



Backpacker Travel Insurance Policy Wording

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Introduction

Welcome to CoverForYou Travel Insurance

Please note: Terms shown in bold in policy have the meanings given to them in the General definitions section on page 9.

This policy document is only valid when issued in conjunction with a CoverForYou **policy schedule** and provided the required insurance premium has been paid. The following cover is provided for each **insured person**. The sum insured and the excess applicable to any claim made will depend upon the level of insurance **you** have purchased. **Your policy schedule** will show what level of cover and any options **you** have bought.

Table of benefits for Backpacker Product

Section	Benefits	Silver Cover		Gold Cover		Platinum Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
A	Cancelling your trip	£1,000	£100	£3,000	£75	£5,000	£50
B1	Medical and other expenses outside of the United Kingdom	£10,000,000	£100	£10,000,000	£75	£10,000,000	£50
	Emergency dental treatment	Nil	Nil	£150	£75	£250	£50
B2	Hospital benefit	Nil	Nil	£20 for each 24 hour period up to £500	Nil	£20 for each 24 hour period up to £1,000	Nil
B3	Mugging benefit	£100	Nil	£200	Nil	£250	Nil
C	Cutting your trip short	£1,000	£100	£3,000	£75	£5,000	£50
D1	Missed departure	Nil	Nil	£250	Nil	£500	Nil
D2	Missed connection	Nil	Nil	£250	Nil	£500	Nil
E1	Travel delay	£20 for each full 12 hour delay up to £100	Nil	£25 for each full 12 hour delay up to £250	Nil	£35 for each full 12 hour delay up to £350	Nil
E2	Abandoning your trip	£1,000	£100	£3,000	£75	£5,000	£50
F1	Personal belonging and Baggage	£1,000	£100	£1,500	£75	£2,000	£50
	Including: One item/pair or set of items limit	£150		£200		£250	
	Including: Valuables and electronic/other equipment Limit	£150		£200		£250	
F2	Delayed baggage	£50 after each 12 hour period of delay up to £100	Nil	£100 after each 12 hour period of delay up to £200	Nil	£150 after each 12 hour period of delay up to £450	Nil
F3	Personal money	£200	£100	£300	£75	£500	£50
	Including: Cash limit	£150		£200		£250	
F4	Passport and travel documents	£100	Nil	£150	Nil	£250	Nil
G	Personal Accident:	Nil	Nil	£10,000	Nil	£15,000	Nil
	Death benefit	Nil	Nil	£5,000	Nil	£5,000	Nil
	Loss of limb or sight	Nil	Nil	£10,000	Nil	£15,000	Nil
	Permanent total disablement	Nil	Nil	£10,000	Nil	£15,000	Nil
H	Personal liability	£2,000,000	£100	£2,000,000	£75	£2,000,000	£50
I	Legal expenses	£5,000	Nil	£10,000	Nil	£15,000	Nil
J	Hijack	£150 per day up to £1,500	Nil	£200 per day up to £2,000	Nil	£250 per day up to £2,500	Nil
K	Uninhabitable accommodation	£200	Nil	£350	Nil	£500	Nil
L1	Return visits home	None	Nil	1 Return Trip not exceeding 14 days in duration	Nil	2 Return Trips not exceeding 31 days in duration	Nil
L2	Repayment of Student Loan	Nil	Nil	£2,500	Nil	£5,000	Nil
M1	Scheduled airline failure	£1,500	Nil	£1,500	Nil	£1,500	Nil
M2	End-Supplier failure	Nil	Nil	Nil	Nil	£1,500	Nil

Table of benefits for Winter sports cover

Winter sports cover is only available if you pay the required extra premium.

Section	Benefits	Silver Cover		Gold Cover		Platinum Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
N1	Winter sports own	£500		£750		£1,000	
	Including: One item/pair set of items	£250	£100	£375	£75	£500	£50
	Hired winter sports equipment	£150		£200		£400	
N2	Winter sports equipment hire	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
N3	Lift pass	£250	£100	£500	£75	£750	£50
O	Ski pack	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
P	Piste closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
Q	Avalanche and Landslide closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
R	Physiotherapy in the United Kingdom	Nil	Nil	£350	Nil	£350	Nil

* Excess

If **you** need to make a claim under certain sections listed in the table above and the tables on the previous page, **we** will deduct the amount shown in respect of the policy excess from the sum **we** pay **you** for any valid claim. The excess will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made.

Table of benefits for Natural catastrophe cover

Natural catastrophe cover is only available if you pay the required extra premium. The following cover is provided for each insured person in the event your outward or return journey is disrupted for more than 24 hours due to a natural catastrophe. The sums insured in the table below will be reduced by 75% in certain circumstances – please see page 27 for full details. No excess will apply to claims made under sections X1 to X6.

Section	Benefits	Silver Cover	Gold Cover	Platinum Cover
		Sum insured up to:	Sum insured up to:	Sum insured up to:
X1	Cancellation	£1,000	£3,000	£5,000

Cover for the following additional costs:

X2	Stranded at the United Kingdom departure point	£100 for each 24 hours	£100 for each 24 hours	£100 for each 24 hours
X3	To reach your intended destination	£200	£200	£200
X4	Stranded on international connection	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
X5	Stranded on your return journey home	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
X6	Travel expenses to get home	£2,000	£2,000	£2,000

General information about this insurance

Insurance provider

This insurance is arranged by Worldwide Internet Insurance Services Limited (trading as CoverForYou), an insurance intermediary licenced and regulated in Gibraltar by the Financial Services Commission under Licence Number FSC00657B and passported into the Financial Conduct Authority in the UK under Register Number 429383.

Sections A-L and N-X of this policy are insured by SOLID Insurance, Box 22068, 250 22 Helsingborg, Sweden. Corp ID No: 516401-8482. This policy is effected in England and is subject to the laws of England and Wales. SOLID Insurance is a Swedish based insurance company regulated by Finansinspektionen, the Financial Supervisory Authority Sweden (Institute Number: 20090) and passported into the Financial Conduct Authority (Financial Services Firm Reference Number: 401229). You can check this on the Financial Services Register by visiting the website <http://www.fca.org.uk/register> or by contacting the Financial Conduct Authority (FCA) on 0800 111 6769.

Section M of this policy is insured by Certain Underwriters at Lloyd's. International Passenger Protection Limited is authorised and regulated by the Financial Conduct Authority (Register Number 311958).

Your travel insurance

This policy wording along with **your policy schedule** and any appropriate endorsements forms the basis of **your** contract of insurance with **us**. Together, these documents explain what **you** are covered for. The policy wording details what **you** are covered for and what **you** are not covered for. Different levels of cover apply depending on whether **you** have bought a Silver, Gold or Platinum policy and additional sections of cover will apply if **you** have paid the required premium for policy extensions.

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

Law and jurisdiction

This policy will be governed by English law and the **policyholder**, insured persons and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the relevant **insured person** resides in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by the **policyholder** and **us** before the commencement date.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

How we use personal information

Data Transfer Consent

By purchasing this policy with SOLID Insurance, **you** have consented to the use of data as described below.

Data Protection Policy

We are committed to protecting **your** privacy including sensitive personal information; please read this section carefully as acceptance of this policy will be regarded as having read and accepted these Terms and Conditions.

Sensitive Information

Some of the personal information asked may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). **We** will not use such sensitive personal data except for the specific purpose for which it is provided and to provide the services described in this policy.

How the information is used and protected and who it is shared with

We will use the information to manage this policy, including underwriting and claims handling. This may include disclosing it to other insurers, administrators, third party underwriters and reinsurers.

The information comprises all the details **we** hold including transactions and information obtained from third parties. **We** may use and share this information with other members of SOLID Insurance. **We** will provide an adequate level of protection to the data.

