, confirmation of relationships).
2. You will give Us notice in writing immediately You or Your legal representatives have knowledge of any impending prosecution, inquest or fatal inquiry in connection with any occurrence for which there may be liability under Section E of this Policy.
3. You must inform the Police of all loss or theft of property within 24 hours of discovery and obtain a copy of the Police report in support of any claim under Sections G, L, & M of this Policy.
4. If personal possessions are lost or damaged whilst in the custody of the carrier (i.e. Airline, Railway, Shipping Company, Bus Company, etc), You must notify such carrier immediately and obtain a Property Irregularity Report. You must keep all receipts for the essential purchases that You make if Your property is temporarily lost by the carrier. Damaged items should be kept for inspection should this be required by Underwriters. You must obtain confirmation of the extent of the damage to Your property on Your return to the UK, and an estimate of the repair costs.
5. You must inform Your issuing agents in writing immediately You become aware of ANY change of circumstances indicating a need to Cancel Your trip in accordance with Your trip's Booking Conditions.

CLAIMS – Our Rights

1. No admission, offer, promise, payment or indemnity will be made or given by You or on Your behalf without Our written consent.
2. We will be entitled to take over and conduct in Your name the defence or settlement of any claim or to prosecute in Your name to Our own benefit in respect of any claim for indemnity or damages or otherwise, and will have full discretion in the conduct of any proceedings or in the settlement of any claim, and You will give all such information and assistance as We may require.
3. On occasion, in case of illness or injury We may approach Your regular GP to obtain a medical report, and We may at Our own expense arrange for You to be medically examined as often as required, or in the event of death, arrange a post-mortem examination of Your body.
4. You will supply at Your own expense a Doctors certificate in the form required by Us in support of any claim under Sections A, B, C & K of this Policy, You will supply (where required) at your own expense an affidavit confirming your relationship with a close relative (see the "POLICY DEFINITIONS" section (see Page 5-7)) for claims under Sections A, B & C of this Policy, and also written confirmation from a retailer regarding extent of damage to items for claims under Sections G, L & M.
5. If You fall ill or are injured in an accident abroad, We reserve the right to transfer You to an alternate medical facility (not necessarily in the country to which You have travelled) and arrange for You to be repatriated to the UK at any time during Your trip. This will be arranged subject to medical necessity and with the authorisation of THE EMERGENCY MEDICAL ASSISTANCE SERVICE, where you are able to be transferred safely and/or return to the UK or a suitable nearby medical facility, to continue treatment. Where such a transfer is required, THE EMERGENCY MEDICAL ASSISTANCE SERVICE will decide on the most appropriate mode of transport to be used, based on medical requirements and the accessibility of Your location. Such transportation might be by means of an air ambulance, helicopter, scheduled or chartered flight, train, taxi, and may be with other passengers (for example on scheduled or chartered flights) and using economy class.
6. Any value of unused travel tickets or vouchers shall become the property of Underwriters in the event of a valid claim being made.
7. We retain all rights of salvage and subrogation, which means that We will take over Your rights of recovery against the person responsible for the claim and seek a contribution from Your household or other insurers where dual cover exists, in accordance with the Association of British Insurers Agreement and Our legal rights.

CONDITIONS APPLYING TO THE INSURANCE

You MUST validate this insurance by signing the Validation Procedure on the front cover of this Policy wording and confirming that You have read the Policy and especially the "IMPORTANT MEDICAL CONDITIONS, EXCLUSIONS & CHANGES IN CIRCUMSTANCES" section (see Page 9-11) that affects this Insurance and agree to abide by all the terms, conditions, exclusions and limitations in the Policy.

1. You are not aware of any circumstances known at the time You purchased this Policy which could cause the Cancellation or Curtailment of Your trip.
2. You must at all times act in a reasonable manner to prevent or minimise a claim.
3. You will immediately advise Journeys Medical Screening on 0844 567 8648 of any change in Your state of health or that of any person whose health may affect Your travel arrangements which becomes apparent after the Date of Issue of Your Insurance and before the scheduled departure date of Your trip. We reserve the right to alter the terms of the insurance or withdraw ongoing cover, in the light of such changed circumstances which were not in existence at the time that You arranged Your Insurance. We will, subject to the terms, conditions and exclusions of the Policy, cover You under Section A in respect of trip deposits or charges which You have necessarily incurred up to the date that You advise Us. Please see the "IMPORTANT MEDICAL CONDITIONS, EXCLUSIONS & CHANGES IN CIRCUMSTANCES" section (see Page 9-11) for full details.
4. FRAUD: If You or any person on Your behalf makes a misrepresentation, tells an untruth or conceals information to obtain this Policy or to make a claim under it, the Policy will be void. In order to combat fraudulent claims, please note that certain aspects of Your personal details and the claim will be stored in Our computer system and may subsequently be transferred to a centralised system.
5. Specific Conditions apply to certain sections of this Policy.
6. All claims arising under this Insurance shall be governed by the Law of England whose Courts alone shall have jurisdiction in any dispute arising hereunder.
7. If You submit a claim under this Policy for any item(s) and/or event(s) which may also be covered by another insurance Policy and/or credit card insurance, You must provide Us with the full details of that insurance Policy/Schedule. (Please also see "GENERAL EXCLUSIONS REGARDING ALL SECTIONS OF THE POLICY", Point 4, Page 12-13.

GENERAL EXCLUSIONS REGARDING ALL SECTIONS OF THE POLICY

We shall NOT be liable for:

1. Any claim by You or a Close Relative whilst suffering from any psychological or psychiatric disorder, anxiety, stress or depression.
2. Any claim by You or against You arising from or connected with any criminal or dishonest act committed by you whether in the UK or elsewhere.
3. Any costs which You would have had to pay even if the event giving rise to a claim had not happened.
4. Under Sections A, B, D, E, F, G, K, L & M in respect of any claim where the event leading to the claim is insured by any other existing Policy or Policies, except in respect of any amount within the terms of this Policy but beyond that which is payable under such other Policy or Policies. (Please also refer to "CONDITIONS APPLYING TO THE INSURANCE", Point 7, page 12).
5. Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence in the loss:
 - ✦ War and Civil Unrest including any action taken in controlling, preventing, suppressing or in any way relating to War and Civil Unrest, unless you are in an area subject to War and Civil Unrest at the outbreak of hostilities, in which case you will be covered for a maximum period of 72 hours from the outbreak of hostilities provided that you take the first reasonable opportunity to leave the area. If you fail to take such an opportunity all cover under this Policy will end.
 - ✦ Nuclear energy, including nuclear reactions, radiation and Contamination Weapons of Mass Destruction
 - ✦ Active participation

✦ Terrorism

- a. when the incident is covered by government or public authority compensation
- b. leading to a Cancellation and Curtailment due to fear of travelling or any cancellation if the public means of transport is not departing to the destination as a consequence of the act of Terrorism or fear of Terrorism
- c. in the form of a nuclear, chemical or biological Terrorism act
- d. in areas which are regarded by Us as War Risks and Civil Hazards areas and/or in areas in which You are travelling against the advice of the Foreign and Commonwealth Office.

6. Any claim arising out of or increased by Your failure to follow any advice, or recommendations from the Foreign and Commonwealth Office and any advice against all or non-essential travel to a country or part of it.

7. Any losses (that are not directly associated with the incident that caused you to claim). For example, if you are medically unable to return on your scheduled Return Journey, and lose earnings, the medical incident may be covered under Section B - Medical & Other Expenses however the lost earnings are a consequence of this and are not covered as a result. Similarly, the theft of a bag might be covered under Section G – Personal Possessions, however replacement locks resulting from keys within the bag, are not covered. Similarly, financial losses, or potential financial losses (such as lost contracts, profit, interest or savings are not covered).

8. Damage to, or loss or destruction of any property or any loss or expense whatsoever arising from, or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused by or contributed to, by or arising from:

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

9. Any loss or expense directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

10. For the purpose of obtaining medical treatment abroad or Your intentional self-injury, suicide or attempted suicide or wilful exposure to needless risk in any circumstances (except whilst in the act of saving or attempting to save a human life), or being under the influence and/or effects of intoxicating liquor or alcohol, drug or drugs (unless prescribed by a Registered Medical Practitioner but not for drug addiction) or substance or solvent abuse, venereal disease or sexually transmitted disease (whether contracted or passed on).

