



TRAVEL INSURANCE WORDING



CONTENT

Policy Summary	3	Section H - Delayed departure	28
Introduction	11	Section I - Missed departure	29
Definitions	12	Section J - Legal expenses and assistance	30
General conditions applicable to the whole policy	14	Section K - Hijacking	31
Claims conditions	14	Section L - Mugging cover	31
Important conditions relating to health	15	Section M1 - Schedule Airline Failure Insurance	31
What is not covered - applicable to all sections of the policy	16	Section M2 - End Supplier Failure	32
Sports and activities covered	17	Sections N - Ski equipment	33
How to contact us in an emergency	19	Section O - Ski equipment hire	34
Section A - Cancellation or curtailment charges	20	Section P - Ski pack	34
Section B - Emergency medical and other expenses	21	Section Q - Piste closure	35
Section C - Hospital benefit	22	Section R - Avalanche or landslide cover	35
Section C1 - Pet Care	23	Section S - Physiotherapy in the United Kingdom	35
Section D - Personal accident	23	Section T - Travel disruption cover	36
Section E - baggage	23	Section U - Golf cover	39
Section E1 - Gadget cover	24	Section V - Wedding/Civil partnership cover	40
Section E2 - Gadget cover extension	24	Section W - Cruise cover	41
Section F - Personal money, passport and documents	27	Section X - Business travel	42
Section G - Personal liability	28	Making a complaint	44



Coverforyou Travel insurance policy summary

This policy summary does not contain full details and conditions of **your** insurance – these are located in **your** policy wording.

This insurance is underwritten by AXA Insurance UK plc.

Where a heading is underlined in this policy summary full details can be found in **your** policy wording under the same heading.

TYPE OF INSURANCE AND COVER

Travel insurance for single or annual multi **trips** – Please refer to **your** policy schedule for **your** selected cover.

Various optional covers may also be included – **your** policy schedule will show if **you** selected these options.

AGE ELIGIBILITY

Annual multi trip

This policy is not available to anyone aged 71 or over if annual multi **trip** cover is selected. If **you** are aged under 18 **you** are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

If **you** reach any of the ages mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

If single **trip** cover is selected, this policy is not available to anyone aged 76 or over.

CONDITIONS

- » It is essential that **you** refer to the important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardise **your** claim or cover.
- » If **you** are travelling to Australia and **you** require medical treatment **you** must enrol with a local Medicare office.

*Special conditions apply to each section of **your** policy - Please refer to the policy wording for full details.*

SCHEDULE OF BENEFITS

The table below shows the maximum benefits **you** can claim for each **insured person** (unless otherwise stated).

Some sections are optional and these are marked *

Your policy schedule will show if you selected any of these options.

Cover Section	Silver Cover	**Excess	Gold Cover	**Excess	Platinum Cover	**Excess
Section A - Cancellation or Curtailment						
Cancellation and Curtailment Charges	£2,000	£100	£5,000	£75	£7,500	£50
Section B - Medical Expenses						
Emergency Medical and other expenses	£15,000,000	£100	£15,000,000	£75	£15,000,000	£50
Emergency Dental	£500	£100	£500	£75	£750	£50
Funeral Expenses Abroad	£5,000		£5,000		£5,000	
Cost of returning your body or ashes to the United Kingdom	£7,000		£7,000		£7,000	
Section C - Hospital Benefit						
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
Pet Care	£25 per day up to £250	Nil	£35 per day up to £350	Nil	£50 per day up to £500	Nil
Section D - Personal Accident						
Permanent Total Disablement age 18-65	Nil	Nil	£10,000	Nil	£15,000	Nil
Loss of limb(s)/eye(s)	Nil	Nil	£10,000	Nil	£15,000	Nil
Death	Nil	Nil	£5,000 (age 18-65) £1,000 (Under 18)	Nil Nil	£5,000 (age 18-65) £1,000 (Under 18)	Nil Nil
Section E - Baggage						
Baggage	£1,000	£100	£2,000	£75	£3,000	£50
Single Item/Pair/Set Limit	£150		£200		£250	
Valuables Limit	£150		£200		£250	
Baggage Delay Over 12 hours	£50 after each 12 hour period up to £100	Nil	£100 after each 12 hour period up to £200	Nil	£150 after each 12 hour period up to £450	Nil
Section E1 Gadget Cover						
Accidental damage, Theft and Loss	£250	£100	£500	£75	£500	£50
*Section E2 Gadget Cover Extension						
Option 1 - Single Item Limit	£1,000 £500	£100	£1,000 £500	£75	£1,000 £500	£50
Option 2 - Single Item Limit	£2,000 £750	£100	£2,000 £750	£75	£2,000 £750	£50
Option 3 - Single Item Limit	£3,000 £1,000	£100	£3,000 £1,000	£75	£3,000 £1,000	£50
Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil
Section F - Personal Money						
Personal money	£200	£100	£300	£75	£500	£50
Cash Limit	£150 £25 (U18)		£200 £50 (U18)		£250 £75 (U18)	
Replacement Passport and Travel Documents	£100	Nil	£150	Nil	£250	Nil

Cover Section	Silver Cover	**Excess	Gold Cover	**Excess	Platinum Cover	**Excess
Section G - Personal Liability						
Personal Liability	£1,000,000	£100	£1,500,000	£75	£2,000,000	£50
Section H - Delayed Departure						
Delayed Departure	£20 for each 12 hour delay up to £100	Nil	£25 for each 12 hour delay, up to £250	Nil	£35 for each 12 hour delay, up to £350	Nil
Holiday Abandonment	£2,000	£100	£5,000	£75	£7,500	£50
Section I - Missed Departure						
Missed Departure	Nil	Nil	£250	Nil	£500	Nil
Section J - Legal Expenses						
Legal Expenses	£5,000	Nil	£10,000	Nil	£15,000	Nil
Section K - Hijacking Cover						
Hijacking	£150 per day up to £1,500	Nil	£200 per day up to £2,000	Nil	£250 per day up to £2,500	Nil
Section L - Mugging Cover						
Mugging	£100	Nil	£200	Nil	£250	Nil
Section M1 - Scheduled Airline Failure						
Insolvency of Scheduled Airline (prior to or after departure)	£2,500	Nil	£2,500	Nil	£2,500	Nil
Section M2 - End Supplier Failure						
End Supplier Failure	Nil	Nil	Nil	Nil	£2,500	Nil
*Section N, O, P, Q, R and S - Winter Sports Cover						
N						
Ski equipment Owned	£500	£100	£750	£75	£1,000	£50
Single Item/Pair/Set Limit	£250		£375		£500	
Ski equipment Hired	£150		£200		£400	
O Ski Hire	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
P Ski Pack	£15 per day to £250	Nil	£20 per day to £500	Nil	£25 per day to £750	Nil
Q Piste Closure	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
R Avalanche Closure	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
S Physiotherapy in the United Kingdom	Nil	Nil	£350	Nil	£350	Nil
*Section T - Travel Disruption						
Before you reach your destination:						
Cancellation or abandonment of your trip after 12 hours delay or	£2,000	£100	£5,000	£75	£7,000	£50
Additional expenses to reach your destination	£200		£200		£200	
Delayed departure compensation (including delays to outbound connections)	£35 for each 12 hour delay, up to £100	Nil	£35 for each 12 hour delay, up to £250	Nil	£50 for each 12 hour delay, up to £350	Nil
Abandonment of your trip following missed departure in the United Kingdom, or you not being able to reach your United Kingdom destination for trips solely within the United Kingdom	£2,000	£100	£5,000	£75	£7,000	£50
Missed departure expenses to enable you to continue your trip if you miss your outbound connections	£250 (including up to £200 for taxis and hire cars)	£100	£500 (including up to £200 for taxis and hire cars)	£75	£1,000 (including up to £200 for taxis and hire cars)	£50

Cover Section	Silver Cover	**Excess	Gold Cover	**Excess	Platinum Cover	**Excess
While you are at your destination:						
Alternative accommodation if your booked accommodation cannot be used or abandonment of trip	£2,000	£100	£5,000	£75	£7,000	£50
On the way home:						
Additional expenses to return home or if you have to stay longer abroad	£2,000 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£100	£5,000 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£75	£7,000 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£50
Delayed departure compensation (including delays to inbound connections)	£35 for each 12 hour delay, up to £100	Nil	£35 for each 12 hour delay, up to £250	Nil	£35 for each 12 hour delay, up to £350	Nil
Missed departure expenses to enable you to return home if you miss your inbound connections (including those within the United Kingdom)	£250 (including up to £200 for taxis and hire cars)	£100	£500 (including up to £200 for taxis and hire cars)	£75	£1,000 (including up to £200 for taxis and hire cars)	£50
*Section U - Golf Cover						
Golf equipment	£1,000	£100	£1,500	£75	£2,000	£50
Single Item/Pair/Set Limit	£250		£375		£500	
Golf equipment Hire	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil
Non Refundable Golf Fees	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil
*Section V - Wedding Cover						
Wedding rings	£500	£100	£750	£75	£2,000	£50
Wedding gifts	£250	£100	£375	£75	£500	£50
Wedding attire	£1,000	£100	£1,500	£75	£2,000	£50
Photographs/video recordings	£500	£100	£750	£75	£1,000	£50
*Section W - Cruise Cover						
Baggage	£2,500	£100	£3,000	£75	£3,500	£50
Single Item/Pair/Set Limit	£400		£500		£750	
Valuables Limit	£500		£500		£500	
Unused Excursions	£300	£100	£500	£75	£750	£50
Missed Port	£25 'Per port' Up to a maximum limit payable of £125	Nil	£50 'Per port' Up to a maximum limit payable of £250	Nil	£100 'Per port' Up to a maximum limit payable of £500	Nil
Confinement to Cabin	Nil	Nil	£20 for each complete 24 hours Up to a maximum of £500	Nil	£20 for each complete 24 hours Up to a maximum of £1000	Nil
*Section X - Business Travel						
Business equipment	£1,000	£100	£1,500	£75	£2,000	£50
Single Article Limit	£250	£100	£500	£75	£1,000	£50
Business Samples	£500	£100	£750	£75	£1,000	£50
Business Money	£500	£100	£500	£75	£500	£50
Cash Limit	£300	£100	£300	£75	£300	£50
Valuables Limit	£150	£100	£200	£75	£300	£50
Replacement Business Associate	£1,000	£100	£1,500	£75	£2,000	£50

**** Excess** amount stated in the schedule of benefits above that **you** will be responsible for paying under each section, by each **insured person**, per incident in the event of a claim unless **you** have paid the additional premium to waive the **excess** as stated in **your** policy schedule.

SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED

- » The standard policy **excess you** have agreed to pay is based on the level of cover shown on **your** policy schedule and is shown in the schedule of benefits on pages 4-6 of **your** policy wording.
- » **You** must obtain the prior authorisation of the Emergency Medical Assistance Service or **us** before incurring any medical expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment **you** or someone on **your** behalf must contact the Emergency Medical Assistance Service as soon as possible.
- » Under annual multi **trip** policies there is no cover for **trips** over either 32, 45 or 62 days dependent on the level of cover selected as detailed in **your** policy schedule.
- » Any **trip** that has already begun when **you** purchase this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi **trip** policy which fell due for renewal during the **trip**.

What is not covered applicable to all sections of the policy

- » War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- » There are a number of sports, activities and winter sports that are not covered - Please see paragraphs 4, 5, and 6 in What is not covered - applicable to all sections of the policy in the policy wording.
- » Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- » Wilful, self-inflicted injury, suicide, drug use or solvent abuse.
- » **You** drinking too much alcohol, or **you** are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal resulting in a claim.
- » Unlawful actions and any criminal proceedings brought against **you**.
- » Travel to a country, specific area or event which the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) has advised against all travel or all but essential travel (except where cover is provided under subsections 1. and 6.c) of What is covered under Section T – Travel disruption cover).

What is not covered under Section A – Cancellation or curtailment charges

- » Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
- » **We** will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if **you** are travelling with someone who is not insured under this policy **we** will only pay **your** proportion of the costs not theirs, regardless who has paid for the booking.
- » Any circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** that could reasonably be expected to result in a claim.
- » The cost of Air Passenger Duty (APD) whether irrecoverable or not.

What is not covered under Section B – Emergency medical and other expenses

- » Treatment or surgery which in the opinion of the Emergency Medical Assistance Service, can wait until **your** return to **your home area**.
- » Medication, which prior to departure is known to be required.
- » Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

What is not covered under Section C

– Hospital benefit

- » Hospitalisation, compulsory quarantine or confinement to **your** accommodation as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

What is not covered under Section C1

– Pet Care

- » Claims arising from **your** bodily injury, illness or disease that is not covered under Section B – Emergency medical and other expenses.

What is not covered under Section E

– baggage

- » Valuables left **unattended** at any time unless in a hotel safe, safety deposit box or in **your** locked accommodation.
- » **Baggage** contained in an **unattended** vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a **Secure baggage area**) – Please see the definition of **Secure baggage area** in the Definitions in the policy wording.
- » **Loss, theft** or damage to **gadgets**. Claims for **gadgets** should be made under section E1 – **gadget** cover or E2 – **gadget** cover extension.
- » Contact or corneal lenses, hearing aids, dental or medical fittings, **ski equipment, golf equipment** and other items are excluded - See **your** policy wording for the full list.
- » **Business equipment**, business goods, samples or tools used in connection with **your** occupation.