We do not disclose the information to anyone outside the Group except:

- Where **we** have **your** permission
- Where required or permitted to do so by law
- To credit reference and fraud prevention agencies
- Other companies that provide a service to **you** or **us**

We may transfer the information to other countries and jurisdictions on the basis that anyone to whom it is passed provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Your Rights

Under the Data Protection Act 1998 **you** have certain rights regarding access to **your** information. **You** have the right to see a copy of the personal information held about **you**. If **you** believe that any of the information **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. To provide a copy of the information **we** may ask you for a small fee.

Marketing

SOLID Insurance will not use the data for marketing purposes. All information provided is used to manage this policy only.

If you have any questions

If **you** have any questions about the cover provided under this policy or **you** would like more information, please contact the CoverForYou Sales and Support Team by phoning 0203 137 8981 or by e-mailing directsales@coverforyou.co.uk

Important things you need to know about your policy before you travel

Health conditions

This policy contains conditions relating to **your** health. In particular, claims will not be covered where at the time of purchasing this insurance any **insured person** has ever suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to **us** and accepted by **us** in writing:

- any heart or circulatory condition; or
- any respiratory condition; or
- any stress, anxiety, depression or any other psychological condition; or
- any cancerous condition; or
- a terminal prognosis.

A declaration must also be made to **us** and **we** must agree to provide cover in writing if any of the following circumstances apply to **you** or to any **insured person** on this policy at the time of purchasing this insurance:

- **you** have a medical condition for which **you** have taken or are taking prescribed medication within the last 2 years; or
- **you** have consulted a hospital specialist or needed hospital treatment within the last 2 years; or
- **you** are receiving or waiting for investigation or treatment for any condition or set of symptoms; or are aware of the need for surgery, investigation or treatment of any condition..

To declare any of the above, **you** must screen the conditions, either within the Coverforyou.com website, or where requested on one of our partner sites. **You** MUST declare ALL conditions and answer the questions contained therein. In the event that the condition(s) can be covered, the conditions will be detailed per person on the certificate. Any additional premium required to cover the conditions will be charged as part of the overall price (including IPT). In the event that the condition(s) cannot be covered, then **We** will advise **You** of the BIBA website where **You** may be able to source an alternative travel insurance product.

Health of your relatives, travelling companions insured elsewhere and business associates

This policy will not provide cover for claims under section A (Cancelling your trip) arising from any medical condition that affects a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with if during the twelve months before **you** purchased this policy, they:

- have been diagnosed with a new medical condition for which they need to take prescribed medication;
- have consulted a hospital specialist or needed inpatient treatment;
- are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms; or
- have been given a terminal prognosis.

This policy will not provide cover under section C (Cutting short your trip) for any medical condition that affects a **relative, business associate**, a person who you have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with which has been diagnosed prior to commencement of travel.

Changes to your health after purchasing your policy

If there are any changes or additional medical conditions which occur before the start date of **your trip** and after the policy has been issued, the person(s) whose health has changed must call the CoverForYou sales team on 0203 1378981 (or e-mail us at directsales@coverforyou.co.uk) and advise the changes. **We** have the right to change the conditions of **your** policy in line with the changes in risk.

Health agreements

If **you** are travelling to a country in the European Union, **you** must take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local post office or **you** can apply on-line: www.ehic.org.uk. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union. Failure to travel with a valid EHIC may prejudice your claim.

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

If **you** present **your** EHIC to the treating **doctor** or hospital if **you** need medical treatment within the European Union or **you** enrol with Medicare when travelling to Australia or New Zealand, this will mean that **you** will not be required to pay the policy excess under section B1 (Medical and other expenses outside of the **United Kingdom**) if **your** medical costs are reduced as a result of using **your** EHIC or Medicare being involved.

Residency

You and all other persons insured on this policy must have **your** main **home** in the **United Kingdom** and have a **United Kingdom** National Insurance number and be registered with a **doctor** in the **United Kingdom** at the time **you** buy or renew this policy. Residents of the **Channel Islands** and the Isle of Man must have their main **home** in the **Channel Islands** or Isle of Man respectively and be registered with a local **doctor**.

Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket. The regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation. If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

Sports and activities

If **you** intend to take part in a sport or activity during **your** trip, please see pages 29 to 35 for a full list of activities which are covered by this policy. If **you** have any questions or if **you** wish to take part in an activity not shown in the table on pages 29 to 35, please contact the CoverForYou Sales and Support Team by e-mailing directsales@coverforyou.co.uk before taking part in such an activity to confirm if cover can be provided to **you** under this policy.

Cancellations and refunds

Your right to cancel the policy within 14 days of purchase

If this cover is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact CoverForYou by writing to CoverForYou Sales and Support Team, Suite D0060, The Long Lodge, 265 - 269 Kingston Road, Wimbledon, London, SW19 3FW, by e-mailing directsales@coverforyou.co.uk or by phoning 0203 137 8981 within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below the premium **you** have paid will be refunded within 30 days of the date **you** contact the CoverForYou Sales and Support Team to ask to cancel the policy.

We will not refund **your** premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14- day period.

Your right to cancel the policy outside the 14-day cooling-off period

If **you** decide this cover is no longer suitable for **you** and **you** want to cancel your policy after the 14 day cooling-off period, **you** must contact CoverForYou by writing to CoverForYou Sales and Support Team, Suite D0060, The Long Lodge, 265 - 269 Kingston Road, Wimbledon, London, SW19 3FW, by e-mailing directsales@coverforyou.co.uk or by phoning 0203 137 8981. In line with the terms outlined below CoverForYou will refund a proportion of the premium **you** have paid within 30 days of the date **you** contact the CoverForYou Sales and Support Team to ask to cancel the policy. If **you** have not travelled or made a claim before **you** asked to cancel the policy, **you** will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium paid to represent the period during which **you** have been on risk for cancellation cover plus a £15 administration fee.

Our right to cancel the policy

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

Age limits

The person buying this insurance must be 18 years of age or over at the date of buying this policy. All insured persons must be 45 years of age or under at the date of buying this policy.

Cover options available

Types of cover and durations

This policy provides cover for one **trip** up to a maximum of 18 months in duration dependent on the premium paid.

Please note: The policy ends on the day you return to the **United Kingdom** or the expiry date contained in the **policy schedule** whichever is the earlier, except as detailed below when **you** have purchased a Gold or Platinum policy.

- If **you** have purchased the Gold policy **you** will be allowed to make a single return **trip** to the **United Kingdom** with a maximum duration of 14 days during the **period of cover** (excluding any return **trip** for which a claim is being made as a result of medical emergency, repatriation or curtailment). All cover ceases whilst **you** are in the **United Kingdom** and will recommence upon departure. This benefit ensures that cover under the policy is not invalidated by **you** making a return visit to the **United Kingdom** during your **period of cover**.
- If **you** have purchased the Platinum policy **you** will be allowed to make up to two single return **trips** to the **United Kingdom** with a maximum total duration for both **trips** not exceeding 31 days during the **period of cover** (excluding any return **trip** for which a claim is being made as a result of medical emergency, repatriation or curtailment). All cover ceases whilst **you** are in the **United Kingdom** and will recommence upon departure. This benefit ensures that cover under the policy is not invalidated by **you** making up to two return visits to the **United Kingdom** during your **period of cover**.

Policy options

Individual

One person who is 18 years of age or over.

Couple

An individual and his or her **partner** provided they live together for at least six months or longer. A **partner** would include a civil partner.

Group travel

A group of individuals who may not all be related and are named on one **policy schedule**. All members of the group must travel together.

Upgrades

The following upgrades may be available by paying an additional premium:

Winter sports cover

You can buy cover for up to a maximum of 24 days duration of **your trip**.

Natural catastrophe cover

You can buy cover for the duration of **your trip**. Please see section X for full details of cover.

Geographical areas

One of the following areas will be shown on **your policy schedule**. This describes the area of the world which this policy provides cover for **you** to travel to.

Europe

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, the Canary Islands, Madeira, the Azores and Iceland but not including Egypt, Israel, Morocco and Tunisia.