11. Claims arising from flying or aerial activity of any kind (other than as a fare paying passenger in a fully licensed passenger carrying aircraft), with the exception of gliding or hot air ballooning as a passenger

12. Claims arising directly or indirectly from Your willful, malicious or unlawful acts or any failure on Your part to take reasonable steps to look after and protect Yourself or Your property against accident, loss or damage as if You were not insured.

13. Any claim arising directly or indirectly from any sexually transmitted disease or infection.

14. Claims not notified directly in writing to Us within 31 days of the expiry of this Insurance.

15. Losses occurring outside the Period of Insurance.

16. Claims arising directly or indirectly from bankruptcy or liquidation, including, but not limited to, that of any tour operator, travel agent, transportation company or accommodation supplier.

17. Any liability, however arising, in respect of goods or services supplied by medical service providers, THE EMERGENCY MEDICAL ASSISTANCE SERVICE, Underwriters or any person acting on their behalf.

18. Any claims for one-way trips.

19. Any claims, including any Winter Sports related claims, unless the appropriate premium has been paid.

20. Any claim which is subject to a specific exclusion in any Section of the Policy and/or any claim in respect of which there has been a breach of any condition in the Policy.

21. Any Search and Rescue costs charged to you by a government organisation, authority or private company for services related to searching and rescuing You (except the costs Medical evacuation from a Medical emergency whereby these costs are covered under Section B (Medical Expenses & Repatriation.), see page 14-15.

22. Any claim relating to, or arising from, air travel within 24 hours of scuba diving.

EXTENSION OF COVER

If You request any extension of the Period of Insurance after the commencement of travel You must advise Us of any circumstances which, at the time of the request, could reasonably be expected to cause a claim under this Policy. (Please note that in certain circumstances the Policy will automatically extend – please see the “Period of Insurance” note (under the “DEFINITIONS” section (see Page 5-7)

SECTION A – Cancellation & Curtailment Charge (Standard & Deluxe cover only)

What each insured-person IS covered for:

All irrecoverable deposits and payments for unused travel and accommodation charges which You have paid or are contracted to pay before the

trip departure date, for which You are necessarily required to Cancel or the Curtailment Charges if You Curtail (cut Your trip short).

We will provide this cover in the following necessary circumstances:

1. Your death, accidental bodily injury or illness, that of a Close Relative, or friend with whom You have arranged to travel or stay, or a Business Associate, certified by the relevant General Practitioner.
2. You or any person with whom You have arranged to travel or stay being subject to compulsory quarantine or being summoned for Jury Service or as a witness in a Court of Law during the Period of Insurance.
3. Your redundancy provided that You have been employed for 2 continuous years (and/or that you qualify for redundancy payment) with the same employer at the time of being made redundant and at the time of purchasing this Insurance, You had no reason to believe that You would be made redundant.
4. You being unexpectedly required for emergency and unavoidable duty as a member of the armed forces including the Territorial Army and Reservists, police, fire, nursing, ambulance or coastguard services as certified by Your Senior Officer or Manager. This cover is subject to General Exclusion 5 and extends to holiday (or other additional cover purchased) cancellation or curtailment only.
5. Your private dwelling becoming uninhabitable following fire, storm or flood, or Your presence certified as being required by the Police following a burglary during the week immediately prior to Your departure.

6. Reasonable additional travelling expenses incurred by You in returning to the UK, where Your return is urgently necessitated by the death, serious illness or severe injury of Your Close Relative or a Business Associate, and the Curtailment is authorised by THE EMERGENCY MEDICAL ASSISTANCE SERVICE subject to the "IMPORTANT MEDICAL CONDITIONS, EXCLUSIONS & CHANGES IN CIRCUMSTANCES" requirements (see Page 9-11). If a trip is Curtailed through Your accident or illness, a doctor at the resort or nearest town must confirm that such Curtailment is medically necessary and is agreed by THE EMERGENCY MEDICAL ASSISTANCE SERVICE.

7. Your pregnancy, subject to:

EITHER:

- You not being aware that You were pregnant the time Your Policy was issued, and Your trip was booked, AND / OR:
- Your hospital and/or registered Medical Practitioner confirming that cancellation of Your trip is required (or that You are unable to travel) as a result of Your pregnancy, or complications in Your pregnancy AND:

You not being over 32 weeks pregnant, **AND:**

- That You cancel Your booked trip within 7 days of either finding out that You are pregnant, or within 7 days of the hospital and/or registered Medical Practitioner advising You to cancel.
- PLEASE NOTE: You must have been fit to travel whilst pregnant (as certified by You GP and/or a medical specialist) prior to any complication(s) arising.

What each insured-person IS NOT covered for:

1. Any expense due to You not wanting to travel or continue with Your trip or loss of enjoyment of Your trip.
2. Any expenses or losses arising from You not having the correct travel documents, passport, visa, inoculation certificate or any other document necessary for Your travel.
3. Any personal financial circumstances causing You to no longer be able or wish to travel.
4. Any expense arising from circumstances which could reasonably have been anticipated at the time You booked Your trip OR on the date the Insurance Policy was issued.
5. Any additional costs incurred as a result of your failure to notify a tour operator, travel agent or conference organiser or provider of transport or accommodation immediately from the moment you are aware of the need to cancel or curtail the travel arrangements booked.
6. Government regulations (other than in respect of compulsory quarantine) or currency restriction or act, or omission or default of provider of transport or accommodation or of an Agent through whom the travel arrangements were made.
7. Any Excess shown in the "POLICY SUMMARY" section (see Page 4).
8. Anything excluded by the General Exclusions (see page 12-13) or any breach of the Conditions, or anything excluded under the "ADDITIONAL EXCLUSIONS APPLYING TO - SECTION A, B & C" section (see Page 15-16).
9. Your pregnancy, UNLESS you meet the specific criteria detailed under "What each insured-person IS covered for", Point 7 (above).
10. Charges or fees incurred for costs such as air passenger duty, air taxes, travel agents' fees such as administration and service fees. These should be claimed back from the travel agent, or company(ies) with whom you had arranged your trip.

SECTION B - Medical & Other Expenses

This section covers You for essential emergency medical treatment if You fall ill or are injured in an accident abroad, or, if medically appropriate, for You to be brought back to the UK for medical treatment. It is not a private health insurance scheme. Where you are unable to return on your scheduled Return Journey, due to Medical reasons, the policy will automatically extend free of charge, until you have returned to the UK (subject to the specific conditions and requirements of this Policy section).

ALL INPATIENT COSTS UNDER THIS SECTION MUST BE AUTHORISED BY THE EMERGENCY MEDICAL ASSISTANCE SERVICE

What each insured-person IS covered for:

If You are injured or suffer illness We will pay You or the medical provider concerned up to the amount stated in the Schedule of Cover for the following expenses:

1. Emergency Medical expenses including hospital charges, in-patient treatment authorised by THE EMERGENCY MEDICAL ASSISTANCE SERVICE and ambulance charges for conveyance to hospital.
2. Dental treatment is included only for the alleviation of sudden pain and does not apply to the provision of dentures, artificial teeth or work involving the use of precious material or any permanent fixtures and is limited to £200 in all.
3. Reasonable and necessary additional travelling expenses in returning to the UK and reasonable and necessary additional accommodation expenses, of similar cost to the pre-booked accommodation, beyond the number of days booked subject to agreement by THE EMERGENCY MEDICAL ASSISTANCE SERVICE. (Maximum UK Sum Insured - see Schedule of Cover.)
4. The accommodation (room only) and reasonable travel expenses of one relative or friend (not necessarily an insured person) who is required to travel to or remain with or escort the Insured Person, subject to medical necessity and authorised by THE EMERGENCY MEDICAL ASSISTANCE SERVICE (Maximum Sum Insured £1,000.)
5. A Hospital or confinement Benefit for the patient per complete 24 hours that You are either an in-patient in hospital, or are confined to your trip accommodation (such as the hotel or ship's cabin) as confirmed necessary in writing by the treating doctor or hospital (see the "SCHEDULE OF COVER" section for benefit amount (see Page 3)).
6. Your emergency repatriation in respect of the cost of return to the UK, where such return is certified as medically necessary and authorised and arranged by THE EMERGENCY MEDICAL ASSISTANCE SERVICE.
7. The cost of returning Your body or ashes to Your home address in the UK.
8. The cost of Your burial abroad in the country where death occurs, up to £2,000.