What is not covered under Section E1

– Gadget Cover & E2 – Gadget Cover Extension

Your gadget is not covered for:

1. Any **loss, theft** or **accidental damage** of the **gadget** left as checked in **baggage**.
2. Any **theft** or **loss** unless reported to the appropriate local police authorities within 24 hours of discovering the incident and accompanied by a Police Crime Reference number. Lost Property numbers are not acceptable in support of a **theft** claim.
3. Any claim that occurs whilst not on a **trip**.
4. Any claim for **loss** where the circumstances of the **loss** cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the **loss**.
5. **Theft** of the **gadget** from an unoccupied premises or vehicle whilst on a **trip**, unless there is evidence of **violent and forcible entry** to the premises or vehicle.
6. **Theft** of the **gadget** from the person unless force or threat, violence or pickpocket is used.
7. **Loss, theft** of or **accidental damage** to the **gadget** whilst in the possession of a third party other than **your** immediate family.
8. Repair or other costs for:
 - » routine servicing, inspection, maintenance or cleaning;
 - » **loss** caused by a manufacturer's defect or recall of the **gadget**;
 - » replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - » repairs carried out by anyone not authorised by **us**;
 - » wear and tear or gradual deterioration of performance;
 - » claims arising from abuse, misuse or neglect;
 - » a **gadget** where the serial number has been tampered with in any way.

What is not covered under Section F

– Personal money, passport and documents

- » **Personal money** or **your** passport or visa left **unattended** at any time unless in a hotel safe, safety deposit box or in **your** locked accommodation.
- » **Loss** or **theft** of traveller's cheques where **you** have not complied with the issuing agents conditions.

What is not covered under Section G

– Personal liability

- » Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

What is not covered under Section H

– Delayed departure

- » Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
- » The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- » Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- » Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- » Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.

What is not covered under Section I

– Missed departure

- » Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
- » **Your** failure to arrive at the departure point in time to board any connecting **public transport** after **your** departure on the initial international outbound and return legs of the **trip**.
- » Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

What is not covered under Section J

– Legal expenses and assistance

- » Cover is only available if a claim is more likely than not to be successful and if any judgement is more likely than not to be enforced. See the Prospects of success wording under this section of the policy wording for more information.
- » Legal costs and expenses incurred prior to **our** written acceptance of the case.

What is not covered under Section K

– Hijacking

- » Any claim relating to payment of ransom monies.
- » Any claim arising out of any act(s) by **you** which would be considered an offence by a court of the **United Kingdom** if they had been committed in the **United Kingdom**.

What is not covered under Section L

– Mugging

- » Any additional period of hospitalisation relating to treatment or

surgery, including exploratory tests, which are not directly related to the bodily injury which necessitated **your** admittance into hospital.

- » Hospitalisation relating to any form of treatment or surgery which in the opinion of AXA Assistance or **us** (based on information provided by **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
- » Any additional period of hospitalisation relating to treatment or services provided by a nursing **home** or any rehabilitation centre.

What is not covered under Section M1

– Scheduled Airline Failure Insurance

- » Scheduled flights not booked within the **United Kingdom** prior to departure.
- » 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.

What is not covered under Section M2

– End Supplier Failure

- » Travel and accommodation not booked within the **United Kingdom** prior to departure.
- » Any **loss** for which a third party is liable or which can be recovered by other legal means.
- » 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.

What is not covered under Sections N,O,P,Q, and S –

Winter sports

- » **Ski equipment** contained in or stolen from an **unattended** vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a **secure baggage area**) – Please see the definition of **secure baggage area** in the Definitions in the policy wording.
- » A deduction for wear, tear and depreciation will be made on **ski equipment** – see table in Section N – **Ski equipment**.

What is not covered under Section T

– Travel disruption cover

- » Claims arising within the first 7 days after **you** purchased this insurance or the date **you** booked any **trip** (whichever is the later) which relate to an event which was occurring or **you** were aware could occur at the time **you** purchased this insurance or booked the **trip** (whichever is the later).
- » Any claims arising whilst **you** are on a day-**trip**.
- » Strike, industrial action or the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
- » Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator.
- » The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- » Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
- » Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- » Any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel ar-

- rangements within 12 hours of the scheduled time of departure.
- » For subsection 4. only of What is covered, **your** reluctance to travel or make or attempt to make alternative arrangements to reach **your** destination where reasonable alternative travel facilities were available and no severe weather warnings for the area concerned or notices of road closures on **your** planned route had been issued.
 - » **Your** passport or visa left **unattended** at any time unless in a hotel safe, safety deposit box or in **your** locked accommodation.

What is not covered under Section U

– Golf cover

- » Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
- » Any circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** that could reasonably be expected to result in a claim.
- » **golf equipment** contained in an **unattended** vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a **secure baggage area**) – Please see the definition of **secure baggage area** in the Definitions in the policy wording.

What is not covered under Section V

– Wedding/Civil partnership cover

- » Valuables, bank notes and currency notes left **unattended** unless in a hotel safe, safety deposit box or in **your** locked accommodation.
- » Loss, theft or damage to **gadgets**. Claims for **gadgets** should be made under section E1 – **Gadget** cover or section E2 – **Gadget** cover extension.
- » **baggage** contained in an **unattended** vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a **secure baggage area**) – Please see the definition of **secure baggage area** in the Definitions in the policy wording.
- » Contact or corneal lenses, hearing aids, dental or medical fittings, **ski equipment, golf equipment** and other items are excluded - see **your** policy wording for the full list.
- » Business goods, samples or tools used in connection with **your** occupation.

What is not covered under Section W

– Cruise cover

- » Valuables left **unattended** at any time unless in a hotel or ship's safe, safety deposit box or in **your** locked cabin or other accommodation.
- » **Loss, theft** or damage to **gadgets**. Claims for **gadgets** should be made under section E1 **Gadget** cover and E2 **Gadget** cover extension.
- » **baggage** contained in an **unattended** vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a **secure baggage area**) – Please see the definition of **secure baggage area** in the Definitions in the policy wording.
- » Contact or corneal lenses, hearing aids, dental or medical fittings, **ski equipment, golf equipment** and other items are excluded - see **your** policy wording for the full list.
- » Business goods, samples or tools used in connection with **your** occupation.
- » Confinement or compulsory quarantine as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

What is not covered under Section X

– Business Cover

- » **business equipment** left **unattended** at any time unless in a hotel safe, safety deposit box or in **your** locked accommodation.
- » **Loss, theft** or damage to **gadgets**. Claims for **gadgets** should be made under section E1 **Gadget** cover and E2 **Gadget** cover extension.
- » **business equipment** contained in an **unattended** vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a **secure baggage area**) – Please see the definition of **secure baggage area** in the Definitions in the policy wording.
- » Loss, theft or damage of CD's, DVD's, films, tapes, cassettes, cartridges or discs other than the market value.
- » Any **loss** or damage arising from manual work.

DURATION

Annual multi trip

This provides **you** with cover to travel as many times as **you** like within the **period of insurance** as detailed in **your** policy schedule for **your** selected cover provided no single **trip** lasts longer than the following durations:

32 days if **you** have bought Silver cover;
45 days if **you** have bought Gold cover;
62 days if **you** have bought Platinum cover.

If **you** have purchased a Winter Sports Annual multi-**trip** policy, cover is also provided for up to 28 days in total for winter sports within the **period of insurance**.

Single Trip

This provides **you** with cover to travel on one **trip** within the **period of insurance**.

CANCELLATION PERIOD

You are free to cancel this policy at any time. If **you** wish to cancel within 14 days of receipt of the policy documents, **you** may do so by writing to **us** for a full refund providing **you** have not travelled and no claim has been made. If **you** cancel after the first 14 days of receipt of the documents, no premium refund will be made. *See General conditions applicable to the whole policy in the policy wording for full details.*

CLAIM NOTIFICATION

To make a claim under all sections (except **Gadget** cover and Scheduled Airline Failure/End Supplier Failure) please contact:

Rightpath Claims,
PO Box 6053
ROCHFORD
SS1 9TT
Online claims registration: www.rpclaims.com (Scheme Code: A01301)
Tel: +44 (0)20 8667 2450

To make a claim for **Gadget** Cover please contact:

Taurus Insurance Services Limited
Suite 2209-2217 Eurotowers
Europort Road, Gibraltar
Email: coverforyou@taurus.gi
0330 880 1756

To make a claim for Scheduled Airline Failure or End Supplier Failure please contact:

IPP Claims at Cunningham Lindsey
Oakleigh House
14-15 Park Place
Cardiff CE10 3DQ
Phone: 0345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
Website: www.ipplondon.co.uk/claims.asp (a claim form may be downloaded from this site)

MAKING A COMPLAINT

If **your** complaint relates to a claim on **your** policy, **you** should contact the department dealing with **your** claim.

If **your** complaint relates to **your** policy, please contact **0207 183 0885** or by emailing **complaints@coverforyou.co.uk**

If the complaint is still not resolved, **you** can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect **your** right to take legal action.

Full details of addresses and contact numbers can be found within the **Making a complaint** section of the policy wording.

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).

You are also able to use the EC On-line Dispute Resolution (ODR) platform at **<http://ec.europa.eu/consumers/odr/>** who will notify FOS on your behalf.

INTRODUCTION

This is **your travel insurance policy**. It contains details of what is covered, special conditions and what is not covered, for each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the schedule which **we** recommend be attached to the policy.

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

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

United Kingdom residents

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**.

The law applicable to this policy

You and **we** can choose the law which applies to this policy. **We** propose that the law of England and Wales applies. Unless **we** and **you** agree otherwise the law of England and Wales will apply to this policy.

Age eligibility

Annual multi trip

This policy is not available to anyone aged 71 or over if annual multi **trip** cover is selected. If **you** are aged under 18 **you** are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

If **you** reach any of the ages mentioned above during the **period of insurance**, cover will continue until the next renewal date but not after that.

Single trip

If single **trip** cover is selected, this policy is not available to anyone aged 76 or over.

Policy excess

Under most sections of the policy, claims will be subject to an **excess**. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid the additional premium to waive the **excess** as stated in **your** policy schedule.

Helplines

Please carry this policy with **you** in case of an emergency. The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to : <http://ec.europa.eu/odr>

Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please contact the Coverforyou customer helpline on **0203 137 8981** or by emailing affinitysales@coverforyou.co.uk

General Insurance Information

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.

Providers under this policy

AXA Insurance

Sections A-E, F-L and N-X of this policy are insured by AXA Insurance UK plc who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk or by contacting them on 0800 111 6768.

Data Protection Notice

Axa Insurance UK plc is part of the AXA Group of companies which takes **your** privacy very seriously. For details of how **we** use the personal information **we** collect from **you** and **your** rights please view **our** privacy policy at www.axa.co.uk/privacy-policy

If **you** do not have access to the internet please contact **us** and **we** will send **you** a printed copy.

AmTrust Europe Limited

Sections E1 and E2 of this policy are insured by Amtrust Europe Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register Number 202189.

Details on how **your** information will be used by AmTrust Europe Limited can be found under section E1 and E2 of **your** policy wording

International Passenger Protection Limited

Sections M1 and M2 of this policy are insured by International Passenger Protection Limited is authorised and regulated by the Financial Conduct Authority (Register Number 311958).

Details on how **you** can contact International Passenger Protection Limited to understand how **your** data will be used can be found under section M1 and M2 of **your** policy wording.

Fraud prevention

To keep premiums low **we** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **we** may:

1. Share information about **you** with other organisation's and public bodies including the police.
2. Share information about **you** within the AXA Group and with other insurers.
3. Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.
4. Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.
5. Search records held by fraud prevention and credit agencies to:
 - a) Help make decisions about credit services for **you** and members of **your** household.
 - b) Help make decisions on insurance policies and claims for **you** and members of **your** household.
 - c) Trace debtors, recover debt, prevent fraud and to manage **your** insurance policies.
 - d) Check **your** identity to prevent money laundering.
6. Undertake credit searches and additional fraud searches.

DEFINITIONS

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

Baggage

- means luggage, clothing, personal effects and other articles (but excluding valuables, **ski equipment**, **golf equipment**, business equipment, **gadgets**, **personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

See definition of **ski equipment**, **golf equipment**, business equipment, **gadgets** and **personal money** for articles covered under either Section N **Ski equipment**, Section T Golf Cover, Section X Business Cover, Section E1 and E2 **gadget** Cover or Section F **Personal money**, Passport and documents when the appropriate premium has been paid as detailed in **your** policy schedule.

Bodily injury

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

Business equipment

- means items used by **you** and which belong to **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business trip

- means a **trip** taken wholly or in part for business purposes but excluding manual work.

Close business associate

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

Close relative

- means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, domestic partner or fiancé/fiancée.

Couple

- means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you** for at least six months at the time of purchasing this policy.

Curtailment /curtail/curtailed

means either:

a) You abandoning or cutting short the **trip** after **you** leave **your home** by direct early return to **your home**, in which case claims will be calculated from the day **you** returned to **your home** and based on the number of complete days of **your trip you** have not used,

Or

b) You attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in **excess** of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation.

curtailment claims under paragraph b) will only be paid for the ill/injured/quarantined/confined **insured person**, but where **we** or the Emergency Medical Assistance Service agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any travel and accommodation costs

and expenses (including excursions up to £250) they have incurred, but not used by remaining with **you**.

Excess

- means that **you** will be responsible for paying the first part of each and every claim per incident claimed for, under each section by each **insured person**, unless **you** have paid the additional premium to waive the **excess** as stated in **your** policy schedule.

Family cover

- means up to two adults and up to 9 of their children, step children or foster children aged under 18 accompanying the parents or legal guardian insured on the same policy travelling on any **trip** to the same destination. The children are only insured when travelling with one or both of the insured adults, (or accompanied by another responsible adult) but under annual multi **trip** cover either adult is also insured to travel on their own.

Gadget – the item(s) owned by **you** and shown within the relevant proof of purchase.

For the purpose of this policy a gadget can be any one of the following items:

Mobile Phones, Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

Golf equipment

- means golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Home

- means **your** normal place of residence in the **United Kingdom**.

Home area

For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your home area** means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, **your home area** means either the particular Channel Island on which **you** live or the Isle of Man depending on where **your home** is.

Insured person

See definition of **You/Your/Yourself/Insured person**.

Medical condition

- means any disease, illness or injury.

Medical practitioner

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

Mugging

- means a violent, threatening attack by a third party causing actual bodily harm.

Package

- means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

a) transport

b) accommodation

c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Period of insurance

- means if annual multi **trip** cover is selected: the period of 12 months for which **we** have accepted the premium as stated in the schedule. During this period any **trip** not exceeding the maximum **trip** duration as detailed

in **your** policy schedule, but limited to 28 days in total in each **period of insurance** for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). Under these policies Section A - Cancellation cover will be operative from the date stated in the schedule or the time of booking any **trip** (whichever is the later date) and terminates on commencement of any **trip**.