Australia and New Zealand

Worldwide excluding USA, Canada and the Caribbean

Worldwide including USA, Canada and the Caribbean

Please note:

No cover is provided for claims where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

Transits and stop-overs

If You have chosen Australia and New Zealand or Worldwide excluding USA, Canada and the Caribbean options You will be covered under this policy for transits and/or stop-overs provided your transit or stop-over does not last longer than 20% of the total trip duration, even if the area is not included on your policy schedule. Please note this does not apply if you are in transit or have a stop-over in a country or area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

Please note this does not apply in a country or area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

Period of cover

(Please also refer to section L1 Return trips home where there are exceptional circumstances if **you** have purchased a Gold or Platinum policy)

Cover under section A (Cancelling your trip) starts at the time **you** book the **trip** or pay the insurance premium, whichever is later.

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

Cover ends when **you** return to **your home** address in the **United Kingdom** (but not later than 24 hours after **your** return to the **United Kingdom**) or at the end of the **period of cover** as shown on **your policy schedule**, whichever is earlier.

Cover cannot start after **you** have left the **United Kingdom**. Each **trip** must begin and end in the **United Kingdom**.

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

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact the CoverForYou Sales and Support Team on 0203 137 8981 or by e-mailing directsales@coverforyou.co.uk. Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed to the CoverForYou Sales and Support Team for consideration.

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

If, due to unexpected circumstances beyond **your** control, for example, due to illness or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your policy schedule**, cover will be extended for **you** at no extra cost for up to 30 days. This also applies to one person travelling with **you** who is authorised to stay with **you** by **us** if the extension is due to medical reasons. All requests for more than 30 days must be authorised by **us**.

Medical and other emergencies

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

Phone: +44 (0) 203 137 6651

E-mail: assistance@coverforyou.co.uk

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

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

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** inpatient or outpatient treatment.

If **you** have to return to the **United Kingdom** under section C (Cutting your trip short) or section B1 (Medical and other expenses outside of the United Kingdom) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**.

How to make a claim

You must register a claim under all sections apart from section M1 (Scheduled airline failure) and section M2 (End supplier failure) by contacting the following company:

Claims Dept.

Global Response Ltd. Regus House, Falcon Drive Cardiff, CF10 4RU

Phone: 0203 137 6526

E-mail: claims@coverforyou.co.uk

You can download a claim form by going to: www.global-response.co.uk/claimsform/cfy

(For details of how to claim under section M1 (Scheduled airline failure) and section M2 (End supplier failure) please see page 23.) Please note:

All claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim. Late notification of a claim may affect

Our acceptance of a claim or result in the amount **we** pay being reduced.

The claims department is open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

We will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim.

If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we**

may reject the claim. For further details about claims, please refer to General conditions on page 11.

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

How to make a complaint

We are dedicated to providing **you** with a high quality service and want to ensure that this is maintained at all times. If **you** feel that **we** or another party connected with this Policy have not offered a first class service please write and tell the relevant party and they will do their best to resolve the problem. In respect of section M1 (Scheduled airline failure) and section M2 (End supplier failure) please refer to the section for the contact details.

Claims related complaints: **Claims Complaints Team. Global Response Ltd. Regus House, Falcon Drive Cardiff, CF10 4RU**

Phone: 0203 137 6526

E-mail: claims-complaints@coverforyou.co.uk

All other complaints:

CoverForYou Complaints Team, Suite D0060, The Long Lodge, 265 - 269 Kingston Road, Wimbledon, London, SW19 3FW

Phone: 0207 183 0885

E-mail: complaints@coverforyou.co.uk

For details of how to register a complaint relating to section M1 (Scheduled airline failure) and section M2 (End supplier failure) please see page 23.

You will be contacted within five days of receiving **your** complaint to inform **you** of what action is being taken. **We** will try to resolve the problem and give **you** an answer within four weeks. If it will take longer than four weeks **we** will tell **you** when **you** can expect an answer.

If **you** have not been given an answer within eight weeks we will tell you how **you** can take **your** complaint to the Financial Ombudsman Service for review. This complaints procedure does not affect any legal right **you** have to take action.

Once **you** have received **your** final response from **us**, and if **you** are still not satisfied **you** can contact the Financial Ombudsman Service:

The FOS address is:

Financial Ombudsman Service,

South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Phone: 0800 023 4567 (free for people phoning from a "fixed line", i.e. a landline at home) or 0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

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

Following this complaint procedure does not affect your right to take legal action.

General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown below. Please also refer to the section details on pages 13 to 28 for further definitions.

British Isles

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

Business associate

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

Channel Islands

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

Doctor

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

Flood

A general and temporary covering of water of two or more acres of normally dry land.

Home

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

Insured person

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

Manual labour

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

Natural catastrophe

Volcanic eruption, **flood**, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

Pair or set of items

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

Parent

A person with parental responsibility including a legal guardian acting in that capacity.

Partner

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

Period of cover

As defined in the **policy schedule**.

Permanent total disablement

The disablement of an **insured person** which has lasted for a minimum of twelve months and in the opinion of a **doctor** acting on **our** behalf, is beyond any prospect of recovery or improvement, which prevents **you** from engaging or performing in every and any occupation.

Policyholder

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

Policy schedule

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

Public transport

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

Relative

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

Trip

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

Unattended

When **you** do not have full view of **your** property or where **you** are not in a position to prevent the unauthorised taking of **your** property, unless it is left in a locked room or a locked safety deposit facility. Property left in a motor vehicle is considered to be **unattended** even when the motor vehicle is locked and the property is out of view in an enclosed storage compartment, boot or luggage space.

United Kingdom

The **British Isles** and the **Channel Islands**.

Valuables and electronic/other equipment

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

War

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

We, us, our

SOLID Insurance in respect of all sections of cover, except section M1 (Scheduled Airline failure) and section M2 (End supplier failure). Sections M1 and M2 are underwritten by Certain Underwriters at Lloyd's.

You, your, yourself

An insured person.

General conditions

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell **us**, let **us** know anyway.
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.
3. **You** must give **us** all the documents **we** need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your doctor**.
4. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
5. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the **insured person** who has committed the fraud, deliberate mis-statement or hidden information. In this event, any benefit due to the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to **us** in full. **We** will also under such circumstances not refund any premium paid by the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information.
6. The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not pay any claim.
7. **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will pay the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
8. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
9. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.
10. After a claim has been settled, any damaged items which **you** have sent into **us** will become **our** property.
11. This policy may not be assigned or transferred unless agreed by **us** in writing.
12. **We** will not pay any interest on any amount payable under this policy.
13. **We** will deal with claims under section G (Personal accident) in respect of accidental death as follows:
 - a. Any sums payable will be made to the executor or personal representative of the deceased **insured person's** estate.
14. **We** may also contact third parties who have or who were to provide services to the **insured person** (for example, an airline, travel company or hotel) to verify the information provided.
15. Only the **policyholder**, an **insured person** (or **us** may enforce the terms of this policy).
16. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in **you** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

General exclusions

General exclusions apply to all sections of this policy. In addition to these General exclusions, please also refer to 'What **you** are not covered for under each policy section as this sets out further exclusions which apply to certain sections.

We will not cover the following.

1. Any claim arising as a result of the following.
 - a. If, before purchasing this insurance, **you** or anyone insured on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to **us** and accepted by **us** in writing:
 - i. any heart or circulatory condition; or
 - ii. any respiratory condition; or
 - iii. any cancerous condition.
 - b. If, before purchasing this insurance, **you** or anyone insured on this policy have suffered from any of the following unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing:
 - i. **you** have a medical condition for which **you** are taking prescribed medication; or
 - ii. **you** have consulted a hospital specialist or needed inpatient treatment within the last 12 months.
 - c. If there are any changes or additional medical conditions which occur before the start date of **your trip** and after the policy has been issued to any issued name on the certificate, unless the person(s) whose health has changed has contacted the CoverForYou sales team to advise of the changes and those changes have been accepted in line with the changes in risk and detailed on a revised certificate. Please refer to the Health conditions section on page 7 of this policy wording for further details.
 - d. If **you** are travelling with the purpose of receiving medical treatment abroad.