What each insured-person IS NOT covered for:

1. Any expenses which You incur in Your normal country of residence (other than 3 and 4 above for UK trips only).
2. Any in-patient or additional travelling expenses or single/private room accommodation or for the services of a chiropractor, chiropodist or osteopath or for non-medical costs, not specifically authorised by THE EMERGENCY MEDICAL ASSISTANCE SERVICE.
3. Any expense which You incur more than 12 months after the occurrence of the injury or illness to which the claim refers.

4. Any form of cosmetic surgery or any expense which is not usual, reasonable or medically necessary for the medical services and/or the supply thereof.
5. Any expense for non-essential or ongoing treatment, or regular continuous treatment or costs, or where treatment can be reasonably delayed until Your return to the UK.
(Please note that if You are taking or receiving prescribed medication prior to Your departure, and require it during Your trip, then (where possible, and with the prior agreement of your regular UK GP), you should ensure you travel with plenty of extra medication, in case of travel delays or losses. If you are receiving or have been prescribed medication, you may need to inform our Medical Screening Department – please see the “**IMPORTANT MEDICAL CONDITIONS, EXCLUSIONS AND CHANGES IN CIRCUMSTANCES**” section (see Page 9-11))
6. Any form of cardiac or organ transplant surgery unless authorised by THE EMERGENCY MEDICAL ASSISTANCE SERVICE in advance of being performed.
7. Treatment for tropical diseases if You have not had the recommended or compulsory inoculations.
8. Any costs incurred after both the THE EMERGENCY MEDICAL ASSISTANCE SERVICE doctor and the treating doctor consider You to be medically fit to return to the UK.
9. If You fall ill or are injured in an accident abroad, We reserve the right to transfer You to an alternate medical facility (not necessarily in the country to which You have travelled) and arrange for You to be repatriated to the UK at any time during Your trip. This will be arranged subject to medical necessity and with the authorisation of THE EMERGENCY MEDICAL ASSISTANCE SERVICE or Us, where you are able to be transferred safely and/or return to the UK or a suitable nearby medical facility, to continue treatment. Where such a transfer is required, THE EMERGENCY MEDICAL ASSISTANCE SERVICE or Us will decide on the most appropriate mode of transport to be used, based on medical requirements and the accessibility of Your location. Such transportation might be by means of an air ambulance, helicopter, scheduled or chartered flight, train, taxi, and may be with other passengers (for example on scheduled or chartered flights) and using economy class.
10. Provision of false limbs, wheelchairs, hearing aids, dentures or dental fixtures.
11. The cost of any elective treatment or surgery including exploratory tests, which are not directly related to the illness injury which necessitated Your admittance to hospital.
12. Any expense which is covered by any reciprocal agreement, whether utilised or not.
13. Your pregnancy, UNLESS:
EITHER:
 - ✦ You not being aware that You were pregnant the time Your Policy was issued, and Your trip was booked, AND / OR:
 - ✦ Your hospital and/or registered Medical Practitioner confirming that Curtailment of Your trip is required (or that You are unable to travel on Your Return Journey) as a result of Your pregnancy, or complications in Your pregnancy AND:
 - ✦ You not being over 32 weeks pregnant.
- PLEASE NOTE: You must have been fit to travel whilst pregnant (as certified by Your GP and/or a medical specialist) prior to any complication(s) arising.
14. Any excess shown in the Policy Summary, see page 4
15. Anything excluded by the General Exclusions or any breach of the Conditions, or anything excluded under the “**ADDITIONAL EXCLUSIONS APPLYING TO – SECTION A, B & C**” section (see Page 15-16).

SECTION C - Personal Accident

Please note that ALL benefits detailed below in relation to Your age, are based on Your age at the date of departure of Your Outward Journey.

What each insured-person IS covered for:

If You sustain bodily injury caused solely by accidental violent external and visible means and such bodily injury solely and directly results within 12 months in Your death or disablement, We will pay the amounts detailed in the Schedule of Cover relevant to the type of cover purchased, to You or Your legal representative in accordance with the following items:

1. Death.
2. Permanent Loss by physical severance of hand or foot at or above the wrist or ankle or the total and permanent loss of use of an entire hand or arm or of an entire foot or leg or total and irrecoverable loss of all sight in one or both eyes.
3. Permanent Total Disablement - Your permanent and absolute inability to work in any gainful capacity that lasts 12 months and at the end of that period is without hope of improvement as certified by a medical specialist appointed by Us.

Please note that:

1. If You are under 18 years of age the benefit under 1. above is limited to £2,500.
2. If You are aged 65 years*, 1. above is limited to £2,500 and no benefit will be payable under 2 or 3 above. (* or over)

What each insured-person IS NOT covered for:

1. Benefit payable under more than one of the items 1, 2 or 3 and on payment of a claim under any one of these items, all liability under this Section will cease insofar as You are concerned.
2. Pregnancy.
3. Anything excluded by the General Exclusions or any breach of the Conditions, or anything excluded under the “**ADDITIONAL EXCLUSION APPLYING TO - SECTION A, B & C**” section (see Page 15-16).

ADDITIONAL EXCLUSIONS APPLYING TO – SECTION A, B & C

What each insured-person IS NOT covered for:

1. Any claim where the Insured person(s) do not comply exactly with the “**IMPORTANT MEDICAL CONDITIONS, EXCLUSIONS & CHANGES IN CIRCUMSTANCES**” that are applicable to this Policy, as stated in that section of this policy wording (see Page 9-11).
2. Trip arrangements made or undertaken where the Insured Person or Close Relative:
 - a. is awaiting tests or treatment or awaiting the results of tests or treatment, or
 - b. has received a terminal prognosis, or
 - c. is travelling for the purpose of obtaining medical treatment abroad or whilst travelling against advice of a Registered Medical Practitioner in relation to the diagnosis or instability of any medical condition
3. If You fall ill or are injured in an accident abroad, We reserve the right to transfer You to an alternate medical facility (not necessarily in the country to which You have travelled) and arrange for You to be repatriated to the UK at any time during Your trip. This will be

arranged subject to medical necessity and with the authorisation of THE EMERGENCY MEDICAL ASSISTANCE SERVICE, where you are able to be transferred safely and/or return to the UK or a suitable nearby medical facility, to continue treatment. Where such a transfer is required, THE EMERGENCY MEDICAL ASSISTANCE SERVICE will decide on the most appropriate mode of transport to be used, based on medical requirements and the accessibility of Your location. Such transportation might be by means of an air ambulance, helicopter, scheduled or chartered flight, train, taxi, and may be with other passengers (for example on scheduled or chartered flights) and using economy class.

4. Claims arising directly or indirectly to In Vitro Fertilisation (I.V.F.), or any form of fertility treatment.
5. Driving or being a passenger of a motorcycle, motor scooter or mechanically assisted cycle exceeding 125cc in engine capacity during the period of the trip.
6. You driving or riding on or in any vehicle with no roof (other than convertible motor cars) or off road (so long as that activity is covered and correct premium has been paid), without wearing a crash helmet (even if not legally required by local law).
7. You engaging in Manual Work during the period of the trip, or Hazardous Activity not listed under the "HAZARDOUS ACTIVITIES AND WINTER SPORTS" section (see Page 7-8), unless agreed and endorsed by Us.
8. Failure of a provider to supply any part of a booked trip.
9. Any expenses or losses arising from You not having the correct travel documents, such as passport, visa, EHIC, inoculation certificate, or any other document necessary for Your travel.
10. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION D - (i) Travel Delay & (ii) Missed Departure

Where you are unable to return on your scheduled Return Journey, due to Delayed Flights or Missed Departure, the policy will automatically extend free of charge, until you have returned to the UK at the earliest possibility (subject to the specific conditions and requirements of this Policy section).