- means if single **trip** cover is selected: the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule. Under these policies Section A - Cancellation cover will be operative from the time **you** pay the premium.

For all other sections of the policy including Section A – Curtailment cover, whichever cover is selected, the insurance starts when **you** leave **your home** to start the **trip** and ends at the time of **your** return to **your home** on completion of the **trip**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi **trip** policy which fell due for renewal during the **trip**.

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

Personal money

- means bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phone cards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Pre-paid charges

- means charges **you** have paid before **you** travel, or are contracted to pay for, including but not limited to the following: car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, (where cover under Section U – Golf cover is operative) green fees and (where the appropriate winter sports premium has been paid) ski school fees, lift passes and hired **ski equipment**.

Pre-existing medical conditions

means-

I. Any of the following medical conditions from which **you** have suffered from or received medical advice, treatment or prescribed medication within the last 5 years (including surgery, tests, investigations and check-ups by **your** doctor /consultant /specialist).

- » Any respiratory condition relating to the lungs or breathing (including asthma, bronchitis and chronic obstructive pulmonary disease)
- » Any heart-related or blood circulatory condition (including but not limited to high blood pressure and high cholesterol)
- » Any cancerous conditions (including leukaemia, non-hodgkin's lymphoma and any type of skin cancer)
- » Any neurological condition (including stroke, brain haemorrhage, multiple sclerosis epilepsy and dementia)
- » Any psychological or psychiatric condition including stress, anxiety or depression
- » Any diabetic condition
- » Any renal, kidney or liver condition
- » Any chronic condition that can be controlled but not cured (including back pain, crohn's and coeliac disease and ulcerative colitis).

II. Any other medical conditions for which **you** have received any inpatient or outpatient treatment by a hospital specialist within the last twelve months.

Public transport

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

Secure baggage area

- means any of the following, as and where appropriate:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle
- b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and

engaged tray or roller blind cover behind the rear seats.

c) The fixed storage units of a locked motorised or towed caravan

d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single parent cover

- means one adult and up to 9 of his or her children, step children or foster children aged under 18 accompanying the parent insured on the same policy, travelling on any **trip** to the same destination. The children are only insured when travelling with the insured adult, (or accompanied by another responsible adult) but under annual multi **trip** cover the adult is also insured to travel on their own.

Ski equipment

- means skis (including bindings), ski boots, ski poles and snowboards.

Terrorism

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

Definitions continued

Trip

- means any holiday, pleasure **trip** or journey made by **you** within the area of travel shown in the schedule which begins and ends in **your home area** during the **period of insurance**, but excluding one way **trips** or journeys.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this policy replaces or **you** renew an existing annual multi **trip** policy which fell due for renewal during the **trip**.

If annual multi **trip** cover is selected any **trip** not exceeding the maximum **trip** length as confirmed in **your** policy schedule is covered, but limited to 28 days in total in each **period of insurance** for winter sports (provided **you** have paid the appropriate winter sports premium to include this cover). If any **trip** exceeds the maximum **trip** length as confirmed in **your** policy schedule days (or 28 days in the case of winter sports) there is no cover under this policy for any additional days over the maximum **trip** length as confirmed in **your** policy schedule (or 28 day period in respect of winter sports **trips**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

In addition, any **trip** solely within **your home area** is only covered where **you** have pre - booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **trip** under annual multi **trip** cover is considered to be a separate insurance, with the terms, definitions, What is not covered and conditions contained in this policy applying to each **trip**. Where **we** have agreed to cover **your medical condition**, this applies to each **trip** during the **period of insurance**.

Unattended

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

United Kingdom

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

Valuables

- means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, CD's, DVD's, tapes, films, cassettes, cartridges, computer games, telescopes and binoculars.

Violent and forcible entry

- means entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

We/Us/Our

- means AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD.

Except for cover provided under sections E1 and E2 **Gadget** cover and sections M1 Scheduled airline failure and M2 End supplier failure.

Under sections E1 and E2 of this policy – means AmTrust Europe Limited. Registered in England No.1229676. Registered address: Market Square House, St James's Street, Nottingham NG1 6FG.

Under sections M1 and M2 of this policy – means certain underwriters at Lloyd's.

You/Your/Yourself/Insured person

- means each person travelling on a **trip** whose name appears in the policy schedule.

GENERAL CONDITIONS APPLICABLE TO THE WHOLE POLICY

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply with them **we** may at **our** option take one or more of the following actions:

- » cancel the policy as detailed under this section;
- » declare **your** policy void (treating **your** policy as if it never existed);
- » refuse to deal with any relevant claims or reduce the amount of any relevant claim payments.

1. Dual insurance

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

2. Reasonable precautions

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

3. Cancellation

Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the cancellation period) by writing to the address shown in **your** policy schedule during the cancellation period. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made.

If **you** have already travelled, a claim has been made under this policy or is intended to be made there will be no refund of premium.

Cancellation outside the statutory period

You may cancel this policy at any time after the cancellation period by writing to the address above/shown in **your** schedule. If **you** cancel after the cancellation period no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days' notice by registered post to **your** last known address on the following grounds:

- a) If **you** make a fraudulent claim as set out in paragraph 4. Fraudulent claims below.
- b) If **you** are or have been engaged in criminal or unlawful activities.
- c) If any policy in **your** name is added to the Insurance Fraud Register.

In each case no refund of premium will be made.

4. Fraudulent claims

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

If **you** or anyone acting for **you**:

- a) knowingly provides information to **us** as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge

and belief; or

- b) knowingly makes a fraudulent or exaggerated claim under **your** policy; or
- c) knowingly makes a false statement in support of a claim; or
- d) submits a knowingly false or forged document in support of a claim; or
- e) makes a claim for any **loss** or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

- a) **We** may prosecute fraudulent claimants;
- b) **We** may make the policy void from the date of the fraudulent act;
- c) **We** will not pay any fraudulent claims;
- d) **We** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
- e) **We** may inform the Police of the circumstances.

5. Sanctions

We will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **us** to:

- » Any sanctions, prohibitions or restrictions under United Nations resolutions;

or

- » The trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America.

6. Automatic renewals on annual multi trip policies

If **you** are an Annual Multi-**trip** policyholder, **we** will automatically renew **your** policy each year unless **you** have advised **us** that **you** do not want **your** policy to be automatically renewed or **you** no longer meet the eligibility criteria to be a Coverforyou policyholder. **We** will write to **you** prior to the renewal date of **your** policy to remind **you** that **your** policy is due to be renewed.

Unless **you** have previously advised **us** that **you** do not want **your** policy to be renewed or at renewal **you** have advised **us** that **you** no longer wish to renew **your** policy or **you** are no longer eligible for cover, the renewal premiums will again be collected from **your** specified credit or debit card to make sure that **you** are always covered.

We will notify **you** of **your** renewal terms at least 21 days prior to **your** renewal date. **We** are entitled to assume at renewal that **your** details have not changed and **you** have the consent of the credit or debit card holder, unless **you** inform **us** otherwise.

By purchasing this policy **you** have provide **us** with the consent to set up a continuous payment authority. This means **we** are authorised to automatically renew **your** policy and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct **us** to stop.

How to opt-out

Please contact the Coverforyou customer helpline on **0203 137 8981** or by emailing affinitysales@coverforyou.co.uk

CLAIMS CONDITIONS

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

If **you** do not comply **we** may void the policy and refuse to deal with any relevant claims or reduce the amount of any relevant claim payment. **You** must contact **us** by phone if **you** want to make a claim using the relevant number given below, depending on the type of claim:

1. Claims

All claims except (**Gadget** Cover, Scheduled Airline Failure/End Supplier Failure) Tel: +44 (0)20 8667 2450

Rightpath Claims,
PO Box 6053
ROCHFORD
SS1 9TT

Online claims registration: www.rpclaims.com
(Scheme Code: A01301)

Gadget Cover

For all claims (including **theft, loss** and **malicious damage**) please contact:

Taurus Insurance Services Limited
Suite 2209-2217 Eurotowers
Europort Road, Gibraltar
Email: coverforyou@taurus.gi
0330 880 1756

Scheduled Airline Failure

IPP Claims at Cunningham Lindsey
Oakleigh House
14-15 Park Place
Cardiff CE10 3DQ
Phone: 0345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
Website: www.ipplondon.co.uk/claims.asp (a claim form may be downloaded from this site)

The claim notification must be made within 31 days or as soon as possible after that following any bodily injury, illness, disease, incident, event, redundancy or the discovery of any **loss, theft** or damage which may lead to a claim under this policy.

You must also tell **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or refuse any claim without **our** permission in writing and cooperate fully with **us** in **our** investigations into the circumstance of **your** claim.

Each section of this policy contains Special conditions relating to claims. **You** should refer to the particular section under which **you** are claiming for further details of what **you** must do following the incident or event which has caused the claim.

You or **your** legal representatives must supply at **your** own expense, all information relevant to the claim detailed under Claims evidence at the end of each section. **You** should refer to the particular section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We reserve the right to require **you** to undergo an independent medical examination at **our** expense.

We may also request and will pay for a post mortem examination.

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

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

2. Transferring of rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

IMPORTANT CONDITIONS RELATING TO HEALTH

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

You must tell **us** of all **your pre-existing medical conditions**. If **you** fail to declare all **pre-existing medical conditions** **we** may refuse to deal with or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed pre-existing **medical condition**.

It is a condition of this policy that **you** will not be covered under Section A – Cancellation or Curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising:

Throughout the duration of the policy

- From any **medical condition** **you** have in respect of which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite which **you** still travel.
 - From any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures).
 - From any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
 - If **you** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider

At the time of purchasing **your** policy **you** will not be covered for any claim arising directly or indirectly:

- From any **medical condition** for which **you**, a **close relative** or a travelling companion have received a terminal prognosis.
 - From any **medical condition** for which **you**, a **close relative** or a travelling companion are on a waiting list for or have knowledge of the need for surgery, treatment or investigation.
 - From any **medical condition** for which **you** or a travelling companion are currently showing symptoms, but have yet to receive a diagnosis
- From any of the following **pre-existing medical conditions** from which **you** have suffered from or received medical advice, treatment or prescribed medication within the last 5 years (including surgery, tests, investigations and check-ups by **your** doctor /consultant /specialist).
 - Any respiratory condition relating to the lungs or breathing (including asthma, bronchitis and chronic obstructive pulmonary disease)
 - Any heart-related or blood circulatory condition (including but not limited to high blood pressure and high cholesterol)
 - Any cancerous conditions (including leukaemia, non-hodgkin's lymphoma and any type of skin cancer)
 - Any neurological condition (including stroke, brain haemorrhage, multiple sclerosis epilepsy and dementia)
 - Any psychological or psychiatric condition including stress, anxiety or depression
 - Any diabetic condition
 - Any renal, kidney or liver condition
 - Any chronic condition that can be controlled but not cured (including back pain, crohn's and coeliac disease and ulcerative colitis).
 - Any other **medical condition** for which **you** have received any inpatient or outpatient treatment by a hospital specialist within the last twelve months.

Unless **you** contact **us** on Tel: **0203 137 8981** or complete an online Medical Screening at Website **www.coverforyou.com** and **we** have agreed, in writing, to cover **your medical condition(s)**.

WHAT IS NOT COVERED - APPLICABLE TO ALL SECTIONS OF THE POLICY

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

1. War risks, civil commotion and terrorism

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

2. Radioactive contamination

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

3. Sonic bangs

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

4. Winter sports

Your participation in winter sports unless the appropriate winter sports premium has been paid, then cover will apply under those sections shown as covered for winter sports in **your** schedule for:

- a) the winter sports specified in the list on page 33 and
- b) any other winter sports shown as covered in **your** schedule for a period of no more than 28 days in total in each **period of insurance** under annual multi **trip** policies and for the period of the **trip** under single **trip** policies.

5. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining.

6. Other sports or activities

Your participation in or practice of any other sport or activity, manual work, driving any motorised vehicle or racing unless:

- a) specified in the list on pages 17 and 18 or
- b) shown as covered in **your** schedule.

7. Suicide, drug use or solvent abuse

Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction) and putting **yourself** at needless risk (except in an attempt to save human life).

8. Alcohol abuse/misuse

You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** physical ability and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your trips** or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected or **you** are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal and/or **you** need to make a claim as a result.

9. Jumping from vehicles, buildings, bridges, scaffolding or balconies

You climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

10. Unlawful action

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

11. Additional loss or expense

Any other **loss**, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such **loss**, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or **loss** of earnings following bodily injury, illness or disease.

12. Armed Forces

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

13. Travelling against FCO advice

Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which **you** are travelling has advised against all, or all but essential travel (other than claims arising from **you** not being able to travel and use **your** booked accommodation or curtailing the **trip** before completion, as provided for under subsections 1. and 6 c). of What is covered under Section T – Travel disruption cover when operative).

14. Unauthorised access to controlled or restricted areas or the unauthorised use of swimming pools

You gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times.

15. Travelling against medical advice

We will not pay any claim **you** have for any **trip** where a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite which **you** still travel.

SPORTS AND ACTIVITIES COVERED

The following lists detail the sports and activities that this policy will cover without charge when **you** are participating on a recreational and non-professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads and eye protection).

If **you** are participating in any other sports or activities not mentioned, please telephone **our** customer helpline on **0203 137 8981** as **we** may be able to offer cover for an additional premium. Details of those sports and activities which **you** have purchased cover for will be added to **your** policy schedule.