- e. **If you, a relative, business associate,** a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, at the time of purchasing this insurance and/or at the time of commencing travel:
 - i. have been diagnosed with a new medical condition for which they need to take prescribed medication
 - ii. has consulted a hospital specialist or needed inpatient treatment
 - iii. are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms; or
 - iv. has been given a terminal prognosis

(Except in the case of Section C whereby all medical conditions affecting a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, which has been diagnosed prior to commencement of travel will be excluded)

2. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance and which could reasonably be expected to lead to a claim.
3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression, stress which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before **you** bought this insurance.
4. Any claim if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
5. Any claim arising out of **war**, civil war, invasion, revolution or any similar event.
6. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip** or purchased this insurance, whichever is the later).
7. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
8. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
9. Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:
 - a. as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or
 - b. as a driver **you** wear a crash helmet and **you** hold a UK licence which permits **you** to drive the two-wheeled motor vehicle.
10. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What **you** are covered for' in sections A to X, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
11. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you** (unless the policy **you** have purchased entitles **you** to cover under section M1 (Scheduled airline failure) or section M2 (End supplier failure)).
12. Any claim arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
13. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
14. Motor racing, rallying or vehicle racing of any kind.
15. Any claim involving **you** taking part in **manual labour** during **your trip**.
16. Any claim involving **you** taking part in any listed sport or activity unless **you** have paid the necessary premium (if applicable) to extend **your** policy to provide cover for this. Please see the Sports and activities section on page 7 and pages 29 to 35 of this policy wording for further details.
17. Any claim relating to winter sports unless **you** have paid the necessary premium to extend **your** policy to provide cover for this.
18. Any claim arising from
 - a. **your** suicide or attempted suicide; or
 - b. **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
19. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a **doctor**) or **you** being affected by any sexually transmitted disease or condition.
20. Any costs which **you** would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
21. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need in relation to **your trip**.
22. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.
23. Any claim arising from **you** being exposed to the utilisation of nuclear, chemical or biological weapons of mass destruction.

Sections of cover

Section A – Cancelling your trip

What you are covered for under section A

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

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

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

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

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see General exclusion number 1e and 1f for further details.
3. **You** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the time of booking the **trip** or the date **you** purchased this insurance cover, whichever is later, **you** had no reason to believe that **you** would be made redundant. This cover would not apply if **you** are self-employed or accept voluntary redundancy.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority needs **you** to stay in the **United Kingdom** after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your trip**.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time **you** booked **your trip** or purchased **your** policy, whichever is later, the Foreign and Commonwealth Office advises against all (but essential) travel to **your** intended destination.
8. If **you** become pregnant after the date **you** purchased this insurance cover and **you** will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if **you** become pregnant after the date **you** purchased this insurance cover and **your doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.

What you are not covered for under section A

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your trip**.
5. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
7. Costs which have been paid for on behalf of a person who is not named on the **policy schedule**.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims evidence required for section A may include

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

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section B1 – Medical and other expenses outside of the United Kingdom

Please note: If **you** are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on **your** behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 8 for further details).

What you are covered for under section B1

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

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Emergency dental treatment as long as it is for the immediate relief of pain only (please see the table of benefits for details of the sum **you** are entitled to claim).

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

Please note: In the event of **your** injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this, if in the opinion of the **doctor** in attendance or the Medical Emergency Assistance Company, **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

If the claim relates to **your** return travel to the **United Kingdom** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

What you are not covered for under section B1

1. The excess as shown in the table of benefits for each **insured person** and for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the Health agreements section on page 6 for further details).
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any costs relating to pregnancy or childbirth, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
 - a. telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - b. taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
 - c. food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
8. Any costs **you** have to pay when **you** have refused to come back to the **United Kingdom** and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
9. Any treatment or medication of any kind that **you** receive after **you** return to the **United Kingdom** (unless **you** have purchased winter sports cover, in which case **you** may be entitled to claim under section R (Physiotherapy in the **United Kingdom**)).
10. Any expenses incurred as a result of a claim where **you** have not had the recommended inoculations and/or taken the recommended medication before **you** departed from **your home** and/or completed a course of treatment or medication in accordance with the instructions from **your doctor** and/or for the recommended medication.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Section B2 – Hospital benefit

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

What you are covered for under section B2

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

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

Please also refer to the General exclusions shown on page 13 of this policy wording for details of what is not covered.

Section B3 – Mugging benefit

What you are covered for under section B3

We will pay up to the amount shown in the table of benefits if **you** are injured as a result of a mugging and **you** go into hospital overseas as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

Please note: **You** must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under section B2 (Hospital benefit).

Please refer to the General exclusions shown on page 13 of this policy wording for details of what is not covered.

Claims evidence required for sections B1 to B3 may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- Proof of **your** hospital admission and discharge dates and times (for claims under sections B2 and B3)
- A police report to confirm the incident (for claims under section B3 only)

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section C – Cutting your trip short

Please note: If **you** need to return **home** to the **United Kingdom** earlier than planned, **you** must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 14 for further details).

What you are covered for under section C

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

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

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

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

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

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

What you are not covered for under section C

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Cutting short **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the **United Kingdom**.
4. Any additional expenses incurred should **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short **your trip**. If **you** have to cut short **your trip** and **you** do not return to the **United Kingdom** **we** will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the **United Kingdom**.
5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. The cost of **your** intended return travel to the **United Kingdom** if **we** have paid additional travel costs for **you** to cut short **your trip**. Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims evidence required for section C may include

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

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section D1 – Missed departure

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

What you are covered for under section D1

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

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

Section D2 – Missed connection

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

What you are covered for under section D2

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

- The airline with whom you are booked to travel being unable to deliver you in sufficient time to your connecting airport to meet your connecting flight due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

What you are not covered for under sections D1 and D2

1. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If you have paid the required premium for **natural catastrophe** cover, please see section X for details of what you are entitled to claim.)
2. Any claims where you have not allowed enough time to reach your initial departure point or check in, at or before the recommended time.
3. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to your own vehicle suffering a mechanical breakdown if you are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims evidence required for sections D1 and D2 may include

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

Please note: We may require other evidence to support your claim dependent upon the circumstances, in which case we will contact you.

Section E1 – Travel delay

Please note: Sections E1 and E2 do not apply to trips taken solely within the **United Kingdom**. You are entitled to claim under section E1 or E2 but not both sections.

What you are covered for under section E1

We will pay up to the amount shown in the table of benefits if your final international departure from or to the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

We will pay a benefit for each complete 12 hour period that you are delayed, as long as you eventually go on the holiday or eventually return to the **United Kingdom** following your holiday.

Section E2 – Abandoning your trip

No cover is provided under section E2 if you have purchased a Silver policy.

What you are covered for under section E2

We will pay up to the amount shown in the table of benefits for the following costs which you have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and Visas

if it is necessary for you to cancel your trip if your final international departure from the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

Please note: If payment has been made using frequent flyer points, air miles, loyalty card points or similar loyalty card schemes, settlement of

Your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if you are claiming under section E2).
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If you have paid the required premium for **natural catastrophe** cover, please see section X for details of what you are entitled to claim.)

3. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims evidence required for sections E1 and E2 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** prepaid expenses cannot be refunded (for claims under section E2 only)

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section F1 – Personal belongings and baggage

What you are covered for under section F1

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

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged.

A deduction will be made for wear, tear and loss of value depending on the age of the property (as shown below).

Up to 1 year old 10% deducted;	1 to 2 years old 30% deducted;
2 to 3 years old 40% deducted;	3 to 4 years old 50% deducted;
4 to 5 years old 60% deducted;	over 5 years old 80% deducted

- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 10.
- The maximum amount **we** will pay for **valuables and electronic/other equipment** in total is shown in the table of benefits. Please refer to the definition of **valuables and electronic/other equipment** on page 10.
- The maximum **we** will pay for property which is lost or stolen from an **unattended** motor vehicle is £100 for each **insured person** if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage

What you are covered for under section F2

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

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

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

Section F3 – Personal money

Please note: No cover shall be provided under this section if **you** have paid the reduced premium to delete Personal money cover.