What each insured-person IS covered for:

(i). Travel Delay

If as a direct result of a strike, adverse weather conditions or the mechanical breakdown of the Public Transport, which has been the subject of Advance Booking by You, occurring after the date of commencement of cover and resulting in the international arrival time of the Outward/Return Journey taking place more than a set number of hours (See the "SCHEDULE OF COVER" section (see Page 3)) after the arrival time appearing on Your ticket or booking invoice, then We will pay You as shown below:

1. **Delay Benefit (A)** set payment dependent on the number of hours delayed- See the "SCHEDULE OF COVER" section (see Page 3).
2. **Cancellation** If You elect to Cancel the trip prior to the commencement of the Outward Journey after a delay exceeding 24 hours We will pay You in respect of irrecoverable travel or accommodation deposits or charges paid or contracted to be paid under Section A.

(ii). Missed Departure:

If You miss Your booked departure due to the vehicle in which You are travelling having an accident or breaking down (please refer to the "POLICY DEFINITIONS" section (see Page 5-7)), or being delayed by exceptional and unforeseeable traffic conditions or if the pre-booked public transport You use does not run to its timetable whilst You are on Your direct Journey to the point of international departure immediately prior to commencement of the Outward Journey from the UK, or commencement of the Return Journey to the UK, We will pay You up to the limit stated in the Schedule of Cover for reasonable additional travel charges which You have to pay to get to Your journey destination or back to the UK.

Provided that:

1. Any payment We make in respect of D(i)1. above will be deducted from any subsequent payment made under D(i)2.
2. In respect of D(i) above You must check in according to the itinerary provided by the Tour Operator or carrier, and obtain written confirmation of the delay from such Tour Operator or carrier.
3. You must produce independent evidence from a relevant official authority in writing to support any claim.
4. Our limit of liability under D(i)2 will not exceed the amount stated in the Schedule of Cover for Section A.
5. In respect of D(ii) above You must take all reasonable steps to arrive at the departure point at or before the recommended time and take reasonable account of traffic conditions to ensure You arrive on time. If no recommended times are shown or published, we recommend as per the Directgov website advice (http://www.direct.gov.uk/en/TravelAndTransport/Publictransport/AirtravelintheUK/DG_078169) which is 3 hours (long-haul and international flights), 2 hours (European flights) and 1.5 hours (domestic flights).
6. Any car being used has been maintained to a satisfactory standard.

What each insured-person IS NOT covered for:

1. Any claim caused by a strike or other circumstances if it had started or been announced before You purchased this Insurance.
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in and country.
3. Any Excess detailed in the Policy Summary for D(ii) alone.
4. Anything excluded by the General Exclusion or any breach of the conditions.

SECTION E – Personal Liability

What each insured-person IS covered for:

All sums up to the amount stated in the Schedule of Cover for which You are legally liable in a personal capacity to pay in respect of accidents happening during the Period of Insurance resulting in :

1. The death or bodily injury to any person not being a member of your family or travelling party.
2. Damage to property : (a) Not belonging to You or (b) In the charge of or under the control of **You** or a member of your family or travelling party

The cover provided by this Section extends to cover costs and expenses recoverable by any claimant, provided they were incurred before the date (if any) on which We paid or offered to pay either the full amount of the claim or the total amount recoverable, in respect of any one occurrence, and also the costs and expenses incurred by You with Our written consent. In the event of Your death Your personal representative will receive the benefit of the cover granted by this Section.

Condition: You must immediately send Us any form of writ, summons, letter of claim or other legal document You receive in respect of any claim against **You**.

What each insured-person IS NOT covered for:**Claims arising:**

1. Directly or indirectly out of the ownership, possession or use of any motor vehicle or any mechanically or electrically propelled aircrafts, vehicles, caravans, trailers, watercraft other than manually propelled craft. Please note: that if You hire a car or motorcycle whilst on Your trip You must ensure You obtain proper cover through the hire company, as this is not covered under this Policy (for coverage of Car Hire Excesses, please see Section L – Car Hire Excess Insurance).
2. From damage or injury caused by an animal(s) belonging to or in Your care or Your custody or control.
3. Directly or indirectly out of or incidental to Your Business, trade or profession.
4. Out of actions between persons on the same Policy or a direct travelling companion.
5. Directly or indirectly out of Your ownership or use of any land or buildings.
6. Out of any liability assumed under a contract unless such liability would have attached in any event in the absence of such contract.
7. From any willful, malicious or unlawful act or the possession or use of any firearms or other offensive weapon.
8. Any incident where liability is admitted by You without Our prior consent.
9. Any Excess shown in the Policy Summary.
10. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION F - Legal Expenses (Deluxe cover only)

This section is underwritten and administered by DAS Legal Expenses Insurance Company Limited.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority | DAS Legal Expenses Insurance Company Limited | Head and registered office | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH | Website: www.das.co.uk | Registered in England and Wales | Company Number 103274 | DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority | DAS Law Limited is listed on the Financial Conduct Authority register to carry out insurance mediation activity, including the administration of insurance contracts, on behalf of DAS Legal Expenses Insurance Company Limited | DAS Law Limited | Head and registered office | North Quay | Temple Back | Bristol | BS1 6FL | Website: www.daslaw.co.uk | Registered in England and Wales | Company number 5417859

WORDS WITH SPECIAL MEANINGS APPLICABLE TO THIS SECTION:

- ✦ Appointed Representative: the Preferred Law Firm, law firm or other suitably qualified person which We will appoint to act on Your behalf.
- ✦ Costs and Expenses
 - a. All reasonable and necessary costs charged by Your Appointed Representative and agreed by Us in accordance with our **Standard Terms of Appointment**.
 - b. The costs incurred by opponents in civil cases if You have been ordered to pay them, or You pay them with our agreement.
- ✦ DAS/We/Our/Us: DAS Legal Expenses Insurance Company Limited.
- ✦ Insured Incident: a specific or sudden accident which causes Your death or bodily injury.
- ✦ Preferred Law Firm: a law firm or barristers' chambers which We choose to provide legal services. These legal specialists are chosen based on their proven expertise to deal with claims like Yours and must comply with our agreed service levels, which We audit regularly. They are appointed according to our Standard Terms of Appointment.
- ✦ Reasonable Prospects: for civil cases, the prospects that You will recover losses or damages (or obtain any other legal remedy that We have agreed to, including an enforcement of judgement), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. We, or a Preferred Law Firm on our behalf, will assess whether there are Reasonable Prospects.
- ✦ Standard Terms of Appointment: the terms and conditions (including the amount We will pay to Your Appointed Representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee).

WHAT IS COVERED :

In the event of an Insured Incident which causes Your death or bodily injury We will pay up to £25,000 for the Costs and Expenses of an Appointed Representative, to provide legal advice and where there are Reasonable Prospects to take legal action on Your behalf to recover losses or damages against negligent third-parties.

WHAT IS NOT COVERED :**EXCLUSIONS APPLYING TO THIS SECTION**

We will not pay for the following:

- ✦ A claim where at any point, We or the Appointed Representative assess that there are not Reasonable Prospects of success.
- ✦ Any legal proceedings not dealt with by a court of law or by another body agreed by Us.
- ✦ A claim where You have failed to notify Us of the Insured Incident within a reasonable time of it occurring and where this failure adversely affects the Reasonable Prospects of a claim or We consider that our position has been prejudiced.
- ✦ An Insured Incident arising before the start, or after the end of an Insured Journey.
- ✦ Costs and Expenses incurred before Our written acceptance of a claim.
- ✦ In the event that You decide not to use the services of a Preferred Law Firm, any Costs and Expenses in excess of those which We would have incurred had You done so under our Standard Terms of Appointment.
- ✦ Any claim relating to any illness or bodily injury that happens gradually or is not caused by a specific or sudden accident.
- ✦ Any claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused Your physical bodily injury.
- ✦ Defending Your legal rights (We will however, cover defending a counter-claim.)
- ✦ Any claim relating to clinical negligence.
- ✦ Fines, penalties, compensation or damages that a court or other authority orders You to pay.
- ✦ Any legal action which You take that which We or the Appointed Representative have not agreed to, or where You do anything that hinders Us or the Appointed Representative.
- ✦ A dispute with Us which is not otherwise dealt with under section Condition 7.
- ✦ Costs and Expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.