No cover under Section G – Personal liability for those sports or activities marked with *

** A piste is a recognised and marked ski run within the resort boundaries.

COVERED AS STANDARD WITHOUT CHARGE:

abseiling (within organisers guidelines)	*administrative, clerical or professional occupations
aerobics	airboarding
archaeological digging	archery
athletics	badminton
banana boating	baseball
basketball	*battle re-enactment
beach games	billiards/snooker/pool
body boarding (boogie boarding)	bowls
breathing observation bubble (bob)	*camel riding (no personal liability cover)
*camp america - counsellor	canoeing (up to grade 2 rivers)
*Catamaran sailing (if qualified and no racing or liability cover)	*clay pigeon shooting (no liability cover)
climbing (on climbing wall only)	cricket
croquet	cross country running (non-competitive)
curling	Cycling (no racing or competition's). All protective clothing (e.g. helmet) must be worn. No cover for Mountain Biking - see separately listed activity
dancing (including instruction)	*dinghy sailing (no liability cover)
*Driving motorised vehicles (excluding Quad bikes) for which you are licensed to drive in the United Kingdom (other than in motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter and no liability cover	elephant riding/trekking
falconry	fell walking/running (up to 2,500 metres above sea level)
fencing	fishing / deep sea fishing
fives	flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)
flying fox (cable car)	football (American) - not main purpose of the trip
football (Association) - not main purpose of the trip	frisbee/ultimate frisbee including competitions
gaelic football - not main purpose of the trip	*glass bottom boats/bubbles (no liability cover)

*go karting (within organisers guidelines and no liability cover)	golf
handball	*hobie catting (if qualified and no liability cover)
horse riding (excluding competitions, racing, jumping and hunting)	hot air ballooning (organised pleasure rides only)
*hovercraft driving/passenger (no liability cover)	hurling - not main purpose of the trip
hydro zorbing	ice skating
in-line skating/roller blading (wearing pads and helmets)	indoor skating/skateboarding (wearing pads and helmets)
javelin throwing	*jet boating (no racing or liability cover)
jogging	kayaking (up to grade 2 rivers)
korfball	netball
octopush	orienteeing
*paint balling/war games (wearing eye protection and no liability cover)	parasailing/parascending - over water
passenger sledge	pedalos
Pilates	pony trekking
*power boating (no racing, non-competitive and no liability cover)	racket ball
refereeing	*rifle range shooting
ringos	roller skating/blading/in line skating (wearing pads and helmets)
rounders	rowing (except racing)
running	safari trekking/tracking in the bush (must be organised tour)
*sailing (if qualified or accompanied by a qualified person and no liability cover or racing)	sail boarding/windsurfing
sand boarding/surfing/skiing	sand dune surfing/skiing
*sand yachting (no liability cover)	scuba diving to 18 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
*Segway riding (organised tours only, wearing correct safety equipment including a helmet)	skateboarding (wearing pads & helmets)
sledging/tobogganing (not on snow)	snorkelling
soccer- not main purpose of the trip	softball
spear fishing (without tanks)	*speed sailing (no liability)
sphering/ Zorbing	squash
surfing	swimming
swimming with dolphins	swimming/bathing with elephants
Sydney harbour bridge (walking across clipped onto safety line)	table tennis
*tall ship crewing (no racing and no liability cover)	ten pin bowling
tennis	trampolineing
tree canopy walking	trekking/ walking /rambling up to 2,500 metres above sea level
tug of war	volleyball
wake boarding	water polo
water ski jumping	water skiing
whale watching	wicker basket tobogganing
wind surfing/sailboarding	wind tunnel flying (pads and helmets to be worn)
*yachting (if qualified and no liability cover)	Yoga

LEVEL 1 SPORTS AND ACTIVITIES COVERED IF THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID:

*bolkarting (no liability cover)	body building
field hockey	Fruit or vegetable picking
gorilla trekking	gymnastics
high diving	lacrosse
marathon running (not professional)	minjin swinging
* Mountain biking (no racing, competition's or extreme downhill mountain biking - e.g. a very steep course which was specifically designed to be used by professional cyclists only). All protective clothing (e.g. helmet) must be worn. Height restriction of 2,500 Metres above sea level.	mud buggying
rap jumping/running (within organisers guidelines)	*restaurant/bar work
*retail trade including manual work (but not including the use of power tools and machinery)	rhino trekking
river tubing	roller hockey
shinty	street hockey (wearing pads and helmets)
street luge	superintendance of manual work
tubing	wadi/dune/dune buggying/bashing

LEVEL 2 SPORTS AND ACTIVITIES COVERED IF THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID:

bamboo rafting	canoeing (up to grade 3 rivers)
dune sliding	dune/wadi buggying/bashing
grass skiing	heptathlon
kayaking (up to grade 3 rivers or coastal waters)	manual work (but not including the use of power tools and machinery)
occasional light manual work (but not including the use of tools and machinery)	polo
polo cross	scuba diving to 30 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
sea canoeing/kayaking (within sight of land)	trekking/walking/ rambling between 2,501 to 3,500 metres above sea level
via ferrata	weightlifting

LEVEL 3 SPORTS AND ACTIVITIES COVERED IF THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID:

bungee jumping (within organiser's guidelines)	bungee slingshot
bungee swoop (within organiser's guidelines)	bungee trampolining
canoeing (grade 4 and above rivers)	capoeira - no contact - dance movement only
elephant polo	*jet skiing
judo	karate
kayaking (grade 4 and above rivers)	kite boarding
land skiing	ostrich riding or racing
paragliding	*paramotoring

parapenting/paraponting	parasailing/parascending - over land
pot holing/caving	*quad biking
rugby - not main purpose of the trip	scuba diving to 40 metres (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
sky jumping (from Sky Tower in Auckland, New Zealand only)	tai chi
white water canoeing/kayaking/ touring up to grade 4	white water rafting (within organisers guidelines) up to grade 4

COVERED IF THE APPROPRIATE WINTER SPORTS PREMIUM HAS BEEN PAID:

blade skating	cross country skiing/nordic skiing
dry slope skiing	glacier skiing/walking
husky dog sledding (organised, non-competitive and with experienced local driver)	ice cricket
ice go karting (within organisers guidelines and no liability cover)	ice windsurfing (no liability cover)
kick sledging	ski - blading
*ski - dooing/snow mobiling	ski biking
ski boarding	ski run walking
skiing	skiing - big foot
skiing - cross country	skiing - mono
skiing - nordic	skiing - off piste** with a guide
skiing alpine	*sledding/sleigh riding (pulled by horse or reindeer as a passenger)
sledding/tobogganing on snow	snow biking
snow blading	snow boarding on piste**
snow boarding - off piste** with a guide	snow bobbing
snow carving (using non powered hand tools only and not working above 3 metres from the ground)	*snow go karting (no liability cover)
*snow mobiling/skidooring (no liability cover)	*snow scooting
*snowcat driving	snow shoe walking
snow tubing	telemarking
winter walking (using crampons and ice picks only)	

HOW TO CONTACT US IN AN EMERGENCY

International Emergency Medical Assistance Service

Available to you 24 hours a day, 365 days a year

Telephone number : +44 (0) 1473 351755

AXA Medical Assistance

CEGA Group

Funtington Park

Cheesmans Lane

Funtington

Chichester

PO18 8UE

You should contact the Emergency Medical Assistance Service when you are abroad:

- if you are ill or have an accident which means that you need to be admitted to hospital as an in-patient; or
- to arrange transport home if this is considered medically necessary; or
- to arrange transport home if you are told about the illness or death of a close relative or a close business associate at home.

It is very important that you call the Emergency Medical Assistance Service as soon as possible. If you cannot make the call yourself, because the condition requires emergency treatment, you or someone on your behalf should contact the Emergency Medical Assistance Service within 24 hours of hospitalisation or as soon as possible after that.

Reciprocal Health Agreements

State in-patient treatment - EU, EEA or Switzerland

IMPORTANT: If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland you should obtain a European Health Insurance Card (EHIC). You can apply for an EHIC either online at www.ehic.org.uk or by telephoning 0300 3301350. The EHIC entitles you to certain free or reduced costs health services in the EU, EEA or Switzerland. Details of the countries where you can use the EHIC are shown at the end of this section together with information on how to replace your EHIC if it is lost or stolen while you are abroad. If you use your EHIC, which reduces the cost of medical treatment, you will not have to pay the policy excess as detailed in your policy schedule for any emergency medical expenses claim.

If you are admitted to a state hospital or clinic as an in-patient while within the EU, EEA or Switzerland, you have a right to state provided emergency treatment if you have an EHIC.

If at any time you or someone acting on your behalf is being pressured to sign for excessive treatment or charges, please call the Emergency Medical Assistance Service for guidance.

COUNTRIES WHERE You CAN USE THE EHIC

The European Economic Area (EEA) is a free trade zone between countries of the European Union (EU), Iceland, Norway and Liechtenstein. The regulations on access to healthcare in the EEA also apply in Switzerland. Specific guidance on how to access healthcare in the countries listed below is available online at www.ehic.org.uk

Austria	Belgium	Bulgaria	Croatia
Cyprus	Czech Republic	Denmark	Estonia
Finland	France	Germany	Greece
Hungary	Iceland	Ireland	Italy
Latvia	Liechtenstein	Lithuania	Luxembourg
Malta	Netherlands	Norway	Poland
Portugal	Romania	Slovakia	Slovenia
Spain	Sweden	Switzerland	

State in-patient and out-patient treatment – Australia

If you need medical treatment in Australia, you must enrol with a local MEDICARE office. You do not need to enrol when you arrive, but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au or by emailing medicareaustralia.gov.au Alternatively please call the Emergency Medical Assistance Service for guidance.

If you are admitted to hospital you should contact the Emergency Medical Assistance Service as soon as possible for any treatment not available under MEDICARE.

State in-patient and out-patient treatment – New Zealand

United Kingdom citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing medical condition or a new condition arises, then a medical practitioner must agree in each case that prompt treatment is needed before your trip ends, if treatment is to be provided under the reciprocal agreement. You will also need to show your UK passport.

You will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

Private treatment – Worldwide

If you are admitted to a private hospital or clinic and no medically suitable state facility is available, you or someone on your behalf should contact the Emergency Medical Assistance Service as soon as possible before knowingly incurring any expenses over £500. The Emergency Medical Assistance Service will then arrange for the medical expenses covered by the policy to be paid direct to the hospital/clinic.

What is covered

We will pay **you** up to the amount shown in the schedule of benefits for **your** proportion only of any irrecoverable unused travel and accommodation costs and other **pre-paid charges** which **you** have paid or are contracted to pay, together with **your** proportion only of any reasonable additional travel expenses incurred if

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

as a result of any of the following events:

1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:

- a) **you**
- b) any person who **you** are travelling or have arranged to travel with
- c) any person who **you** have arranged to stay with
- d) **your close relative**
- e) **your close business associate**.

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

3. Redundancy of **you** or any person who **you** are travelling or have arranged to travel with which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.

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

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

If the same costs, charges or expenses are also covered under Section T – Travel disruption cover, or Section U – Golf cover **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must get the prior approval of the Emergency Medical Assistance Service to confirm the necessity to return **home**, prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.

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

3. If **you** cancel the **trip** due to:

- a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or
- b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a

medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.

2. **We** will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if **you** are travelling with someone who is not insured under this policy **we** will only pay **your** proportion of the costs not theirs, regardless who has paid for the booking.

3. The cost of **your** unused original tickets where:

- a) the Emergency Medical Assistance Service or **we** have arranged and/or paid for **you** to come **home** following **curtailment** of the **trip**, or
- b) **we** have paid **you** for any reasonable alternative and/or additional travel costs incurred by **you** to come **home** following **curtailment** of the **trip**.

If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come **home**) from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.

4. The cost of Air Passenger Duty (APD) whether irrecoverable or not.

5. Any claims arising directly or indirectly from:

- a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your**/their resignation, voluntary redundancy, **you**/them entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
- b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.

6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.

7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.

8. Anything mentioned in What is not covered applicable to all sections of the policy.

You should also refer to the Important conditions relating to health.

Claims evidence

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

- » A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- » In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- » Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.

- » In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- » **Your** unused travel tickets.
- » Receipts or bills for any costs, charges or expenses claimed for.
- » In the case of compulsory quarantine, a letter from the relevant authority or the treating **medical practitioner**.
- » In the case of jury service or witness attendance, the court summons.
- » The letter of redundancy for redundancy claims.
- » A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- » In the case of serious damage to **your home** a report from the Police or relevant authority. Where flooding or other damage is so widespread that the Police or other authorities could not be present, then a report from **your** household insurers or the contractor engaged to carry out repairs to **your home**.
- » Details of any travel, private medical or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

B SECTION B EMERGENCY MEDICAL AND OTHER EXPENSES

What is covered

We will pay **you** up to the amount shown in the schedule of benefits for the following expenses which are necessarily incurred during a **trip** but not covered by any reciprocal health agreement, as a result of **you** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the amount shown in the schedule of benefits incurred outside of **your home area**.
3. Costs of telephone calls:
 - a) to the Emergency Medical Assistance Service notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
 - b) incurred by **you** when **you** receive calls on **your** mobile phone from the Emergency Medical Assistance Service for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
4. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you** by the hospital.
5. If **you** die:
 - a) outside **your home area** the reasonable additional cost of funeral expenses abroad up to the amount shown in the schedule of benefits plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**
 - b) within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home** up to the amount shown in the schedule of benefits.

6. Reasonable additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, all inclusive, bed and breakfast, self-catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.

This includes, with the prior authorisation of the Emergency Medical Assistance Service, reasonable additional transport and/or accommodation

expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you**. Also additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.

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

Special conditions relating to claims

1. To enable **us** to direct **you** to the most appropriate medical facility **you** must obtain the prior authorisation of the Emergency Medical Assistance Service or **us** before knowingly incurring any expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment **you** or someone on **your** behalf must contact the Emergency Medical Assistance Service as soon as possible.
2. **You** must tell the Emergency Medical Assistance Service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
3. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and / or travel safely to **your home area** or a suitable hospital nearby to continue treatment.
4. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel **your** cover under the medical related sections being Section A – Cancellation or **Curtailment** charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident of **your** policy and refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area**.

Cover for **you** under all other operative sections will however continue for the remainder of **your trip**.