What you are covered for under section F3

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

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

Please note: The maximum amount **we** will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits.

Section F4 – Passport and travel documents

What you are covered for under section F4

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

- Passport;
- Travel tickets; and Visas.

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

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

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section F2 or Section F4).
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to winter sports equipment or golf equipment and the required premium for winter sports or golf cover has been paid).
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Loss due to variations in exchange rates.
13. If **your** property is delayed or detained by Customs, the police or other officials.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Important information:

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

Claims evidence required for sections F1 to F4 may include

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

Please note: If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact **us** to discuss why **you** have been unable to obtain the relevant reports and to obtain a claim form so **your** claim can be considered.

Section G – Personal accident

Please note: This section does not apply to trips within the **United Kingdom**. No cover is provided under this section if **you** have purchased a Silver policy.

Definitions relating to this section

Accident

A sudden, unexpected event caused by something external and visible causing bodily injury.

Loss of limb

Permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb.

Loss of sight

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

What you are covered for under section G

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

- **loss of limb** (a limb means an arm, hand, leg or foot);
- **loss of sight**;
- **permanent total disablement**; or
- death by **accident**.

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

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims advice for section G

Please phone the Claims Department on 0203 137 6256 to ask for advice as soon as **you** need to make a claim or email claims@coverforyou.co.uk

Section H – Personal liability

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

What you are covered for under section H

We will pay up to the sum insured shown in the table of benefits (inclusive of legal costs and expenses) if you become legally liable to pay damages in respect of the following incidents arising during an insured **trip**:

1. accidental bodily injury, including death, illness and disease to a person; and/or
2. accidental loss of or damage to material property (property that is both material and tangible);

We will indemnify **you** for all such damages in respect of each occurrence or a series of occurrences arising directly or indirectly from one source or original cause.

What you are not covered for under section H

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or **relative** or a person **you** employ;
 - b. through the ownership, possession or occupation of land or buildings, immobile property or caravans or trailers, any wilful or malicious act, carrying on of any trade, business or profession, any racing activity; or
 - c. in the care, custody or control of **you** or of **your** family or household or a person **you** employ or on behalf of **you**.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a. to members of **your** family or household, or a person you employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into;
 - d. arising due to **you** acting as the leader of a group taking part in an activity; or
 - e. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons.
4. Punitive or exemplary damages.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Important information:

- **You** must give **us** notice of any cause for a legal claim against **you** as soon as **you** know about it, and send us any documents relating to a claim;
- **You** must help **us** and give all the information needed to allow **us** to take action on **your** behalf;
- **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get **our** permission in writing;
- **We** will have complete control over any legal representatives appointed and any proceedings, and
- **We** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for reimbursement, damages or otherwise against anyone else; and
- **We** may at any time pay **you** in connection with any claim or series of claims the sum insured (after deduction of any sums already paid as Compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **we** shall relinquish the conduct and control and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment

Claims advice for section H

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

Section I – Legal expenses

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

Definitions relating to this section

Legal Expenses

1. Fees, expenses and other disbursements reasonably incurred (as determined by our legal counsel) by a **legal representative** in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused your bodily injury, death or illness.
2. Fees, expenses and other disbursements reasonably incurred (as determined by our legal counsel) by a **legal representative** in appealing or resisting
3. An appeal against the judgement of a court tribunal or arbitrator.
4. Costs that you are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal Representative

A solicitor, firm of solicitors, lawyer, or any appropriately qualified person, firm or company, appointed by **us** to act on **your** behalf.

What you are covered for under section I

If **you** suffer an incident that results in bodily injury, death or illness caused by a third party during **your trip**, **we** will indemnify **you** for **legal expenses** incurred in pursuit of a claim for damages or compensation against the third party up to the sum insured stated in the table of benefits for any one **trip**.

What you are not covered for under section I

1. Any claim reported to **us** more than 180 days after the beginning of the incident which led to the claim.
2. Any **legal expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
3. Any **legal expenses** incurred before receiving **our** prior written approval, unless such costs would have been incurred subsequently to **our** approval.
4. Any fines, penalties or damages **you** have to pay.
5. Any **legal expenses** incurred in connection with any criminal or wilful act committed by **you**.
6. **Legal expenses** incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim.
7. Any **legal expenses** incurred for any claim or legal proceedings brought against a travel agent, tour operator, carrier, insurer or their agent, **us**, or any company or person involved in arranging this policy.
8. **Legal expenses** which **we** consider to be unreasonable or excessive or unreasonably incurred (as determined by **our** legal counsel).
9. **Legal expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.
10. Actions between individuals named on the **policy schedule**.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Important information:

- **We** will have complete control over any **legal representatives** appointed and any proceedings;
- **You** must follow **our** advice or that of **our** agents in handling any claim; and
- **You** must use reasonable efforts to get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.
- All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim
- **We** may at **our** discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party
- **We** may at **our** discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

Claims advice for section I

Please phone the Claims Department on 0203 137 6526 to ask for advice as soon as **you** need to make a claim or email claims@coverforyou.co.uk

Section J – Hijack

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

What you are covered for under section J

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours. Please note: **You** must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims evidence required for section J may include

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

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section K – Uninhabitable accommodation

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

What you are covered for under section K

We will pay up to the amount shown in the table of benefits if, after **you** have commenced **your trip**, **you** pay or agree to pay overseas for travel expenses (of a similar standard to those initially booked) to allow **you** to continue with **your trip** if **you** cannot live in **your** booked accommodation because of fire, **flood**, earthquake, storm, lightning, explosion, hurricane or outbreak of infectious disease as declared by the national or local health authority.

Please note: **You** must get written confirmation from the appropriate authority stating the reason why the property was uninhabitable and how long it was uninhabitable for. **You** must keep all receipts for the extra expenses **you** pay.

What you are not covered for under section K

Any expenses that you can get back from your tour operator, airline, hotel or other service provider.

Any claim resulting from you travelling against the advice of any national or local authority.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims evidence required for section K may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the event which rendered **your** accommodation uninhabitable and how long it lasted
- Invoices and receipts for **your** expenses

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section L1 – Return visits home

Please note: This section of cover is only applicable if **you** have purchased a Gold or Platinum policy.

If **you** have purchased the Gold policy **you** will be allowed to make a single return trip to the **United Kingdom** with a maximum duration of 14 days during the **period of cover** (excluding any return trip for which a claim is being made as a result of medical emergency, repatriation or curtailment)

All cover ceases whilst **you** are in the **United Kingdom** and will recommence upon **your** international departure from the **United Kingdom**. This benefit ensures that cover under the policy is not invalidated by you making a return visit to the **United Kingdom** during your **period of cover**.

If **you** have purchased the Platinum policy **you** will be allowed to make up to two single return trips to the **United Kingdom** with a maximum total duration for both trips not exceeding 31 days during the **period of cover** (excluding any return trip for which a claim is being made as a result of medical emergency, repatriation or curtailment). All cover ceases whilst **you** are in the **United Kingdom** and will recommence upon **your** international departure from the **United Kingdom**. This benefit ensures that cover under the policy is not invalidated by **you** making up to two return visits to the **United Kingdom** during your **period of cover**.

Section L2 – Repayment of student loan

We will indemnify the **insured person** up to the amount shown in the table of benefits in respect of outstanding debt balances in respect of loan(s) in the name of the **insured person** with a bank or credit union, which were arranged by the **insured person** for the purpose of tuition fees, course fees and the related costs for attending university or other third level educational institutions if the **insured person** dies or they are unable to continue to study in the event of them suffering a **permanent total disablement** during the pre-booked journey to an extent that they are unable to continue their studies.