- ✦ Any Costs and Expenses which are incurred where the Appointed Representative handles the claim under a contingency fee arrangement.
- ✦ A claim against Us, Our agent, tour operator or travel agent.
- ✦ Any claim where You are not represented by a law firm or barrister.

ADDITIONAL CONDITIONS APPLYING TO THIS SECTION

1. **a)** On receiving a claim, if legal representation is necessary, We will appoint a Preferred Law Firm or in-house lawyer as the Appointed Representative to deal with Your claim. They will try to settle Your claim by negotiation without having to go to court.
- ✦ **b)** If the appointed Preferred Law Firm or Our in-house lawyer cannot negotiate settlement of Your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then You may choose a law firm to act as Your Appointed Representative.
- ✦ **c)** If You choose a law firm as the Appointed Representative who is not a Preferred Law Firm, We will give Your choice of law firm the opportunity to act on the same terms as a Preferred Law Firm. However if they refuse to act on this basis, the most We will pay is the amount We would have paid if they had agreed to Our Standard Terms of Appointment.
- ✦ **d)** The Appointed Representative must co-operate with Us at all times and must keep Us up to date with the progress of the claim.
2. **a)** You must co-operate fully with Us and with the Appointed Representative.
- ✦ **b)** You must give the Appointed Representative any instructions that We ask You to.
3. **a)** You must tell Us if anyone offers to settle a claim. You must not negotiate or agree to a settlement without Our written consent.
- ✦ **b)** If You do not accept a reasonable offer to settle a claim, We may refuse to pay any further Costs and Expenses.
- ✦ **c)** We may decide to pay You the reasonable value of Your claim, instead of starting or continuing legal action. In these circumstances You must allow Us to take over and pursue or settle any claim on Your behalf. You must also allow Us to pursue at our own expense and for our own benefit, any claim for compensation against any other person and You must give Us all the information and help We need to do so.
- ✦ **d)** Where a settlement is made on a without-costs basis We will decide what proportion of that settlement will be regarded as Costs and Expenses and payable to Us.
4. **a)** You must instruct the Appointed Representative to have costs and expenses taxed, assessed or audited if We ask for this.
- ✦ **b)** You must take every step to recover Costs and Expenses and court attendance that We have to pay and must pay Us any amounts that are recovered.
5. If the Appointed Representative refuses to continue acting for You with good reason, or if You dismiss the Appointed Representative without good reason, the cover We provide will end immediately, unless We agree to the appointment of another Appointed Representative.
6. If You settle or withdraw a claim without Our agreement, or do not give suitable instructions to the Appointed Representative, We can withdraw cover and will be entitled to reclaim from You any Costs and Expenses We have paid.
7. In respect of an appeal or the defence of an appeal, You must tell Us within the time limits allowed to appeal. Before We pay the Costs and Expenses for appeals, We must agree that reasonable prospects exist.
8. For an enforcement of judgement to recover money and interest due to You after a successful claim under this section, We must agree that Reasonable Prospects exist, and where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most We will pay in Costs and Expenses is the value of the likely award.
9. If there is a disagreement between You and Us about the handling of a claim and it is not resolved through Our internal complaints procedure, You can contact the Financial Ombudsman Service for help. Alternatively there is a separate arbitration process. The arbitrator will be a barrister chosen jointly by You and Us. If there is a disagreement over the choice of arbitrator, We will ask the Chartered Institute of Arbitrators to decide.
10. We may require You to obtain, at Your expense, an opinion on the merits of the claim or proceedings or on a legal principle from a legal expert. The expert must be approved in advance by Us and the cost agreed in writing between You and Us. Subject to this, We will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that You will recover damages (or obtain any other legal remedy that We have agreed to) or make a successful defence.
11. You must:
 - a) keep to the terms and conditions of this section
 - b) take reasonable steps to avoid and prevent claims
 - c) take reasonable steps to avoid incurring unnecessary costs
 - d) send everything We ask for, in writing.
 - e) report to Us full and factual details of any claim as soon as possible
 - f) give Us any information, We need.
12. We will, at our discretion, void this section (make it invalid) from its start date or from the date of claim, or alleged claim, or We will not pay the claim if:
 - a) a claim You have made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
 - b) a false declaration or statement is made in support of a claim
13. If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, We will only pay our share of the claim even if the other insurer refuses the claim.
14. In the event of Your death as a result of an Insured Incident the benefits of this cover will attach to Your personal representative (next of kin).
15. This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where the insured person normally lives. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.
16. Apart from DAS, an insured person is the only person who may enforce all or any part of this section and the rights and interests arising from or connected with it.

EUROLAW LEGAL ADVICE

- ✦ We will give You confidential legal advice over the phone on any personal legal problem under the laws of the member countries of the European Union, Isle of Man, the Channel Islands, Switzerland and Norway.

- ✦ You can contact our UK-based call centres 24 hours a day, seven days a Week. However, We may need to call You back depending on the enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a Week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If You call outside these times, a message will be taken and We will call You back within operating hours.
- ✦ To help check and improve service standards, We records all inbound and outbound calls.
- ✦ To contact the above service, phone Us on +44 (0) 117 934 0548. When phoning, please quote Your policy number.
- ✦ We will not accept responsibility if the Helpline Service fails for reasons which We cannot control.

SECTION G - Personal Property, Money & Travel Documents (Standard & Deluxe cover only)

Note - This is an indemnity Policy, and NOT a "New for Old" replacement cost basis Policy. Please note that this is a holiday insurance Policy, and is not designed to provide coverage for very high value items – the limits for overall, and specific items, are detailed in the "SCHEDULE OF COVER" section (see Page 3), and also below. If you have items that are beyond the cover limits of this Policy, you may wish to consider increasing your Home Contents Insurance cover (if held) to include them outside the UK, or taking out separate insurance to specifically cover such items. We will pay up to the limit(s) shown on the Schedule of Cover based on the intrinsic value of the goods at the time of the loss or damage for the following:

What each insured person IS covered for:

1. After making a deduction for wear, tear and loss of value, We will pay for the loss, theft of or damage to property owned by You.
2. If Your baggage is delayed or lost on the Outward Journey for more than 12 hours, We will pay up to the overall limit stated in the Schedule of Cover, in order for You to buy essential items. You must get written confirmation of the length of the delay and keep all receipts for items purchased. We will deduct any payment We make for delayed baggage from the amount of any claim if the baggage is permanently lost.
3. If your Valuables are lost, stolen or damaged whilst in the custody of the carrier, providing they have been placed in your checked-in baggage at the insistence of the carrier as a security measure and this is confirmed in writing by them, We will pay up to the amount stated in the Schedule of Cover for Valuables.
4. Loss or theft of cash, travellers cheques, if You can give Us evidence that You owned them, and evidence of their value (for persons under 18 years the limit on the loss of cash is reduced see Schedule of Cover).
5. Replacement of passport, visa(s), travel coupons, travel tickets or green cards if lost or stolen. Any settlement in respect of a claim for loss of passport would be calculated according to its original expiry date. A proportionate refund of the unused part of the passport's original value would be made depending upon how many complete years it was to remain valid for.
6. Golf Equipment (subject to appropriate premium paid) is covered up to £700 in total (single item limit still applies). If You are temporarily deprived of Your Golf Equipment on the Outward Journey for more than 24 hours from the time of arrival due to the delay or misdirection of delivery We will pay £20 for each complete 24 hours delay up to a maximum of £200 towards the hire of alternative Golf Equipment.