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
3. The cost of **your** unused original tickets where:
 - a) the Emergency Medical Assistance Service or **we** have arranged and/or paid for **you** to return to **your home**, or
 - b) **we** have paid **you** for any reasonable alternative and/or additional travel costs incurred by **you** to return to **your home**

if **you** cannot use the return ticket.

If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come home) from any additional costs **we** have incurred to return **you** to **your home**.

4. Any claims arising directly or indirectly for:

- a) The cost of treatment or surgery, including exploratory tests, which are not related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
- b) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
- c) Any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
- d) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**. Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.
- e) Additional costs arising from single or private room accommodation.
- f) Treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by the Emergency Medical Assistance Service.
- g) Any costs incurred by **you** to visit another person in hospital.
- h) Any expenses incurred after **you** have returned to **your home area**.
- i) Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
 - i. for private treatment, or
 - ii. are funded by, or are recoverable from the Health Authority in **your home area**, or
 - iii. are funded by a reciprocal health agreement (RHA) between these countries and/or islands.
- j) Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
- k) Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.

5. Anything mentioned in What is not covered applicable to all sections of the policy.

You should also refer to the Important conditions relating to health.

Claims evidence

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

- » Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
- » In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- » Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- » Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Medical Assistance Service.
- » Details of any travel, private medical or other insurance under which **you** could also claim.

To make a claim under this section please call: +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301) For medical assistance and/or repatriation claims +44 (0)1473 351755

What is covered

We will pay **you** up to the amount shown in the schedule of benefits for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area**, up to a maximum amount shown in the schedule of benefits as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.

You can only claim benefit under this section or subsection 3 of Section W – Cruise cover for the same event, not both.

Special conditions relating to claims

1. You must tell the Emergency Medical Assistance Service as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

1. Any claims arising directly or indirectly from:

- a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i) relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
 - ii) relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
 - iii) following **your** decision not to be repatriated after the date, when in the opinion of the Emergency Medical Assistance Service it is safe to do so.
- b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i) relating to any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - ii) as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
 - iii) occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands relation to either:
 - i. private treatment; or
 - ii. tests, surgery or other elective or planned treatment the costs of which are funded by or recoverable from the Health Authority in **your home area**.

2. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.

To make a claim under this section please call: +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

Permanent total disablement

- means an injury sustained, resulting in total and permanent disability which medical evidence confirms will prevent **you** from undertaking **your** usual occupation or a similar one for which **you** are qualified and suitably experienced.

What is covered

We will pay one of the benefit amounts shown in the policy schedule of benefits if **you** sustain **bodily injury** which shall solely and independently of any other cause, result within two years in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.

Special conditions relating to claims

1. **Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

Provisions

2. Benefit is not payable to **you**:

- If the permanent **loss** of use of an entire hand or foot is only partial and not total and complete (being 100%).
- Until one year after the date **you** sustain **bodily injury**.

3. Benefit 1. will be paid to the deceased **insured person's** estate.

What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

2. Any claim under permanent total disablement if at the date of the accident **you** are over the statutory age of retirement and not in full time paid employment.

3. Any claim arising from any event which exacerbates a previously existing **bodily injury**.

Claims evidence

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

- » In the event of death, the original death certificate.
- » A medical certificate or report in relation to claims for **loss** of limb, **loss** of sight or permanent total disablement.

To make a claim under this section please call: +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

C1 SECTION C1 PET CARE

What is covered

We will pay **you** up to the amount shown in **your** schedule per day, up to a maximum of the amount shown in **your** schedule for any additional kennel / cattery fees incurred, if **your** domestic dog(s) / cat(s) are in a kennel / cattery during **your trip** and **your** return to **your home area** has been delayed due to **your bodily injury**, illness or disease.

Special conditions relating to claims

You must send **us** written confirmation (at **your** own expense) from the appropriate kennel or cattery, confirming the amount of additional fees that **you** have had to pay, together with the dates when these were payable.

What is not covered

- » Claims arising from **your bodily injury**, illness or disease that is not covered under Section B – Emergency medical and other expenses.
- » Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » Written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates when these were payable.
- » A medical certificate from the treating **medical practitioner** explaining why **you** were unable to return **home** on time.
- » **Your** unused travel tickets.
- » Details of any travel, pet or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

D SECTION D PERSONAL ACCIDENT

Special definitions relating to this section

Loss of limb

- means **loss** by permanent severance of an entire hand or foot or the total, complete and permanent **loss** of use of an entire hand or foot.

Loss of sight

- means total and irrecoverable **loss** of sight which shall be considered as having occurred:

- in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and

E SECTION E BAGGAGE

What is covered

1. We will pay **you** up to the amount shown in the schedule of benefits for the accidental **loss** of, **theft** of or damage to **baggage** and **valuables** during **your trip**. The amount payable in the event of a total **loss**, will be the value at today's prices less a deduction for wear, tear and depreciation (**loss** of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

The maximum **we** will pay **you** for any one article, pair or set of items articles is shown in the schedule of benefits.

The maximum amount **we** will pay for all **valuables** is shown in the schedule of benefits.

2. We will also pay **you** up to the amount shown in the schedule of benefits, for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

If the **loss** is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

If items of **baggage** and/or **valuables** are also covered under Section V – Wedding/Civil partnership cover or Section W – Cruise cover **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery, or as soon as possible after that and get (at **your** own expense) a written report of the **loss, theft** or attempted **theft** of all **baggage** and/or **valuables**.

2. If **baggage** and/or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the **loss, theft** or damage to them in writing and get (at **your** own expense) written confirmation.

3. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** (except claims under subsection 2 of What is covered) unless the **excess** waiver has been purchased as detailed in **your** policy schedule.

2. **Loss, theft** or damage to **gadgets**. Claims for **gadgets** should be made under section E1 and E2- **gadget** cover.

3. **Loss, theft** of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

4. **Loss, theft** of or damage to **baggage** contained in an **unattended** vehicle:

- a) overnight between 9 pm and 9 am (local time) or
- b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) **violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.

5. **Loss** or damage due to delay, confiscation or detention by customs or any other authority.

6. **Loss, theft** of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment, golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

7. **Loss** or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, **theft**, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

8. **Loss** or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

9. **Loss, theft** of or damage to **business equipment**, business goods, sam-

ples, tools of trade and other items used in connection with **your** business, trade, profession or occupation.

10. **Loss** or damage caused by wear and tear, depreciation (**loss** in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

11. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A police report from the local Police in the country where the incident occurred for all **loss, theft** or attempted **theft**.
- » A Property Irregularity Report from the airline or a letter from the carrier where **loss, theft** or damage occurred in their custody.
- » A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- » All travel tickets and tags for submission.
- » Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your baggage** is temporarily lost in transit for more than 12 hours.
- » A letter from the carrier confirming the number of hours **your baggage** was delayed for.
- » Repair report where applicable.
- » Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

E1 SECTION E1 & E2 GADGET COVER & GADGET COVER EXTENSION E2 (ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

Please note: The following section applies to **your gadget** cover benefit (E1) and also if **you** have paid the required additional premium for the **gadget** cover extension (E2) which will be shown in **your policy schedule**.

Introduction

Gadget Insurance provides cover for **your gadget(s)** against **theft, loss, accidental damage, Malicious Damage** and unauthorised calls when **you** are on a **trip**. The **gadget(s)** must be in good condition and full working order at the time of **your trip**.

Terms and Conditions

insurance is arranged and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary licenced and authorised in Gibraltar by the Financial Services Commission under Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The Insurer is AmTrust Europe Limited (referred to as "**we/us/our**" in this **Gadget** Insurance Policy) and are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202189. A Member of the Association of British Insurers. Registered in England: company number 1229676. Registered address: Market Square House, St James's Street, Nottingham NG1 6FG.

We (the Insurer) have entered into a Binding Authority Contract reference number WUKGAD148030 with Taurus under which **we** have authorised Taurus to issue these documents on **our** behalf.

Confirmation of Cover

When **you** purchased **your gadget** Insurance **you** selected the level of cover

suitable for **you**. **Your** level of cover will be confirmed in **your policy schedule**. Please ensure **you** keep **your policy schedule** in a safe place.

Definitions

The words and phrases defined below are specific to this cover and have the same meaning wherever they appear in bold in the **gadget** cover section. All other definitions can be found on page 12.

Accidental Damage - means any damage, including fire and liquid damage, caused to the **gadget** which was not deliberately caused by **you** or bound to happen.

Gadget Criteria:

1. purchased from a UK registered company supplied with full UK consumer rights and warranties; or
2. purchased worldwide directly from the manufacturer, a network provider an online or high street retailer; or
3. refurbished items purchased directly from the manufacturer, a network provider or an online or high street retailer and which were supplied with a warranty at the time of purchase; or
4. purchased second hand or gifted to **you** and that **you** have the original **Proof of Purchase** (which corresponds to notes 1 to 3 above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**. This letter must include IMEI (where applicable), serial number and make and model of **your gadget(s)**.

Immediate Family – a **close relative** travelling with **you** on **your trip**.

Loss - means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

Malicious Damage - the intentional or deliberate actions by **you** or a third party which causes damage to **your gadget**.

Proof of Purchase – the original purchase receipt provided at the point of sale that gives details of the **gadget** purchased, or similar documents that provide proof that **you** own the **gadget**.

Proof of Usage - Means evidence that shows **your gadget** has been in use before the event giving rise to the claim. Where the **gadget** is a mobile phone this evidence can be obtained from **your** phone network provider. For other gadgets, such as laptops, in the event of an **accidental damage** claim this may be determined through inspection by **our** repairers.

Policy Schedule – A summary of **your** Coverforyou Travel Insurance Policy which includes details of **your Gadget** Cover.

Taurus – Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.

Theft - Means the dishonest removal of the **gadget** from **your** possession by a third party with the intention of permanently depriving **you** of it, or the removal of the **gadget** from **you** in person using force, threat of violence or by pickpocket.

Please note: Theft and **Loss** needs to be reported to the appropriate local Police authorities and **your** network provider (if applicable) within 24 hours of discovering the incident.

What we will cover

A. Accidental Damage

We will pay the repair or replacement costs if **your gadget** is damaged as the result of an accident.

B. Theft

If **your gadget** is stolen, **we** will replace it. Where only part or parts of **your gadget** have been stolen, **we** will only replace that part or parts. There must be evidence of **violent and forcible entry** if the **theft** of **your gadget** is from an unoccupied premises..

C. Malicious Damage

If **your gadget** is damaged as a result of intentional or deliberate actions of someone else, **we** will repair it. Where only part or parts of **your gadget** are damaged, **we** will only replace that part or parts.

D. Loss

If **your gadget** is lost, **we** will replace it. Where only part or parts of **your gadget** have been lost, **we** will only replace that part or parts.

E. Unauthorised Usage

If **your gadget** is lost or stolen, and the **loss** or **theft** is covered by **your** policy, **we** will refund the cost of unauthorised calls, messages and downloads made from it after the time it was lost or stolen. Cover will only apply to unauthorised usage within 24 hours of discovery of the **loss** or **theft** of **your gadget**. Itemised bills must be provided to support **your** claim. This cover will only apply if there is no protection from such losses from **your** network provider.

The Limits of our liability

The most **we** will pay for any one claim will be the replacement value of **your gadget** and in any case shall not exceed **our** maximum liability for **your** chosen level of cover, as shown in **your policy schedule**.

In the event that **your** claim is authorised It will be at **our** sole discretion to either repair **your gadget**, or if **your gadget** is deemed beyond economical repair or subject to a **theft** or **loss** and will therefore have to be replaced, **we** will endeavour to replace it with an identical fully refurbished item, or new item where a refurbished is not available. Should this not be possible, Taurus at their sole discretion, will replace it with a fully refurbished or new item of a comparable specification or the equivalent value (if cash settlement).

Please note it may not always be possible to replace **your gadget** with the same colour.

- » All replacement gadgets are issued with a 12-month warranty (the **gadget** must be returned to Taurus).
- » All repairs to gadgets are issued with a 3-month warranty (the **gadget** must be returned to Taurus).

What we will not cover

Your gadget is not covered for:

1. The amount of the **excess** which applies as shown on **your policy schedule**.
2. Any **loss, theft** or **accidental damage** of the **gadget** left as checked in **baggage**.
3. Any **loss, theft** or **accidental damage** to the **gadget** as a result of confiscation of detention by customs, other officials or authorities.
4. Any **theft** or **loss** unless reported to the appropriate local police authorities within 24 hours of discovering the incident and accompanied by a Police Crime Reference number. Lost Property numbers are not acceptable in support of a **theft** claim.
5. Any claim that occurs whilst not on a **trip**.
6. Any damage which occurred to **your gadget** prior to commencement of **your trip**.
7. Any claim for **loss** where the circumstances of the **loss** cannot be clearly identified, i.e. where **you** are unable to confirm the time and place of the **loss**.
8. Any claim where **Proof of Usage** cannot be provided or evidenced (applicable only where the **gadget** is a mobile phone or in respect of a laptop/tablet where user history is available).
9. Any claim involving **theft** or **loss** unless reported to **your** network provider (if applicable) within 24 hours of discovering the incident and a blacklist placed on the IMEI of the **gadget(s)**
10. **Theft** of the **gadget** from an unoccupied premises or vehicle whilst on a **trip**, unless there is evidence of **violent and forcible entry** to the premises or vehicle.
11. **Theft** of the **gadget** from the person unless force or threat, violence or pickpocket is used.
12. **Loss, theft** of or **accidental damage** to the **gadget** whilst in the possession of a third party other than **your** immediate family.
13. **Loss, theft** of or **accidental damage** to accessories other than SIM or PCIMA cards which were in the **gadget** at the time of the **loss, theft** or damage.
14. **Loss**, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet, or **loss** of use, reduction in functionality, cost,

expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the **loss**

15. Repair or other costs for:

- » routine servicing, inspection, maintenance or cleaning;
- » **loss** caused by a manufacturer's defect or recall of the **gadget**;
- » replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
- » repairs carried out by anyone not authorised by **us**;
- » wear and tear or gradual deterioration of performance;
- » claims arising from abuse, misuse or neglect;
- » a **gadget** where the serial number has been tampered with in any way.

16. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair to one of **our** approved repairers.

17. The VAT element of any claim if **you** are registered for VAT.

18. Cosmetic damage only to the **gadget** that has no effect on the functionality of the **gadget**, to include marring, scratching and denting.

19. Any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network provider.

20. Where **you** knowingly leave **your gadget** somewhere where **you** can't see it but others can and it is at risk of being lost, stolen or damaged. For example - in a restaurant or a pub where **you** go to the toilet or bar leaving **your gadget** on a table instead of taking it with **you**.

21. Reconnection costs or subscription fees of any kind.

22. The cost of replacing any personalised ring tones or graphics, downloaded material or software.

23. Any expense incurred as a result of not being able to use the **gadget**, or any **loss** other than the repair or replacement costs of the **gadget**.

Conditions and limitations

1. **You** are required to take all reasonable precautions to prevent damage, **theft** or **loss**. This will include, but not limited to:

- » using **your gadget** in accordance with the manufactures instructions.
- » If left **unattended** in a vehicle or premises, **you** are to ensure that the **gadget** is out of sight and that all locks and security devices are actioned
- » not handing **your gadget** to a person who is not known to **you** or a third party, other than immediate family.

2. The **gadget** must have a valid **Proof of Purchase** and meet the **gadget** criteria detailed in this policy.

3. **You** must provide **us** with any receipts, documents or **Proof of Purchase**, that it is reasonable for **us** to request.

4. Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.

Claims procedure

Please comply with the following procedures in order to allow **us** to authorise **your** claim with the minimum of delay. Failure to observe these procedures may invalidate **your** claim.

For all Malicious Damage, Theft and Loss Claims:

Notify the appropriate local Police authority within 24 hours of discovering the incident and obtain a Police Crime reference number and a copy of the Police Crime report. Should **you** be claiming for the **theft** or **loss** of **your** mobile phone or another sim enabled device **you** must also contact **your** network provider within 24 hours of discovering the incident to blacklist the IMEI of the device.

For all claims (including malicious damage, theft and loss):

Contact Taurus on 0330 880 1755 (local rate call) or coverforyou@taurus.gi as soon as reasonably possible of discovering the incident (or in the event of an incident occurring outside of the **United Kingdom**, as soon as reasonably possible of returning to the **United Kingdom**).

Complete the claim form in accordance with their instructions, and in any event within 30 days of notifying the claim together with any requested supporting documentation including but not limited to:

- » Police Crime Reference Number (if applicable)
- » Proof of Blacklist of IMEI (if applicable)
- » Proof of reported **theft** or **loss** (if applicable)

- » Proof of **violent and forcible entry** (if applicable)
- » Proof of travel dates and booking confirmation.
- » Any other requested documentation.

Taurus will assess **your** claim, and as long as **your** claim is valid, will authorise the repair or replacement of the **gadget** as appropriate.

Please note: If we replace **your gadget** the damaged or lost **gadget** becomes ours. If it is returned or found **you** must notify **us** and send it to **us** if **we** ask **you** to.

Complaints

It is always the intention to provide **you** with a first class service. However, if **you** are not happy with the service, in the first instance:

If **your** complaint is in relation to a claim, please write to Taurus. Their contact details are:

Taurus Insurance Services Limited
Suite 2209-2217 Eurotowers
Europort Road, Gibraltar
Email: gadget.complaints@taurus.gi

If **you** are not happy with the response or **your** complaint has not been resolved within eight weeks, **you** have the right to ask the Financial Ombudsman Service to review **your** complaint: Their contact details are:

Financial Ombudsman Service
Exchange Tower,
London
E14 9SR,
Tel: 020 7964 1000 (Switchboard) + 44 207 964 1000

(for calls outside the UK) 0800 023 4 567 – calls to this number are normally free for people ringing from a 'fixed line' phone but charges may apply if **you** call from a mobile phone.

0300 123 9 123 – calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs. 020 7964 1001 (main fax)

Email: complaint.info@financial-ombudsman.org.uk
Web address: www.financial-ombudsman.org.uk

If **you** wish to complain about an insurance policy purchased online **you** may be able to use the European Commission's Online Dispute Resolution platform, which can be found at the following address: <http://ec.europa.eu/consumers/odr>.

These procedures do not affect **your** legal rights.

PRIVACY AND DATA PROTECTION NOTICE

Data Protection

AmTrust Europe Ltd (the Insurer) and Taurus (the administrator), as Data Controllers, are committed to protecting and respecting **your** privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which **We** process **your** personal data, for more information please visit **our** websites at: www.amtrusteurope.com or www.taurus.gi/privacy

1. How we use your personal data

We use the personal data **we** hold about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, re-search or statistical purposes and to provide **you** with information, products or services that **you** request from **us** or which **We** feel may interest **you**. **We** will also use **your** data to safeguard against fraud and money laundering and to meet **our** general legal or regulatory obligations.

2. Sensitive personal data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **our** notice.

3. Disclosure of your personal data

We disclose **your** personal data to third parties involved in providing products or services to **us**, or to service providers who perform services on **our** behalf. These include **our** group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external accountants and auditors, regulatory authorities, and as may be required by law.

4. International transfers of data

We may transfer **your** personal data to destinations outside the European Economic Area ("EEA"). Where **we** transfer **your** personal data outside of the EEA, **We** will ensure that it is treated securely and in accordance with the Legislation.

5. Your rights

You have the right to ask **us** not to process **your** data for marketing purposes, to see a copy of the personal information **We** hold about **you**, to have **your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to restrict the processing of **your** data, to ask **us** to provide a copy of **your** data to any controller and to lodge a complaint with the local data protection authority.

6. Retention

Your data will not be retained for longer than is necessary and will be managed in accordance with **our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or **our** business relationship with **you**, unless **we** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **you** have any questions concerning **our** use of **your** personal data, please contact the relevant Data Protection Officer - please see websites for full address details.

document) or visa which has been lost or stolen outside **your home area**. This includes reasonable additional travel and accommodation expenses incurred because **you** were unable to board the **public transport** on which **you** were booked to return to the **United Kingdom** or continue **your trip** as a result of the accidental **loss** of, **theft** of or damage to **your** passport and/or visa.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.

2. If personal money, passports or visas are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the **loss, theft** or damage to them in writing and get (at **your** own expense) written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.

3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the **loss, theft** or damage to them in writing and get (at **your** own expense) written confirmation.

4. If documents are **lost**, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

What is not covered

1. The Excess as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** schedule.

2. Loss, theft of or damage to **personal money** or **your** passport or visa if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.

4. Loss or damage due to delay, confiscation or detention by customs or any other authority.

5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.

6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.

7. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A police report from the local Police in the country where the incident occurred for all **loss, theft** or attempted **theft**.
- » A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- » All travel tickets and tags for submission.
- » Proof of ownership such as an original receipt or bank or credit card statements for items lost, stolen or damaged.
- » Receipts or bills or proof of purchase for any transport and accommodation expenses claimed for.
- » Receipts or bills or proof of purchase for any replacement or temporary passport or visa claimed for.
- » Receipt for all currency and travellers cheques transactions.

Details of any household, travel or other insurance under which you could also claim.

F SECTION F PERSONAL MONEY, PASSPORT AND DOCUMENTS

What is covered

1. We will pay **you** up to the amount shown in the table below for the following items if they are accidentally lost, damaged or stolen whilst on **your trip**.

Item	Limit (up to)
Bank notes, currency notes and coins We will also cover foreign currency during the 72 hours immediately before your departure on the outward journey.	Up to the "Cash Limit" shown in your schedule
Personal money and documents. This includes the cost of the emergency replacement or temporary passport or visa obtained outside your home area and the value of the unused portion of your passport, visa or driving licence	Up to the " Personal money " limit shown in your schedule

2. We will pay **you** up to the "Replacement Passport and Travel Documents" limit shown in the schedule of benefits for reasonable additional travel and accommodation expenses necessarily incurred outside **your home area** to obtain a replacement of **your** passport (known as an emergency travel

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)



SECTION G PERSONAL LIABILITY

What is covered

We will pay **you** up to the amounts shown in the schedule of benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

- 1. bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you** but not paying for their accommodation.
- 2. Loss** of or damage to property that does not belong to and is neither in the charge of nor under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

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

What is not covered

- The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
- Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - d) The transmission of any contagious or infectious disease or virus.
- Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » Full details in writing of any incident.
- » Any court claim form, summons, letter of claim or other document

must be sent to **us** as soon as **you** receive it.

- » Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)



SECTION H DELAYED DEPARTURE

What is covered

If the **public transport** on which **you** are booked to travel:

- is delayed at the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland (but not including delays to any subsequent out-bound or return connecting **public transport**) for at least 12 hours from the scheduled time of departure, or
- is cancelled before or after the scheduled time of departure

as a result of any of the following events:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel.

We will pay you:

- Up to the amounts shown in the schedule of benefits for the first completed 12 hours delay and each full 12 hours delay after that, up to the maximum amount shown in the schedule of benefits (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or
- Up to the amounts shown in the schedule of benefits for **your** proportion only of any irrecoverable unused travel and accommodation costs and other **pre-paid charges** which **you** have paid or are contracted to pay, if:
 - a) after a delay of at least 12 hours, or
 - b) following cancellation, no suitable alternative **public transport** is provided within 12 hours of the scheduled time of departure **you** choose to abandon **your trip** before departure from the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.

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

You can only claim under one of either Section H – Delayed departure, Section I – Missed departure or Section T – Travel disruption cover for the same event.

Special conditions relating to claims

- 1. You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
- 2. You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.

What is not covered

- The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
- Claims arising directly or indirectly from:

- a) strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
- b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
- c) Any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.
- d) Volcanic eruptions and/or volcanic ash clouds.

3. For subsection 2. only of What is covered:

- a) The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- b) Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
- c) **We** will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if **you** are travelling with someone who is not insured under this policy **we** will only pay **your** proportion of the costs not theirs, regardless who has paid for the booking.
- d) Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes are not covered.
- e) Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
- f) Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- g) Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or re-imburement.
- h) Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
- n) Any cost if **your trip** was booked as part of a **package** holiday except for any pre-paid costs or charges which do not form part of **your package** holiday.
- o) Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » Full details of the travel itinerary supplied to **you**.
- » Written confirmation from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
- » In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation, Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the **trip**.
- » **Your** unused travel tickets.
- » Receipts or bills for any transport, accommodation or other costs,

charges or expenses claimed for.

- » Where applicable written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- » Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

SECTION I MISSED DEPARTURE

What is covered

We will pay **you** up to the amounts shown in the schedule of benefits for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination (or in the case of a cruise joining **your** ship at the next possible port of call) or returning to the **United Kingdom**, if **you** fail to arrive at the departure point (including for residents of Northern Ireland any departure point in the Republic of Ireland) in time to board the **public transport** on which **you** are booked to travel on for the initial international outbound and return legs only of the **trip** as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

If the same expenses are also covered under Section H – Delayed departure or Section T – Travel disruption cover **you** can only claim under one section for the same event.

Special conditions relating to claims

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

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.
 - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - e) **Your** failure to arrive at the departure point in time to board any connecting **public transport** after **your** departure on the initial international outbound and return legs of the **trip**.

f) Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).

g) **Trips** solely within the **United Kingdom**.

c) Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.

3. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A letter from the **public transport** provider detailing the reasons for failure.
- » A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- » **Your** unused travel tickets.
- » Receipts or bills or proof of purchase for any transport, accommodation or other costs, charges or expenses claimed for.
- » In the case of an accident to or breakdown of the vehicle in which **you** are travelling a repairers or breakdown company's report or other evidence from the relevant highway authority or local authority.
- » In the case of the breakdown of any vehicle owned by **you** a copy of the last service report confirming that the vehicle has been serviced properly and maintained in accordance with manufacturer's instructions.
- » Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

If the independent lawyer agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

Special conditions relating to claims

1. We shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.

2. You must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.

3. You must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.

4. We may include a claim for **our** legal costs and other related expenses.

5. We may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

We shall not be liable for:

1. Legal costs and expenses incurred in pursuit of any claim against **us**, **our** appointed agents, CEGA Group, Rightpath Claims, someone **you** were travelling with, a person related to **you**, or another **insured person**.

2. Legal costs and expenses incurred prior to **our** written acceptance of the case.

3. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.

4. Any claim where legal costs and expenses are variable depending on the outcome of the claim.

5. Legal costs and expenses incurred if an action is brought in more than one country.

6. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.

7. The costs of any Appeal.

8. Claims by **you** other than in **your** private capacity.

9. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » Relevant documentation and evidence to support **your** claim, including photographic evidence.
- » Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

J SECTION J LEGAL EXPENSES AND ASSISTANCE

Special definition relating to this section

Lawyer

- means the legal representative or other appropriately qualified person acting for **you**. **You** have the right to choose the lawyer acting for **you** in the following circumstances:

- a) Where the commencement of court proceedings to pursue **your** claim is required.
- b) should any conflict of interest or dispute over settlement arise.

What is covered

We will pay up to the amounts shown in the schedule of benefits for legal costs to pursue a civil action for compensation, against someone else who causes **you** **bodily injury**, illness or death.

Where there are two or more insured persons insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed the amount shown in the schedule of benefits.

Prospects of success

We will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced **we** or **you** may request a second opinion from an independent lawyer. If **You** seek independent legal advice any costs incurred will not be covered by this policy.

K SECTION K HIJACKING

Special definitions relating to this section

Hijack

- means the unlawful seizure or wrongful exercise of control of an aircraft or sea vessel that **you** are travelling on as a fare paying passenger.

What is covered

If **you** are prevented from reaching **your** scheduled destination as a result of hijack of the aircraft or ship in which **you** are travelling **we** will pay **you** the amount shown in **your** schedule for the first full 24 hours of delay and the amount shown in **your** schedule for each subsequent full 24 hours of delay up to the amount shown in **your** schedule. This benefit is only payable if no claim is made under Section A – Cancellation or **curtailment** charges or Section H – Delayed departure.