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims advice for section L2

Please phone the Claims Department on 0203 137 6526 to ask for advice as soon as **you** need to make a claim or email claims@coverforyou.co.uk

Section M1 – Scheduled airline failure



Cover under sections M1 and M2 is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR and is underwritten by Certain Underwriters at Lloyd's. International Passenger Protection Limited is authorised and regulated by the Financial Conduct Authority (Register Number 311958).

What you are covered for under section M1

We will pay up to the amount shown in the table of benefits for each **insured person** named on the Invoice and Airline Ticket for:

- Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or
- In the event of Insolvency after departure:
 - i) additional pro rata costs incurred by **you** in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - ii) if curtailment of the **trip** is unavoidable - the cost of return flights to the **United Kingdom** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

PROVIDED THAT in the case of i) and ii) above where practicable **you** have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set below.

What you are not covered for under section M1

1. Scheduled flights not booked within the **United Kingdom** prior to departure.
2. Any costs resulting from the Insolvency of:
 - a. any scheduled airline which is insolvent or in respect of which any prospect of Insolvency is known at the date of **your** application under this policy;
 - b. any scheduled airline that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c. any scheduled airline in Chapter 11, its equivalent or any threat of insolvency being known as at the date of **your** application under this policy.
3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight.
4. Any loss for which a third party is liable or which can be recovered by other legal means.
5. Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre booked hotel, villa, car hire or cruise following the financial failure of an airline.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Section M2 – End supplier failure

Please note: Cover is only provided under this section if **you** have purchased a Platinum policy.

What you are covered for under section M2

We will pay up to the amount shown in the table of benefits for each **insured person** named on the Invoice for:

- Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator, Coach Operator, Car Hire Company, Caravan Site, Campsite, Mobile Home, Camper Rental, Theme Park such as Disney Land Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure; or
- In the event of insolvency after departure:
 - i) additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - ii) if curtailment of the holiday is unavoidable - the cost of return transportation to the **United Kingdom** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

PROVIDED THAT in the case of i) and ii) above where practicable **you** have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set below.

What you are not covered for under section M2

1. Travel and Accommodation not booked within the **United Kingdom** prior to departure.
2. The Financial Failure of:
 - a. any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of **your** application under this policy;
 - b. any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c. any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation.
3. Any loss for which a third party is liable or which can be recovered by other legal means.
4. Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked hotel following the financial failure of an airline.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

How to make a claim under sections M1 and M2

Any occurrence which may give rise to a claim under this section should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office
IPP House
22-26 Station Road
West Wickham, Kent, BR4 0PR
Phone: +44 (0)20 8776 3752
Facsimile: +44(0)20 8776 3751
E-mail: info@ipplondon.co.uk Website: www.ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed. For claims under all other sections of this policy, please see the How to make a claim section on page 9.

How to make a complaint under sections M1 and M2

Any complaint **you** may have should in the first instance be addressed to:

The Claims Manager
IPP Claims Office IPP House
22-26 Station Road
West Wickham, Kent, BR4 0PR Phone:
020 8776 3752
E-mail: info@ipplondon.co.uk

Winter sports cover

Please note: The following sections only apply if **you** have paid the required premium for winter sports cover and this is shown on **your policy schedule**. The total maximum duration for Winter sports during the **period of insurance** is 24 days.

Definitions relating to winter sports cover

Winter sports - Standard

Bigfoot skiing, cross country skiing, curling, glacier walking (up to 4,000 metres), ice curling, ice diving, ice skating (rink), langlauf, mono skiing, off piste skiing or snowboarding (except in areas to be considered to be unsafe by local resort management), skiing, ski/snow biking, ski/snow blading, sledging/sleighbing, snowboarding and tobogganing.

Winter sports – Non Standard

(When purchased in conjunction with the applicable activity level of sports & activity cover as detailed in the sports & activities listing on page 29)

Cat skiing or boarding, glacier skiing, ice climbing, ice skating (non-rink), kite skiing, kite snowboarding, snow mobiling, ski randonee, ski touring, ski-dooing and speed skating.

Winter sports equipment

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

Section N1 – Winter sports equipment

What you are covered for under section N1

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

- A deduction will be made for wear, tear and loss of value on claims made for winter sports equipment owned by **you** as follows.

Up to 12 months old – 90% of the purchase price	Up to 24 months old – 70% of the purchase price
Up to 36 months old – 50% of the purchase price	Up to 48 months old – 30% of the purchase price
Over 60 months old – 20% of the purchase price	
- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 10.
- **You** must bring any damaged winter sports equipment **you** own back to the **United Kingdom** for inspection.

Section N2 – Winter sports equipment hire

What you are covered for under section N2

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

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

Please note: **You** must keep all receipts for the winter sports equipment that **you** hire.

Section N3 – Lift pass

What you are covered for under section N3

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

What you are not covered for under sections N1, N2 and N3

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section N2).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to winter sports equipment which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** winter sports equipment is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Winter sports equipment **you** have left **unattended** in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed. Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims evidence required for sections N1 to N3 may include

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

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section O – Ski pack

What you are covered for under section O

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

Please note: Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to ski. Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims evidence required for section O may include

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

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section P – Piste closure

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

What you are covered for under section P

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

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

Please note: **You** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted. Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims evidence required for section P may include

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

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section Q – Avalanche and Landslide cover

What you are covered for under section Q

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

Please note: **You** must get written confirmation from the appropriate authority, for example, **your** tour representative, the ski resort management, stating the reason for the delay and how long the delay lasted.

Please refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims evidence required for section Q may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section R – Physiotherapy in the United Kingdom

Please note: No cover is provided under this section if **you** have purchased a Silver policy.

What you are covered for under section R

We will pay up to the amount shown in the table of benefits for fees **you** have to pay to a physiotherapist for continuation of treatment on **your** return home if **you** sustain an injury during **your** trip whilst taking part in winter sports activities.

What you are not covered for under section R

1. The cost of all treatment which is not directly related to the injury that caused the claim.
2. Any expenses which are not usual, reasonable or customary to treat **your** injury.

Please also refer to the General exclusions shown on page 11 of this policy wording for details of what is not covered.

Claims evidence required for section R may include

- A medical report detailing the injury sustained during your trip.
- Invoices and receipts for **your** physiotherapy treatment
- An official letter from the treating physiotherapist to confirm that the treatment provided is in respect of continuation of the treatment for an injury sustained during **your** trip

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Natural catastrophe cover

Please note: The following sections only apply if you have paid the required premium for natural catastrophe cover and this is shown on your policy schedule. Please note that cover cannot be purchased after you have started your trip.

Backpacker policyholders - if at the time of purchasing this insurance you are due to depart on your trip within the next 7 days, and a natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

Section X1 – Cancellation

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

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
- the cost of excursions, tours and activities which **you** have paid; and
- the cost of visas which **you** have paid for

if **your** departure is delayed by more than 24 hours due to the occurrence of a **natural catastrophe** and it becomes necessary for **you** to cancel **your** trip.

Section X2 – Additional expenses if you are stranded at the point of departure in the United Kingdom

If **you** have checked in prior to departure on the outward part of **your** trip and **your** departure is delayed by more than 24 hours due to a **natural catastrophe**, **we** will pay **you** up to the amount shown on the table of benefits for reasonable additional and unexpected:

- accommodation;

- cost of making alternative travel arrangements to return **home** or to reach **your** final point of international departure if **you** are on a connecting flight within the **United Kingdom**;
- food and drink; and
- necessary emergency purchases that **you** may incur for the first 24 hours **you** are stranded, waiting to depart.

If **you** are still unable to depart on **your trip** after 24 hours, **you** may submit a claim under Section X1 (Cancellation).

Please note: If **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.

Section X3 – Additional costs to reach your destination if you decide to go on your trip

If, after **you** have been delayed by 24 hours in the **United Kingdom** due to the occurrence of a **natural catastrophe**, **you** still decide to go on **your trip**, **we** will pay up to the amount shown in the table of benefits, for the additional and unexpected costs **you** incur re-arranging **your** outbound travel to reach **your** original destination.