What each insured-person IS NOT covered for:

1. Any claim where We believe that You have not acted as if uninsured and not exercised proper and reasonable diligence in ensuring the safety and security of Your Personal Belongings, Baggage and Money.
2. Any item loaned or hired to You or given to You for custody or safe keeping.
3. More than the amount stated in the Schedule of Cover for Valuables, whether jointly owned or not or any single article, pair or set of any kind, whether jointly owned or not.
4. More than £150 for prescription spectacles and prescription sunglasses, and contact lenses, corneal lenses and £100 for non-prescription sunglasses, subject to Single Article Limits stated in the Schedule of Cover.
5. More than £50.00 in total for any quantity of cigarettes, alcohol and/or tobacco or any combination of them, per policy.
6. Claims for damaged items where You do not keep the items, thus preventing Us from inspecting the items if so required. Any such items will become Our property upon finalisation of the claim.
7. Loss or theft or damage to dentures, hearing aids, prosthetic limbs, crutches and wheelchairs (unless purchased or owned by You), mobile telephones and accessories, and equipment samples or merchandise or property used in connection with Your Business or trade, entrance or admission tickets or documents of any kind, vehicles or accessories, pedal cycles, sculptures. Musical instruments whilst in the custody of any person other than You, pictures or paintings, Sports Equipment whilst in use, boats and/or ancillary equipment including windsurfing equipment and sailboards, surf boards, caravan awnings.
8. Damage to or breakage of glass or bottles and the consequences thereof or to china, perishable goods or other articles of a brittle or fragile nature.
9. The electrical or mechanical breakdown of any insured item.
10. Loss or damage arising from wear and tear, depreciation or deterioration, any process of cleaning, repairing or restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown or derangement, or by leakage of powder or fluid from containers carried in Your baggage. Damage to items such as suitcases, leather jackets, overcoats where the items are still usable (for example can still hold luggage, or are still waterproof).
11. Loss or damage to property shipped as freight or sent by post.
12. Loss or damage to loaned or rented property or items, except when covered under Section K - Business Extension applies.
13. Loss due to delay, detention, confiscation, requisition or damage by Customs or other Officials or Authorities.
14. Loss or theft unless You have reported the loss or theft to the nearest Police authority within 24 hours of discovery and have obtained a written Police report.
15. Loss or damage of property whilst in the custody of the carrier such as an airline unless You report matter to them within 12 hours and obtain a Property Irregularity Report.
16. Loss or theft of property from an unattended motor vehicle (by forced and/or violent entry), unless the items are Not Valuables as defined in this policy and are stored in a locked boot or glove compartment and the loss or theft is confirmed by a police report, hire car company or motor insurers report, where relevant and the loss or theft occurs during the hours of 9.00am and 9.00pm only.
17. Theft of or damage to property left unattended other than as stated in 16 above or unless in Your securely locked trip accommodation AND there is evidence of forced entry verified by a Police report.

18. Loss or theft or damage to Valuables whilst in a suitcase, holdall, bag or similar receptacle outside Your immediate control unless it is held in a safety deposit box or safe, or is at the insistence of the carrier and confirmed in writing by them.
19. Loss or theft of Cash which is not carried on Your person (unless it is held in a safety deposit box or safe).
20. Loss or theft of travellers cheques if You have failed to comply with any conditions or requirements imposed by the issuer or where the issuer provides a replacement service.
21. Claims for property more specifically insured elsewhere.
22. Claims for loss of or damage to jewellery whilst at or in a water activity area (considered to be the sea, beach, river, lake, swimming pool or waterpark), or whilst participating in any of the Hazardous Activities (see the "HAZARDOUS ACTIVITIES AND WINTER SPORTS" section (see Page 7-8)), other than wedding rings.
23. Shortages on Money due to error or omission or fluctuation in exchange rates.
24. Telephone calls and/or travelling costs other than those necessarily incurred in obtaining a replacement passport.
25. Any losses for items exceeding the value of £75 the purchase price of which cannot be substantiated (for example with a receipt or bank statement); the overall limit for all such items being £300 in total.
26. Any claim for household goods or home contents, not considered by Us to be a Personal belonging (see the "POLICY DEFINITIONS" section (see Page 5-7)).
27. Any excess as stated in the Policy Summary.
28. Anything excluded by the General Exclusions or any breach of the Conditions.
29. Samples, merchandise or property used in connection with your business or trade, entrance or admission tickets or documents of any kind, except when cover under Section K – Business Extension applies.

SECTION H - Disaster Recovery (Deluxe Cover only)

(See Schedule of Cover - subject to correct premium paid.)

Where you are unable to return on your scheduled Return Journey, due to a Disaster Recovery as specified above, the policy will automatically extend free of charge, until you have returned to the UK at the earliest possibility (subject to the specific conditions and requirements of this Policy section).

What each insured-person IS covered for:

Up to the limit stated in the Schedule of Cover should You be forced to move from Your pre-booked and pre-paid accommodation as a result of avalanche, fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, tsunami, volcanic activity, medical epidemic which is confirmed in writing by local or national authority, for irrecoverable travel or accommodation costs necessarily incurred to continue with Your trip, or if the trip cannot be continued, for Your return to the UK.

What each insured-person IS NOT covered for:

1. Any expenses following Your disinclination to travel or continue with Your trip when official directives from local or national authority state it is acceptable to do so.
2. Any costs or expenses payable by or recoverable from the Tour Operator, airline, hotel or other providers of services.
3. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION I - Hijack, Kidnap and Mugging (Deluxe Cover only)

Where you are unable to return on your scheduled Return Journey, due to Hijack or Kidnap or Mugging, the policy will automatically extend free of charge, until you have returned to the UK at the earliest possibility (subject to the specific conditions and requirements of this Policy section).

What each insured-person IS covered for:

A. Your Hijack or Kidnap of the means of transport on which You are travelling

If You are prevented from reaching Your scheduled destination(s) as a result of Hijack of the aircraft or ship in which You are travelling, We will pay You :

£50 for the first full 24 hours of delay and £50 for each subsequent full 24 hours up to the maximum stated in the Schedule of Cover. Provided that:

1. Compensation is payable only if no claim is made under Section A.
2. You must produce a report from the relevant official authority.
3. Subject to General Exclusion 6 (see the "GENERAL EXCLUSIONS REGARDING ALL SECTIONS OF THE POLICY" (see Page 12-13)).
4. None of the General Exclusions or any breach of the Conditions excludes or invalidates the claim.

B. Your hospitalisation following a Mugging

If You sustain actual bodily injury as a result of a Mugging attack during the Period of Insurance resulting in medical treatment necessitating inpatient admission to an overseas hospital, We will pay You a benefit of £50 per complete 24 hours You are hospitalised up to a maximum stated in the Schedule of Cover, subject to the incident being reported to the Police within 24 hours and a Police report being obtained.

What each insured-person IS NOT covered for:

1. This benefit if a claim has been made under Section B.5.
2. Any ransom or other amount or property paid in relation to Your release following Your Kidnap or Hijack.
3. Any claim not supported by a written police report.
4. Any claim arising from You being under the influence of intoxicating liquor or of a drug or drugs (unless prescribed by a Registered Medical Practitioner) or substance or solvent abuse.
5. Your intentional self-injury or Your willful exposure or Your deliberate or negligent acts.
6. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION J - Withdrawal Of Service (Deluxe Cover only)

What each insured-person IS covered for:

A payment of £15 per complete 24 hours if You suffer Withdrawal of Service continuously for at least 60 hours during Your trip up to the maximum stated in the Schedule of Cover.

What each insured-person IS NOT covered for:

No benefit is payable:

1. Where cover commences within 4 weeks of the departure date of Your trip.
2. or a strike or industrial action existing on the date of the Insurance was purchased.
3. For withdrawn services which were not part of Your pre-paid package deal.
4. Unless supported by written confirmation from the Tour Operator or hotel to substantiate Your claim.
5. If anything in the claim is excluded by the General Exclusions or any breach of the Conditions.