Special conditions relating to claims

1. **You** have not engaged in any political or other activity which would prejudice this insurance.
2. **You** have no family or business connections that could be expected to prejudice this insurance or increase **our** risk.
3. All **your** visas and documents are in order.
4. **You** must report the matter to the Police within 24 hours of **your** release or as soon as possible after that and provide **us** within 30 days of returning from the **trip** with a Police report confirming that **you** were unlawfully detained and the dates of such detention.

What is not covered

1. Any claim relating to payment of ransom monies.
2. Any claim arising out of any act(s) by **you** which would be considered an offence by a court of the **United Kingdom** if they had been committed in the **United Kingdom**.
3. Any claim where the detainment, internment or hijack of **you** has not been reported to or investigated by the local Police or local authority.
4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A report from the local Police or local authority in the country where the incident occurred confirming that **you** were unlawfully detained and the dates of such detention.
- » Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

What is covered

We will pay **you** the amounts shown in the schedule of benefits if **you** need medical treatment in a hospital outside the **United Kingdom** as a result of **you** sustaining **bodily injury** whilst being mugged if **you** are admitted to a hospital as an inpatient for a period of up to 24 hours and the amount shown in **your** schedule for each additional 24 hour period that **you** remain as an inpatient.

You may claim only under Section L – **Mugging** cover or Section C – Hospital benefit for the same event, not both. Depending on the cover **you** have selected, **you** should always check which section is more specific to the event and/or provides the highest level of cover before claiming.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the emergency medical assistance service or **us** of any **bodily injury** which necessitates **your** admittance to hospital as an in-patient.
2. **You** must obtain a written report of the **mugging** from the local Police within 24 hours of the incident or as soon as possible after that.

What is not covered

- » Any claims arising directly or indirectly from:
- » Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** which necessitated **your** admittance into hospital.
- » Hospitalisation relating to any form of treatment or surgery which in the opinion of emergency medical assistance service or **us** (based on information provided by **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
- » Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
- » Any additional period of hospitalisation following **your** decision not to be repatriated after the date, when in the opinion of emergency medical assistance service it is safe to do so.
- » Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates when **you** were admitted and subsequently discharged from hospital, together with details of **your** injuries.
- » Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

M1 SECTION M1 SCHEDULE AIRLINE FAILURE INSURANCE

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

L SECTION L MUGGING COVER

Special definition relating to this section

Mugging/mugged

means a violent, threatening attack by a third party causing actual bodily harm.

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 for:

1. Irrecoverable sums paid prior to Financial Failure of the scheduled airline not forming part of an inclusive holiday prior to departure or
2. In the event of Financial Failure after departure:
 - a) Additional costs incurred by the Insured Person 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
 - b) If **curtailment** of the holiday is unavoidable - the cost of return flights to the **United Kingdom**, Isle of Man, Channel Islands or Ireland to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.

Financial Failure means the Airline becoming Insolvent or has an administrator appointed and does not fulfil the booked flight(s)

What You are not covered for under section M1

1. Scheduled flights not booked within the **United Kingdom**, Isle of Man, Channel Island or Ireland prior to departure.
2. Any costs resulting from the Financial Failure of:
 - a) Any scheduled airline which is, or which any prospect of Financial Failure is known by the Insured Person or widely known publicly at the date of the Insured Person's application under this policy
 - b) Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
3. The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight
4. Any losses which are not directly associated with the incident that caused the Insured 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 **What is not covered shown on page 16 of this policy wording for details of what is not covered.**

What You are not covered for under section M2

1. Travel or Accommodation not booked within the **United Kingdom**, Channel Islands, Isle of Man or Ireland prior to departure
2. Any End Supplier which is, or which any prospect of Financial Failure is known by the Insured or widely known publicly at the date of the Insured's application under this policy
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation
5. Any losses which are not directly associated with the incident that caused the Insured 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 **What is not covered shown on page 16 of this policy wording for details of what is not covered.**

How to make a claim under sections M1 and M2

International Passenger Protection claims only - Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by quoting your policy number, travel insurance policy name and reference SAFI-V2.18 (for SAFI claims) or ESFI-V2.18 (for ESF claims) :

IPP Claims at Cunningham Lindsey
Oakleigh House
14-15 Park Place
Cardiff CE10 3DQ
Phone: 0345 266 1872
Email: Insolvency-claims@ipplondon.co.uk
Website: www.ipplondon.co.uk/claims.asp

For claims under all other sections of this policy, please see the Claims conditions section on page 14.

How to make a complaint under sections M1 and M2

If **you** have a complaint, **we** really want to hear from **you**. **We** welcome **your** comments as they give **us** the opportunity to put things right and improve **our** service to **you**.

Please telephone **us** on: (020) 8776 3750.

Or write to:

The Customer Services Manager
International Passenger Protection Limited,
IPP House, 22-26 Station Road,
West Wickham,
Kent BR4 0PR
Fax: (020) 8776 3751
Email: info@ipplondon.co.uk

Please make sure that **you** quote the policy number which can be found on **your** policy statement.

It is **our** policy to acknowledge any complaint within 5 working days advising **you** of who is dealing with **your** concerns and attempt to address them.

We will provide **you** with a written response outlining **our** detailed response to **your** complaint within two weeks of receipt of the complaint. If **our** investigations are ongoing **we** will write to **you**, at that time, and outline why **we** are not in a position to provide **you** with a written response and explain to **you** that **you** are able, at that time, to ask Lloyd's Complaints Team to review the complaint. In any event, **you** will receive either **our** written response or an explanation as to why **we** are not in a position to provide one within four weeks of receipt of **your** complaint.

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:

- 1 Irrecoverable sums paid prior to Financial Failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile **home**, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure or
- 2 In the event of Financial Failure after departure:
 - a) additional pro rata costs incurred by the Insured Person(s) 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
 - b) if **curtailment** of the holiday is unavoidable - the cost of return transportation to the **United Kingdom**, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.

Financial Failure means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services. End Supplier means the company that owns and operates the services listed in point 1 above.

Having followed the above procedure, if **you** are not satisfied with the response **you** may write to:

Complaints Team

Lloyd's

One Lime Street

London EC3N 7HA

Email: complaints@lloyds.com

More information can be found on their website

– www.lloyds.com/complaints

Again, if **you** are not satisfied with the response **you** receive from Lloyd's or **we** have failed to provide **you** with a written response with eight weeks of the date of receipt of **your** complaint, **you** may have the right to contact the Financial Ombudsman Service at the following address (if **you** are an Eligible Complainant as set out in the definition below)

The Financial Ombudsman Service,

Exchange Tower,

London.

E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

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

More information can be found of their website

– www.financial-ombudsman.org.uk

Making a complaint will not affect **your** right to take legal action.

Definition of an Eligible Complainant

1. **A Consumer** – Any natural person acting for purposes outside his trade, business or profession.
2. **A Micro-Enterprise** – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed £2 million
3. **A Charity** – Which has an annual income of less than £1 million at the time the complaint is made
4. **A Trustee** – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

SECTIONS N, O, P, Q, R AND S

WINTER SPORTS

(ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

Cover for sections N, O, P, Q, R and S only operates:-

1. Under single **trip** policies - if the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.
2. Under annual multi **trip** policies - for a period no more than 28 days in total in each **period of insurance**, providing the appropriate winter sports section is shown as operative in the schedule and the appropriate additional premium has been paid.

N

SECTION N

SKI EQUIPMENT

(ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

What is covered

We will pay **you** up to the amount shown on the schedule of benefits for the accidental **loss** of, **theft** of or damage to **your** own **ski equipment** or up to the amount shown for hired **ski equipment**. The amount payable in the event of a total **loss**, will be the value at today's prices less a deduction for wear, tear and depreciation (**loss** of value - calculated from the table below), or **we** may replace, reinstate or repair the lost or damaged **ski equipment**.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, pair or set of articles is the amount payable calculated from the table above up to the amount shown on the schedule of benefits whichever is the less.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) of the **loss**, **theft** or attempted **theft** of all **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the **loss**, **theft** or damage to them in writing and get (at **your** own expense) written confirmation.
3. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy).

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.

2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:

- a) overnight between 9 pm and 9 am (local time) or
- b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) **violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

3. Loss or damage due to delay, confiscation or detention by customs or any other authority.

4. Loss or damage caused by wear and tear, depreciation (**loss** in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

5. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A police report from the local Police in the country where the incident occurred for all **loss, theft** or attempted **theft**.
- » A Property Irregularity Report from the airline or a letter from the carrier where **loss, theft** or damage occurred in their custody.
- » A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- » All travel tickets and tags for submission.
- » Proof of ownership such as an original receipt, valuation or bank or credit card statements for items lost, stolen or damaged.
- » Repair report where applicable.
- » Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

O SECTION O SKI EQUIPMENT HIRE (ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

What is covered

We will pay **you** up to the amount shown on the schedule of benefits for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental **loss** of, **theft** of or damage to or temporary **loss** in transit for more than 24 hours of **your** own **ski equipment**.

Special conditions relating to claims

- 1. You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the **loss, theft** or attempted **theft** of **your** own **ski equipment**.
- 2. If ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the **loss, theft** or damage to them in writing and get (at **your** own expense) written confirmation.
- 3. If ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).

What is not covered

1. Loss, theft of or damage to **ski equipment** contained in an **unattended** vehicle:

- a) overnight between 9 pm and 9 am (local time) or
- b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area** and
 - ii) **violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

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

3. Loss or damage caused by wear and tear, depreciation (**loss** of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A police report from the local Police in the country where the incident occurred for all **loss, theft** or attempted **theft**.
- » A Property Irregularity Report from the airline or a letter from the carrier where **loss, theft** or damage occurred in their custody.
- » A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- » All travel tickets and tags for submission.
- » Proof of ownership such as an original receipt, valuation or bank or credit card statements for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.
- » Details of any travel or other insurance under which **you** could also claim.

P SECTION P SKI PACK (ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

What is covered

We will pay **you**:

- a) Up to the amount shown on the schedule of benefits for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your** **bodily injury**, illness or disease.
- b) Up to the amount shown on the schedule of benefits for the unused portion of **your** lift pass if **you** lose it.

You can only claim under Section P – Ski pack or Section T – Travel disruption cover for the same event, not both.

Special conditions relating to claims

1. You must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that the **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

What is not covered

1. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.
- » Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

SECTION Q PISTE CLOSURE (ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

What is covered

We will pay **you** up to the amount shown in the schedule of benefits for transport costs necessarily incurred by **you**, to travel to and from an alternative site if either lack of or **excess** snow, or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski.

The cover only applies:

a) To the resort which **you** have pre-booked for a period more than 12 hours and for as long as these conditions continue at the resort, but not more than the pre-booked period of **your trip** and

b) To **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

If no alternative sites are available, **we** will pay **you** compensation for each day **you** are unable to ski up to the maximum amount detailed in **your** schedule of benefits.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. The closure or impending closure of the skiing facilities in **your** resort existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.
- » Receipts or bills for any transport costs claimed for.
- » Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

SECTION R AVALANCHE OR LANDSLIDE COVER (ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

What is covered

We will pay **you** up to the amount shown in the schedule of benefits for

reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed for more than 12 hours by avalanche or landslide. The cover only applies to **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

What is not covered

Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A letter from the relevant authority or **your** tour operator's representative confirming details of the avalanche or landslide that caused the delay and the period of delay.
- » Receipts or bills for any accommodation and travel expenses claimed for.
- » Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

SECTION S PHYSIOTHERAPY IN THE UNITED KINGDOM (ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

What is covered

We will pay **you** up to the amount shown in the schedule of benefits for expenses necessarily incurred for a qualified physiotherapist to continue **your** physiotherapy treatment upon return to **your home**, as a result of **your** unforeseen **bodily injury** sustained whilst taking part in a winter sports activity during **your trip**.

Special conditions relating to claims

1. **You** must obtain (at **your** own expense) written confirmation from the treating **medical practitioner** details of the **bodily injury you** sustained during **your trip** and that this **bodily injury** requires continuation of physiotherapy treatment upon **your** return to **your home area**.

What is not covered

1. Any subsequent costs incurred as a result of **your** injury following **your** return to **your home area** that does not constitute as physiotherapy, including but not limited to any private medical, surgical, hospital, ambulance, doctor or nursing fees.
2. Any expenses which are not usual, reasonable or customary to treat **your bodily injury** including any treatment or services provided by a health or holistic spa.
3. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » Written confirmation from the treating physiotherapist confirming the **bodily injury you** sustained and the continuation of treatment

- provided
- » Receipts or bills for all physiotherapy treatment received.
- » Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

T SECTION T TRAVEL DISRUPTION COVER (ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

What is covered

Before you reach your destination

1. We will pay you for **your** proportion only of any unused travel, accommodation and other **pre-paid charges** that **you** cannot claim back from any other source if **you** cannot travel and have to cancel **your trip** as a result of:

- a) The **public transport** on which **you** were booked to travel from **your home area** being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** unused travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator); or
- b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
- c) The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to/from which **you** are travelling advising against all travel or all but essential travel to the country or specific area **you** are travelling to providing the advice came into force after **you** purchased this insurance or booked the **trip** (whichever is the later) and was within 28 days of **your** departure date; or
- d) The insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm, civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation; or
- e) The accidental **loss of, theft of or damage to your** passport and/or visa prior to or after leaving **your home** to commence the **trip** and no replacement could be obtained within 12 hours of the scheduled time of departure to allow **you** to make alternative travel arrangements.

2. We will pay you up to the amount shown in the schedule of benefits for **your** proportion only of any reasonable additional travel (including up to the limit detailed for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (but on a room only basis) that **you** cannot claim back from any other source if **you** have to make alternative arrangements to reach **your** destination (or in the case of a cruise to join **your** ship at the next possible port of call) as a result of:

- a) The **public transport** on which **you** were booked to travel from **your home area** being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator), or being diverted or re-directed after take-off; or
- b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or
- c) **You** being denied boarding on the **public transport** on which **you** were booked to travel from **your home area** as a result of the accidental

loss of, theft of or damage to your passport and/or visa and no replacement could be obtained until after the scheduled time of departure up to the amount shown in the schedule of benefits.