Section X4 – Additional expenses if you are stranded on an international connection

We will pay up to the amount shown in the table of benefits if **your** international connection is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases that **you** may incur for up to five days, whilst **you** are stranded, waiting to make **your** international connection.

Please note that there is a maximum of five days cover throughout the duration of **your trip**.

Section X5 – Additional expenses if you are stranded on your return journey home

We will pay up to the amount shown in the table of benefits if **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases that **you** may incur for up to five days whilst **you** are stranded, waiting to return **home**.

Section X6 – Additional travel expenses to get you home

If **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** and the carrier **you** are booked to travel **home** with is unable to make arrangements for **your** return journey within 72 hours of **your** original date of return, as shown on **your** travel itinerary, **we** will pay up to the amount shown on the table of benefits for alternative travel arrangements to get **you home**.

You must contact **us** before making alternative travel arrangements, because if appropriate under the circumstances, we will make these arrangements for **you**. The contact details are:

Phone: +44 (0) 203 137 6651

E-mail: assistance@coverforyou.co.uk

If **your trip** involves multiple destinations, cover under this section applies if **your** onward connection is delayed by more than 24 hours due to a **natural catastrophe**. **You** must contact **us** before making alternative travel arrangements, because if appropriate, we will make these arrangements for **you**. **We** will decide under the circumstances whether to bring **you home** or re arrange **your** onward journey.

Claims evidence required for sections X1 to X6 may include

- Proof of **your** original travel plans (for example, confirmation invoice or travel tickets).
- For claims under section X1 (Cancellation) – cancellation invoices or letters from **your** tour operator, travel or accommodation provider confirming that **you** did not use their service and whether any refund is due to **you** from them.
- For claims under sections X2 to X6 – proof of all **your** additional expenses (for example, receipts for food and drink, invoices detailing additional accommodation, receipts for additional car parking).
- If required by **us** we may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.

Please note: **We** may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Sports and activities (See page 7)

Cover is available for the activities shown in the tables on the following pages provided:

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The maximum period of 17 days is not exceeded; and
- The activity is not on a professional basis.

Guide to the 'Category' section of the tables on the following pages:

- Activities shown as 'Included' do not require additional premium to be paid.
- Activities shown as 'Select winter sports option' will only be covered if **you** have purchased a winter sports policy. When purchasing **your** policy **you** will be provided with the option of selecting cover for either Category A or B Sports and activities
- Purchase of Category A will only cover **you** and all insured persons for activities listed under Category A.
- Purchase of Category B will cover **you** and all insured persons for activities listed under Categories A and B.

If **you** are participating in an activity under Category B, **your** excess under section B1 (Medical and other expenses outside of the **United Kingdom**) will be increased to £250 and there will be no cover under section G (Personal accident) and section H (Personal liability) whilst taking part in the activity.

If **you** wish to take part in an activity not shown in the following tables, please contact the CoverForYou Sales and Support Team by e-mailing directsales@coverforyou.co.uk before taking part to make sure that cover is provided.

Activity	Category	Conditions (Please also refer to the notes on page 29)
Abseiling	B	Must be with professional organisers
Aerobics	Included	
Air boarding	Included	
Amateur athletics	B	Cover provided if part of a non-professional tournament or competition
Angling	Included	
Archery	Included	
Assault courses	B	
Badminton	Included	
Bamboo rafting	B	
Banana boating	Included	
Base jumping	Cover not available	
Baseball	Included	
Basketball	Included	
Battle re-enactment	B	Must be with professional organisers. Excludes the use of live ammunition
Beach games	Included	
Biathlon	Included	
Big game hunting	Cover not available	
Bigfoot skiing	Select winter sports option	
Boardsailing / windsurfing	Included	
Bobsleigh	Cover not available	
Body boarding / boogie boarding	Included	
Body flying / wind tunnel flying	B	Must be adequately supervised
Bowling	Included	
Bowls	Included	
Boxing	Cover not available	
Breathing observation bubble diving (to 30 metres)	Included	
Bridge walking	Included	Must be adequately supervised and full safety equipment used
Bungee jumping	Included	Must be adequately supervised and full safety equipment used. Maximum of 3 jumps in any one trip
Camel riding	B	No Personal liability cover

Activity	Category	Conditions (Please also refer to the notes on page 29)
Canoeing and kayaking - Grade 1 Rivers	Included	
Canoeing and kayaking - Grade 2 Rivers	A	
Canoeing and kayaking - Grade 3 Rivers	B	
Canopy walking / tree-top walking on fixed structure walkways	Included	
Canopy walking / tree-top walking using ropes	B	
Canyoning	Cover not available	
Cat Skiing / Boarding	Select winter sports option + B	
Catamaran sailing	Included	No Personal liability cover
Cave tubing / river tubing	B	
Caving / pot holing	Cover not available	
Charity work (no manual work)	A	Excludes all manual work
Charity work (including manual work)	Cover not available	
Conservation work	Cover not available	
Clay pigeon shooting	Included	No Personal liability cover
Cliff jumping	Cover not available	
Climbing (indoor)	B	
Climbing (up to 4,000 metres using guides and ropes)	B	
Coasteering	Cover not available	
Cookery courses	Included	
Cricket	Included	
Croquet	Included	
Cross country running	Included	
Cross country skiing	Select winter sports option	
Curling	Select winter sports option	
Cycle touring	B	If taking part in any long distance events, please e-mail directsales@coverforyou.co.uk to check that cover can be provided
Cycling	Included	
Dancing (as a professional or in an organised production)	Cover not available	
Darts	Included	
Deep sea fishing	B	
Dinghy sailing	Included	No Personal liability cover
Dog sledding	Included	
Drag racing	Cover not available	
Dragon boating	Included	No Personal liability cover
Dry slope skiing / boarding	B	
Dune / wadi bashing	B	
Education work (not qualified as a teacher)	A	No Personal liability cover
Elephant trekking	Included	Must be with official organisers. No Personal liability cover
Environmental work	Cover not available	
Equestrian events	B	
Expeditions	Cover not available	

Activity	Category	Conditions (Please also refer to the notes on page 29)
Fell running	B	
Fell walking	Included	
Fencing	B	
Fishing	Included	
Fives	B	
Flying as a non-fare-paying passenger in a private aircraft or helicopter	Cover not available	
Football / soccer	B	Cover provided if part of a non-professional tournament or competition
Free mountaineering	Cover not available	
Freestyle skiing	Cover not available	
Fruit picking	A	Cover provided no use of machinery
Gaelic football	B	
Glacier skiing	Select winter sports option + B	
Glacier walking up to 4,000 metres	Select winter sports option	
Go-karting	B	No Personal liability cover
Golf	Included	Cover provided if part of a non-professional tournament or competition
Gorilla trekking	Included	Must be with official organisers
Gymnastics	B	
Handball	Included	
Hiking (4,000 - 5,000 metres)	B	
Hiking (below 4,000 metres)	Included	
Hockey	B	
Horse grooms	B	Only occasional manual work (no power tools/machinery). Excludes competitions, racing, jumping and hunting. Only grooming, mucking out and exercising
Horse jumping	Cover not available	
Horse racing	Cover not available	
Horse riding (not polo, jumping or hunting)	B	
Hot air ballooning	Included	Organised pleasure rides as fare paying passenger only
Hunting on horse back	Cover Not Available	
Hurling	B	
Husky sledge rides	Included	Organised and non-competitive with an experienced local driver. Insured can drive the dogs themselves if supervised by an experienced local driver
Hydro speeding	B	
Ice climbing	Select winter sports option + B	Must be adequately supervised and full safety equipment used
Ice curling	Select winter sports option	
Ice diving	Select winter sports option	Must be with official organisers
Ice skating (non-rink)	Select winter sports option + A	
Ice skating (rink)	A	
Ice speedway	Cover not available	
Inline skating	Included	
Iron man (amateur)	A	3 event version only (swimming, cycling and running)
Jet boating	Included	No Personal liability cover
Jet skiing	Included	No Personal liability cover
Jogging	Included	
Jousting	Cover not available	