SECTION K - Business Extension (Deluxe Cover only)**What each insured-person IS covered for:**

1. Personnel Replacement : Reasonable and necessary return travel and accommodation expenses, up to the limit shown on the Schedule of Cover, incurred for a Business Associate to travel to Your place of Business overseas to attend to Your planned, essential and unavoidable Business duties, if in the event of Your injury or illness, a doctor certifies that You are unable to attend.
2. Business Documents and Records : To indemnify You up to £200 in all in respect of the cost of replacing or restoring Business documents, records and samples, being the property or responsibility of the Insured Person following loss or damage during the Period of Travel.

What each insured-person IS NOT covered for:

1. Any exclusion as detailed under the "SECTION G: Personal Possessions, Money & Travel Documents" section (see Page 19-20) that is also applicable to Section G Personal Possessions, Money & Travel Documents, except when cover under Section K - Business Extension applies.
2. Any excess as stated in the Schedule of Cover.
3. Anything excluded by the General Exclusions or any breach of the Conditions.

SECTION L – CAR HIRE EXCESS INSURANCE (Deluxe cover only)**What each insured-person IS covered for:**

The cost of the Policy Excess charged by the Car Hire Insurance taken out with the Rental Vehicle company, in the event of a claim resulting from the following: damage to the insured Rental Vehicle due to fire, vandalism, theft or loss, and including damage to the windows, tyres, roof and undercarriage of the insured Rental Vehicle, and towing costs relating to the loss or damage, or loss of use of the insured Rental Vehicle.

What each insured-person IS NOT covered for:

1. Any claim where You have not met the terms and conditions of the Vehicle Rental Agreement.
2. Any claim where You are not in direct control of the insured Rental Vehicle.
3. Any claim where You do not possess a full UK driving licence.
4. Any claim where You are driving where unfit to do so, or against any medical advice, or where you are taking medication that advises against driving.
5. Any specialist or non-standard Rental Vehicle, such as a sports car, high-performance car or classic car.
6. Any non-licensed vehicle, and any vehicle not considered to be (and not licensed as) a passenger motor car, including but not limited to motor homes, commercial vehicles, mini-buses, trailers and caravans, and any vehicle with more than 9 seats.
7. The use of the Rental Vehicle for anything other than recreational or business use as a passenger car, such as competitions, rallies or trails.
8. Damage or loss of the contents of the vehicle that do not belong to You (such as any property installed and owned by the Rental company, car manuals and accessories such as first aid and tool kits).
9. The use of the Rental Vehicle whilst not on a Public Highway, or recognised official public Road Traffic Area.
10. Your incorrect usage of the Rental Vehicle, such as filling the fuel tank with the incorrect fuel type.
11. Any other vehicles other than the Rental Vehicle.
12. Loss or damage to the Rental Vehicle arising from wear and tear, depreciation or deterioration, any process of cleaning, repairing or restoring, atmospheric or climatic conditions, moth or vermin.
13. Any expenses incurred other than the specific charge for the Policy Excess under the Car Hire Insurance under the terms and conditions of the Vehicle Rental Agreement, resulting from damage or loss to the insured Rental Vehicle as described under "What each insured-person IS covered for:" above.
14. Any Vehicle Rental Agreement that has commenced prior to the issue of this Policy.
15. Any claims exceeding the Policy Limits stated under the Schedule of Cover.
16. Anything excluded by the General Exclusions or any breach of the Conditions.

Optional - SECTION M :WINTER SPORTS (Deluxe cover only)

Please note if You have paid the additional premium for Advanced Winter Sports cover, then any sports listed under the Hazardous Activities List B, that are also classified as Winter Sports, do not require You to pay a further additional premium for the Hazardous Activities. However, if You wish to participate in Winter Sports and also doing other "NON-Winter Sport" activities shown under List B (eg Hot Air Ballooning, Ice Hockey ,etc), then You MUST pay a further additional premium to cover Hazardous Activities.

1. Level 1 - Basic cover :**What each insured-person IS covered for:****a) Ski Equipment**

- i) Loss or theft of or damage to Ski Equipment belonging to You up to the amount stated in the Schedule of Cover, (no single article or set of articles being insured for more than £150), subject to You keeping Your damaged equipment for Our inspection following Your return to the UK.
- ii) If You are temporarily deprived of Your Ski Equipment on the Outward Journey for a period of more than 12 hours from the time of arrival at the trip destination due to delay or misdirection in delivery, We will pay £10 for each complete 12 hours delay up to a maximum of £100 for the hire of alternative equipment. You must keep all hire receipts, tags and

baggage labels and in the event of delay or misdirection in delivery of Your Ski Equipment and You must obtain a Property Irregularity Report from Your airline or other carrier confirming the length of delay.

- iii) If You are deprived of Your own Ski Equipment following loss or theft of or damage, We will pay for the necessary hire of replacement Ski Equipment up to the amount stated in the Schedule of Cover.

Please note that We calculate how much We pay You for Your own Ski Equipment based on a depreciation-in- value rate of 20% per year.

b) Ski Pack

- i) We will pay You up to the amount stated in the Schedule of Cover for the proportional amounts of irrecoverable pre-paid charges You have paid or contracted to pay before the trip departure date for Ski Equipment hire, lift passes and ski school costs, and cannot recover, if during the period of Your trip You are prevented from skiing for more than 48 hours following Your bodily injury or illness sustained during the period of Your trip. You must submit to Us a medical certificate from a qualified Medical Practitioner in the resort area in support of Your claim.

What each insured-person IS NOT covered for:

1. Any exclusion as detailed under the "SECTION G: Personal Possessions, Money & Travel Documents" section (see Page 19-20) that is also applicable to Section G Personal Possessions, Money & Travel Documents, except when cover under Section K - Business Extension applies.
2. Any excess as stated in the Schedule of Cover.
3. Anything excluded by the General Exclusions or any breach of the Conditions.
4. Any Claim where We feel that You have not acted as if uninsured and exercised proper and reasonable diligence in ensuring the safety and security of Your Ski Equipment or hired Ski Equipment.
5. Claims for damaged Ski Equipment where You do not keep the items, so that they can be sent to Us at Your expense.
6. Loss or theft unless You have reported the loss or theft to the nearest Police authority within 24 hours of discovery and have obtained a written Police report.
7. Loss or damage to Ski Equipment whilst in the custody of the carrier such as an airline unless You report the matter to them and obtain a Property Irregularity Report.
8. Loss or theft of Ski Equipment from an unattended motor vehicle unless from a locked boot or Ski storage holder or glove compartment and occurs between the hours of 9 a.m and 9 p.m.
9. Theft of property left unattended other than whilst in Your securely locked trip accommodation AND there is evidence of forced entry verified by a Police report or from a secure area designated for the storage of Ski Equipment.
10. Any excess as stated in the Schedule of Cover.
11. Anything excluded by the General Exclusions or any breach of the Conditions.

2. Level 2 - Advance (includes Level 1)

What each insured-person IS covered for:

a) Piste Closure

In the event of adverse snow conditions which result in total closure of all skiing facilities in Your resort We will pay You up to £20 per day to pay for transportation costs to the nearest available resort where there are adequate snow conditions OR compensation of £20 per day in the event there is no suitable alternative resort, up to the maximum shown in the Schedule of Cover. You MUST obtain a written report confirming the piste closure from the resort authorities.

b) Avalanche

Up to £150 for reasonable additional travel and accommodation expenses (room only) if Your Outward or Return Journey is delayed beyond the scheduled arrival time, as a direct result of an avalanche and this causes **You** to miss Your booked flight, train or sea crossing.