Activity	Category	Conditions (Please also refer to the notes on page 29)
Judo	B	
Karate	B	
Kayaking and canoeing - Grade 1 Rivers	Included	
Kayaking and canoeing - Grade 2 Rivers	A	
Kayaking and canoeing - Grade 3 Rivers	B	
Kendo	B	
Kite buggying	B	No Personal liability cover
Kite skiing	Select winter sports option + B	No Personal liability cover
Kite snowboarding	Select winter sports option + B	No Personal liability cover
Kite surfing (over land)	B	No Personal liability cover
Kite surfing (over water)	B	No Personal liability cover
Korfball	Included	
Lacrosse	B	
Langlauf	Select winter sports option	
Lifeguards (non beach)	A	Cover only for swimming pools, leisure only. No beach cover
Luging/bobsleigh	Cover not available	
Manual labour	Cover not available	
Marathon running	B	
Martial arts	B	
Modern pentathlon	B	
Mono skiing	Select winter sports option	
Motocross	Cover not available	
Motor cycle racing	Cover not available	
Motor cycling	B	Limitations apply. Please see General exclusion number 10 for details. No Personal liability cover
Motor racing	Cover not available	
Motor rallies	Cover not available	
Mountain biking (competitive)	Cover not available	
Mountain biking (recreational)	Included	Must be on recognised routes. No cover for downhill racing or competitions. No Personal liability cover
Mountain boarding	B	
Mountaineering	Cover not available	
Mud buggying	B	No Personal liability cover
Netball	Included	
Off piste skiing	Select winter sports option	No cover in areas considered to be unsafe by local resort management
Off piste snowboarding	Select winter sports option	No cover in areas considered to be unsafe by local resort management
Orienteering	B	
Outdoor endurance events	Cover not available	
Paintballing	Included	Must wear eye protection. No Personal liability cover
Parachute jumping (tandem)	B	
Parapenting	B	Must be adequately supervised
Parasailing	Included	
Parascending (over land)	B	
Parascending (over water)	Included	
Pistol shooting	Included	No Personal liability cover
Polo	Cover not available	

Activity	Category	Conditions (Please also refer to the notes on page 29)
Pony trekking	Included	
Pool	Included	
Pot holing	Cover not available	
Powerboat racing	Cover not available	
Powerlifting	Cover not available	
Polo	Cover not available	
Pony trekking	Included	
Pool	Included	
Pot holing	Cover not available	
Powerboat racing	Cover not available	
Powerlifting	Cover not available	
Professional sports of any kind	Cover not available	
Quad biking	Cover not available	
Racketball	A	
Rackets	A	
Rafting	Included	
Rambling	Included	
Refereeing	Included	Must be on an amateur basis
Reverse bungee jumping	Included	Must be adequately supervised and full safety equipment used. Maximum of 3 jumps in any one trip
Rifle shooting	Included	No Personal liability cover
Ringos / doughnuts	Included	
Rock climbing - solo / freestyle / without ropes	Cover not available	
Rock scrambling	B	Must be organised and must take adequate safety precautions
Rodeo	Cover not available	
Roller blading / skating	Included	
Roller hockey	B	
Rounders	Included	
Rowing	Included	
Running (not long distance)	Included	
Running with bulls	Cover not available	
Safari (no guns)	Included	Must be organised by bona fide tour operator
Safari (with guns)	B	Must be organised by bona fide tour operator
Safari trekking in a vehicle	Included	Must be organised by bona fide tour operator
Sail boarding	Included	No Personal liability cover
Sailing / yachting (within a 12-mile limit of the coastline)	Included	No Personal liability cover
Sailing / yachting (offshore)	Cover not available	
Sand boarding	B	
Sand dune surfing / skiing	B	
Scrambling	B	
Scuba diving (30 - 50 metres depth if qualified or with an instructor)	B	
Scuba diving (up to 30 metres depth if qualified or with an instructor)	Included	
Sea canoeing	B	
Sea kayaking	B	

Activity	Category	Conditions (Please also refer to the notes on page 29)
Shark diving (in a cage)	B	
Shinty	B	
Shooting	Included	No Personal liability cover
Skate boarding	Included	
Skeletons	Cover not available	
Ski acrobatics / aerials	Cover not available	
Ski biking / snow biking	Select winter sports option	
Ski blading / snow blading	Select winter sports option	
Ski jumping	Cover not available	
Ski mountaineering	Cover not available	
Ski racing	Cover not available	
Ski randonee	Select winter sports option + B	
Ski stunting	Cover not available	
Ski touring	Select winter sports option + B	
Ski-dooing	Select winter sports option + B	No Personal liability cover
Skiing	Select winter sports option	
Skiing – off piste	Select winter sports option	
Sky jump from Auckland Sky Tower (in New Zealand)	B	Must be adequately supervised
Sledging / sleighing	Select winter sports option	
Small bore target shooting	Included	No Personal liability cover
Snooker	Included	
Snorkelling	Included	
Snow Mobiling	Select winter sports option + B	No Personal liability cover
Snowboarding	Select winter sports option	
Snowboarding – off piste	Select winter sports option	
Soccer	B	
Softball	Included	
Solo climbing	Cover not available	
Speed skating	Select winter sports option + B	
Speed trials / time trials	Cover not available	
Speedway	Cover not available	
Squash / rackets	A	
Steeplechasing	Cover not available	
Storm chasing / tornado chasing	Cover not available	
Street dancing	Included	
Street hockey	B	Must wear pads and helmets
Summer tobogganing	B	
Surfing	Included	Cover provided if part of a non-professional competition. No Personal liability cover
Swimming	Included	
Swimming with dolphins	Included	
Swimming with stingrays	Included	Must be with official organisers
Sydney Harbour bridge walk	Included	Must be adequately supervised and full safety equipment used
Table tennis	Included	
Tae kwon do	B	
Tall-ship crewing	B	
Teacher (not qualified)	A	No Personal liability cover

Activity	Category	Conditions (Please also refer to the notes on page 29)
Tennis	Included	
Tenpin bowling	Included	
Tobogganing	Select winter sports option	
Touch football	B	Cover provided if part of a non-professional tournament or competition
Touch rugby	B	Cover provided if part of a non-professional tournament or competition
Track days	Cover not available	
Trampolining	Included	
Trekking (4,000 to 5,000 metres)	B	
Trekking / walking / hiking up to 4,000 metres	Included	
Triathlon	B	Cover provided if part of a non-professional tournament or competition
Tug-of-war	Included	
Ultimate frisbee	Included	
Vegetable picking	A	Cover provided no use of machinery
Volleyball	Included	
Wake boarding	Included	No Personal liability cover
War games	Included	Must wear eye protection. No Personal liability cover
Water polo	Included	
Water skiing	Included	
Weightlifting	Cover not available	
White water canoeing / rafting (up to Grade 3)	B	
Windsurfing	Included	Cover provided if part of a non-professional competition. No Personal liability cover
Wrestling	Cover not available	
Yoga	Included	
Zip lining	Included	Must be adequately supervised and full safety equipment used
Zorbing	B	

Summary of important contact details

COVERFORYOU SALES AND SUPPORT

Phone: 0203 1378981

E-mail: directsales@coverforyou.co.uk

Website: www.coverforyou.com

Phone lines are open Monday to Friday between 9am and 5:30pm

MEDICAL ASSISTANCE

Phone: 0203 1376651

E-mail: assistance@coverforyou.co.uk

Website: www.coverforyou.com/claims

Phone lines are open 24 hours a day, 7 days a week

CLAIMS

Phone: 0203 1376526

E-mail: claims@coverforyou.co.uk

Website: www.coverforyou.com/claims

The claims department are open Monday to Friday between 9am and 5pm