What each insured-person IS NOT covered for:

1. No benefit is payable if You are able to obtain compensation from any other source.
2. Any payment for Piste Closure outside the period 14 December to 14 April in any Period of Insurance.
3. Compensation if the resort area booked by You does not have any skiing facilities above 1600 metres.
4. Compensation which You can get from the company providing accommodation, Your tour operator or anywhere else
5. Compensation unless You get a letter from the relevant authority or Your tour operator confirming the event.
6. Anything excluded by the General Exclusions or any breach of the Condition

USEFUL ADVICE BEFORE YOU TRAVEL:

- ✦ Check the Foreign and Commonwealth Office's (FCO) travel advice, which can be viewed online at www.fco.gov.uk or telephone them on 0845 850 2829, or see the link on our website, also check the War and Risk Zones link on our website, for the Insurers latest travel advice. • Check that the cover in Your Travel Insurance Policy is appropriate for You (and any medical conditions You may have) and any activities You wish to participate in.
- ✦ It is important to respect local laws, customs and traditions in the country You are travelling to – often these are different to those in the UK. Your Travel Agent, or a guidebook or on-line information may be able to provide further information for You.
- ✦ Always ensure you have all necessary travel documentation (such as valid passports, and any visas You require), as well as ensuring You have had all necessary vaccinations within the necessary time required before travelling, and whether you need to take extra health precaution (please see www.dh.gov.uk/en/publichealth for details).
- ✦ To ensure You are protected in the event of bankruptcy of Your Travel Agent or Transport Provider, they must be members of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL) – their websites are <http://www.abta.com/home> and <http://www.caa.co.uk/default.aspx?catid=27> respectively.
- ✦ Take copies of all Your personal and travel documentation (such as Your passport, Insurance Certificate and Policy Wording, flight details and travel itinerary) and leave those copies with family and friends – please also ensure You advise Your family and friends where you are travelling to, and will be staying, what you are planning to do, and provide them with contact details where possible (such as hotel telephone numbers, and e-mail addresses).
- ✦ Ensure You have enough money for Your trip including some emergency funds, such as travellers' cheques and Sterling or US Dollar currency.

WHILST ON YOUR TRIP

- ✦ Check the water quality (with your Tour Operator, guidebook, on-line advice etc) and if advised, ensure you only drink bottled water or boil any water or use purification tablets prior to drinking.
- ✦ Check all food is freshly and hygienically prepared and thoroughly cooked in a clean facility.
- ✦ Ensure You take adequate measures to protect Yourself from the Sun's rays and use protection as advised / required.
- ✦ If you need to contact the police (for loss or theft), please do so (and obtain a report) within 24 hours – or if returning to the UK, please report to the nearest UK police upon Your return Home.
- ✦ Keep all receipts and documents for any additional costs you incur for which you may need to claim.

USEFUL CONTACT DETAILS

- ✦ **JourneysTravel Insurance:**
 - Claims: Please contact **ERV Claims** weekdays between 9.00 am and 5.00pm. Telephone +44 (0) 1403 788 983 & Email info@ervinssvs.co.uk . Address : ERV Insurance Services, PO Box, Mansfield, Nottinghamshire, NG19 7BL. Claims should be notified as soon as possible but no later than 30 days after the **Insurance Event**. (please also see the "USEFUL CONTACT INFORMATION" (see Page 2) and "**WHAT TO DO IF AN INCIDENT HAPPENS AND YOU MIGHT WANT TO MAKE A CLAIM**" - (see page 11-12)
 - Medical Screening: telephone 0844 567 8648 (Mon – Fri 09:00 – 17:15) (please also see the "USEFUL CONTACT INFORMATION" section (see Page 2) or the "**CHANGE IN YOUR CIRCUMSTANCES**" section (see Page 10-11).
 - Medical Treatment / Emergency Assistance: THE EMERGENCY MEDICAL ASSISTANCE SERVICE assistance company:
- ✦ CALL 24 HOUR EMERGENCY MEDICAL ASSISTANCE SERVICE : Helpline: 0044 1444 454 577
- ✦ For Emergency Medical Service in the **USA, Canada and Mexico** : Helpline : +1 844 780 0494
- ✦ If you are calling from within the **UK**, please use the following numbers :
 - Helpline: 01444 454 577
 - Fax: 01444 45 45 22

(please also see the "MEDICAL TREATMENT (OR EMERGENCY ASSISTANCE)" sections (see Page 11)).

- ✦ **Insurer:** The Manager, ETI – International Travel Protection (ERV UK), Afon House, Worthing Road Horsham, RH12 1TL (please see the "POLICY DEFINITIONS" and "HOW TO COMPLAIN" sections (see Page 5-7 and Page 9 respectively)
- ✦ **Complaints:** The Financial Ombudsman Service: Exchange Tower, London E14 9SR.
- ✦ FCO Travel Advice: 0845 850 2829, which can be viewed online at www.fco.gov.uk or telephone them on 0845 850 2829, or see the link on our website, also check the War and Risk Zones link on our website, for the Insurers latest travel advice.
- ✦ **Passport Advice:** telephone 0300 222 0000
- ✦ Airline / Tour Operator Claims: European Commission Mobility & Transport: website: http://ec.europa.eu/transport/passengers/air/air_en.htm

(Depending on where you are, the British Consulate / British Embassy may be able to provide information, advice or assistance – please check their numbers with your Travel Agent / Tour Operator/Representative or local facilities.)

CLAIMS AGAINST THE AIRLINE AND/OR TOUR OPERATOR

Please note that in ADDITION to the cover provided by Our Policy, you may ALSO be entitled to claim from the airline or tour operator, in the following circumstances:

- A. AIRLINES :** Under the new European Union (EU) Travel Directive, you may be entitled to claim for compensation from the airline, should any of the following occur:
- ✦ **You are not permitted to board your flight, or your flight is cancelled:**
If, having checked-in for your flight on time, you are not permitted to board due to there being too many passengers for the number of seats available on the aircraft, or should your flight be cancelled, then the airline operating the flight is required to offer you financial compensation.
 - ✦ **There are delays to your flight:**
If your flight is delayed for 2 hours or longer, the airline is required to offer you meals, refreshments, hotel accommodation and communication facilities. If your flight is delayed for more than 5 hours, the airline is also required to offer to refund your air fare. (Please note that should your flight be delayed for 12 hours, you MAY be entitled to claim Section D (i) - Travel Delay under Our Policy – please see the "SECTION D: Travel Delay & Missed Departure" section (see Page 16) *.)
 - ✦ **Your baggage is delayed, lost or damaged:**
If your checked-in baggage is delayed by the airline (or their baggage handlers), you must submit a claim to the airline within 21 days of you receiving your baggage.
If your checked-in baggage is damaged or lost by the airline (if they are an EU airline), you must submit a claim to them within 7 days.
(Please note that you may also be entitled to claim for the above, under Section G – Personal Property – see "SECTION G: Personal Property, Money & Travel Documents" section (see Page 19-20) *.)
(* Please note that under the "GENERAL EXCLUSIONS REGARDING ALL SECTIONS OF THE POLICY" (see Page 12-13), "4. Under Sections A, B, D, E, F, G, K, L & M in respect of any claim where the event leading to the claim is insured by any other existing Policy or Policies, except in respect of any amount within the terms of this Policy but beyond that which is payable under such other Policy or Policies.")
 - ✦ **You are injured or die in an accident:**
 - Should you be injured in an accident whilst on a flight (with an EU airline), you can submit a claim for damages from the airline.
 - Should you die as a result of these injuries, your family may submit a claim for damages from the airline on your behalf.
 (Please note that you may also be entitled to claim for the above, under Section C – Personal Accident – please see the "SECTION C: Personal Accident" section (see Page 15))

B. TOUR OPERATORS : Should you not receive the services you have booked:

If the Tour Operator fails to provide the services you have booked in advance, such as flights or a part of your pre-booked package holiday, you may submit a claim for damages from the Tour Operator.

FOR FURTHER INFORMATION:

Please note that any such claims AGAINST the airline and/or tour operator are NOT handled by ourselves, and you should refer to or contact the European Commission Mobility & Transport on the following website, for further information:

http://ec.europa.eu/transport/passengers/air/air_en.htm

CLAIMS FOR PROPERTY OTHER THAN THOSE AGAINST THE AIRLINE AND/OR TOUR OPERATOR

Property that is damaged, lost and/or stolen may be covered by a Home Contents Insurance (if held), depending on the coverage provided by such a Policy. Please check with the relevant Home Insurer to confirm this – please also note that such claims may have an effect on future premiums with the Home Insurer.

Remember to take this policy booklet with you when you travel