3. If the public transport on which **you** were booked to travel from **your home area** (including any onward connecting **public transport**) is cancelled or delayed for at least 12 hours **we** will pay **you** up to the amount shown in the schedule of benefits for the first 12 hours delay and each full 12 hours delay after that up to the maximum of the amount shown in the schedule of benefits providing **you** eventually continue the **trip** (this will help **you** pay for telephone calls made and meals and refreshments purchased during the delay).

4. We will pay you up to the amount shown in the schedule of benefits for **your** proportion only of any unused travel, accommodation and other **pre-paid charges** that **you** cannot claim back from any other source if **you** fail to:

- a) arrive at the departure point in the **United Kingdom** in time to board the **public transport** on which **you** are booked to travel on for the initial international outbound leg of the **trip**; or
- b) reach **your** final destination in the case of a **trip** solely within the **United Kingdom** as a result of any of the following events:
 - i. the failure of other **public transport**; or
 - ii. an accident to or breakdown of the vehicle in which **you** are travelling; or
 - iii. an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling; or
 - iv. strike or industrial action; or
 - v. adverse weather conditions preventing **you** from leaving **your home**, travelling by road, rail or any other means to **your** final destination, or reaching the international departure point or **your** final destination in the **United Kingdom** because they are inaccessible due to the weather conditions

and despite making or attempting to make alternative arrangements to reach **your** destination, **you** choose to cancel **your trip** before departure from the **United Kingdom** (or before reaching **your** destination in the case of a **trip** solely within the **United Kingdom**), because no suitable alternative **public transport** or other transport facilities could be provided in time to enable **you** to safely continue with at least 50% of **your** booked **trip**.

5. We will pay you up to the amount shown in the schedule of benefits for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (but on a room only basis) **you** have to pay to reach **your** overseas destination (or in the case of a cruise to join **your** ship at the next possible port of call) that **you** cannot claim back from any other source if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel as a result of:

- a) The failure of other **public transport**; or
- b) Strike, industrial action or adverse weather conditions; or
- c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

While you are at your destination

6. We will pay you up to the amount shown in the schedule of benefits for **your** proportion only of any unused travel, accommodation and other **pre-paid charges** that **you** cannot claim back from any other source together with any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of

you pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self-catering or room only) if **you** have to:

a) Move to other accommodation at any point during **your trip** as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm, civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation; or

b) **curtail your trip** with prior authorisation of the Emergency Medical Assistance Service as a result of the insolvency of the accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm, civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising or an outbreak of food poisoning or an infectious disease meaning **you** cannot use **your** booked accommodation and **you** need to be repatriated to **your home**; or

c) **curtail your trip** with prior authorisation of the Emergency Medical Assistance Service as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in the country **you** are in recommending evacuation from the country or specific area **you** have travelled to providing the advice came into force after **you** left **your home area** to commence the **trip**; or

d) **curtail your trip** with prior authorisation of the Emergency Medical Assistance Service as a result of the accidental **loss of, theft of or damage to your** passport and/or visa which meant that **you** could not continue with **your** planned itinerary and/or were denied boarding on the **public transport** on which **you** were booked to travel, or in the case of a cruise ship stay.

On the way home

7. We will pay **you** up to the amount shown in the schedule of benefits for **your** proportion only of any reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of **your** pre-booked travel and accommodation (for example full or half board, all inclusive, bed and breakfast, self-catering or room only) that **you** cannot claim back from any other source if **you** have to make alternative arrangements to return to **your home** or stay longer outside of **your home area** as a result of:

a) The **public transport** on which **you** were booked to travel to **your home area** (including any onward connecting **public transport**) being cancelled or delayed for at least 12 hours from the scheduled time of departure (but not including **your** unused travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator), or being diverted or re-directed after take-off; or

b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no suitable alternative flight could be provided within 12 hours; or

c) **You** being denied boarding on the **public transport** on which **you** were booked to travel to **your home area** (including any onward connecting **public transport**) as a result of the accidental **loss of, theft of or damage to your** passport and/or visa and either the temporary replacement **you** obtained was not accepted or no replacement could be obtained until after the scheduled time of departure up to the amount shown in the schedule of benefits.

8. If the public transport on which **you** were booked to travel to **your home area** (including any onward connecting **public transport**) is cancelled or delayed for at least 12 hours **we** will pay **you** up to the amount shown in the schedule of benefits for the first 12 hours delay and each full 12 hours delay after that up to the maximum of the amount shown in the schedule of benefits providing **you** return to **your home** on the next available suitable **public transport** (this will help **you** pay for telephone calls made and meals and refreshments purchased during the delay).

9. We will pay **you** up to the amount shown in the schedule of benefits for **your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation costs which are of a similar standard to that of

your pre-booked travel and accommodation (but on a room only basis) **you** have to pay to return to **your home** that **you** cannot claim back from any other source if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel including those within the **United Kingdom** as a result of:

a) The failure of other **public transport**; or

b) Strike, industrial action or adverse weather conditions; or

c) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

You can only claim under one of either Section T – Travel disruption cover, Section H – Delayed departure, Section I – Missed departure or Section P – Ski pack for the same event.

Special conditions relating to claims

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

2. You must get (at **your** own expense) written confirmation or other evidence from the provider of the accommodation, their booking agents (or the administrators of either), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.

3. You must give notice as soon as possible to the Emergency Medical Assistance Service of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for **your** repatriation.

4. You must check in according to the itinerary supplied to **you** unless **your** tour operator, the **public transport** operator (or their handling agents) have requested **you** not to travel to the departure point.

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

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

7. You must comply with the terms of contract of the **public transport** operator (or their booking agents) and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Whether **you** have booked a **package** holiday or just a flight, compensation will normally be available to **you** from financial protection schemes arranged or overseen by the Civil Aviation Authority (CAA) such as the Air Travel Organisers' Licensing (ATOL) scheme and Flight-Only and Flight-Plus Arrangements, or by way of a bond held by a trade association such as the Association of British Travel Agents (ABTA) scheme if **your package** holiday does not include a flight.

8. Where applicable you must get (at **your** own expense) written confirmation or other evidence from the **public transport** operator (or their handling agents) and/or provider of accommodation or their booking agents (or the administrators of either) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.

9. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the **loss, theft** or attempted **theft** of **your** passport or visa.

10. If your passport or visa is lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report details of the **loss, theft** or damage to them in writing and get (at **your** own expense) written

confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.

What is not covered

1. The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule (except claims under subsections 3. and 8. of What is covered).

2. Claims arising within the first 7 days after **you** purchased this insurance or the date **you** booked any **trip** (whichever is the later) which relate to an event which was occurring or **you** were aware could occur at the time **you** purchased this insurance or booked the **trip** (whichever is the later).

3. Claims arising directly or indirectly from:

a) Strike, industrial action or the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or booked the **trip** (whichever is the later).

b) An accident to or breakdown of the vehicle in which **you** are travelling when a repairers report or other evidence is not provided.

c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.

d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.

e) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** passport, visa or other documentation required by the **public transport** operator or their handling agents was invalid.

f) The accidental **loss of, theft of or damage to your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

4. Any claims arising whilst **you** are on a day-trip.

5. The cost of Air Passenger Duty (APD) whether irrecoverable or not.

6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.

7. **We** will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if **you** are travelling with someone who is not insured under this policy **we** will only pay **your** proportion of the costs not theirs, regardless who has paid for the booking.

8. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs or fees incurred by **you** as part of **your** involvement in such schemes are not covered.

9. Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.

10. Any costs incurred by **you** which are recoverable from the **public transport** operator or their booking agents, **Your** tour operator or travel agent (or their administrators), or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.

11. **Your** unused and/or additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator.

12. Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive or are expected to receive compensation or re-imbusement.

13. Any travel and accommodation costs, charges and expenses where the **public transport** operator (or their handling agents) has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.

14. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip** (except as provided for under subsections 6. and 7. of What is covered where **you** have to move to other accommodation or stay longer outside of **your home area**).

15. For subsection 4. only of What is covered, **your** reluctance to travel or make or attempt to make alternative arrangements to reach **your** destination where reasonable alternative travel facilities were available and no severe weather warnings for the area concerned or notices of road closures on **your** planned route had been issued.

16. Any cost if **your trip** was booked as part of a **package** holiday except under:

a) subsections 3 and 8 of What is covered; or

b) subsections 1 and 7 of What is covered for any cost relating to **pre-paid charges** which do not form part of **your package** holiday; or

c) subsections 1, 2, 4, and 5 of What is covered if **you** failed to reach **your** overseas destination to commence the **package** holiday due to an event covered under this section and because of this **you** were not entitled to claim compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** from the tour operator .

17. The cost of **your** unused original tickets where:

a) the Emergency Medical Assistance Service or **we** have arranged and/or paid for **you** to come **home** following **curtailment** of the **trip**, or

b) **we** have paid **you** for any reasonable alternative and/or additional travel costs incurred by **you** to come **home** following **curtailment** of the **trip**.

If however **you** have not purchased a return ticket, **we** reserve the right to deduct the cost of an economy flight (based on the cost applicable on the date **you** come **home**) from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your home**.

18. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth office (FCO) or other regulatory authority.
- » A letter from the **public transport** provider detailing the reasons for failure.
- » A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike or industrial action.
- » In the case of adverse weather conditions a report from the Met Office, **public transport** provider, carrier or authority, relevant highway agency, local authority, local radio station or newspaper confirming details of the adverse weather conditions and if road closures on **your** planned route were made and/or red or amber severe weather warnings issued for the area concerned
- » In the case of cancellation or **curtailment** claims, **your** booking confirmation together with written details (such as a cancellation invoice) from **your** travel agent, tour operator, provider of transport/accommodation (or their booking agents) of the separate costs of transport, accommodation, Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the **trip**.
- » **Your** unused travel tickets.
- » Written confirmation from **your public transport** operator (or their handling agents) of the cancellation, number of hours delay or

denied boarding and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.

- » Written confirmation from the company providing the accommodation or their booking agents (or the administrators of either), the local police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- » Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- » Written confirmation from the provider of transport/accommodation or **your** tour operator that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.
- » In the case of an accident to or breakdown of the vehicle in which **you** are travelling a repairers or breakdown company's report or other evidence from the relevant highway authority or local authority.
- » In the case of the breakdown of any vehicle owned by **you** a copy of the last service report confirming that the vehicle has been serviced properly and maintained in accordance with the manufacturer's instructions.
- » Details of any travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301 For Curtailment and/or repatriation claims +44 (0)1473 351755

SECTION U GOLF COVER (ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

This extension to the policy provides the following amendments to the insurance, specifically for any golfing **trips** taken by **you**:

Loss of green fees

In addition to the cover provided under Section A – Cancellation or **Curtailment** charges, **we** will pay **you** up to the amount shown in the schedule of benefits per day, up to the maximum amount detailed for any irrecoverable unused green fees which **you** have paid or are contracted to pay if

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

as a result of any of the events detailed under What is covered in Section A – Cancellation or **Curtailment** charges occurring.

Golf equipment cover

What is covered

In addition to the cover provided under Section E – **Baggage**, **we** will pay **you**:

1. Up to the amount shown in the schedule of benefits for the accidental **loss** of, **theft** of or damage to **golf equipment**. The amount payable will be the value at today's prices, less a deduction for wear, tear and depreciation (**loss** of value), or **we** may replace, reinstate or repair the lost or damaged **golf equipment**.
 2. Up to the amount shown in the schedule of benefits for the emergency replacement of **golf equipment** if **your golf equipment** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **golf equipment** was delayed.
- If the **loss** is permanent, **we** will deduct the amount already paid from the final amount to be paid under this section.
3. Up to the amount shown in the schedule of benefits for the reasonable cost of hiring replacement **golf equipment** as a result of the accidental **loss** of, **theft** of or damage to, or temporary **loss** in transit during the outward journey for more than 24 hours of **your own golf equipment**, as long as

we receive written confirmation from the carrier, confirming the number of hours the **golf equipment** was delayed.

Liability for golf buggies whilst in use

What is covered

In addition to the cover provided under Section G – Personal liability, **we** will pay **you** and each **insured person** up to the amount shown in the schedule of benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. **bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or member of **your** household or
2. **Loss** of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a **close relative**, anyone in **your** employment or any member of **your** household arising from **your** ownership, possession or use of a golf buggy.

Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of the Emergency Medical Assistance Service to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness or disease.
2. If **you** fail to notify the travel agent, tour operator or golf club as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field or
 - b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner** stating that this necessarily and reasonably prevented **you** from travelling. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.
4. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the **loss, theft** or attempted **theft** of all **golf equipment**.
5. If **golf equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the **loss, theft** or damage to them in writing and get (at **your** own expense) written confirmation.
6. If **golf equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).
7. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
8. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
9. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
10. **We** will be entitled to take over and carry out in **your** name the defence

of any claims for compensation or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** must give **us** all necessary information and assistance which **we** may require.

11. If you die, your legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The excess as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.

2. Any claims arising directly or indirectly from:

a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your/their** resignation, voluntary redundancy, **you/they** entering into a compromise agreement, or where **you/they** had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.

b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.

3. Loss, theft of or damage to **golf equipment** contained in an **unattended** vehicle

a) overnight between 9 pm and 9 am (local time) or

b) at any time between 9 am and 9 pm (local time) unless:

- i) it is locked out of sight in a **secure baggage area** and
- ii) **violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.

4. Loss or damage due to delay, confiscation or detention by customs or any other authority.

5. Loss or damage caused by wear and tear, depreciation (**loss** in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

6. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- » In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- » Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or golf club.
- » In the case of **curtailment** claims, written details from **your** travel agent, tour operator or golf club of the separate costs of green fees that made up part of the total cost of the **trip**.
- » **Your** unused travel tickets.
- » Receipts or bills for any costs, charges or expenses claimed for.
- » In the case of compulsory quarantine a letter from the relevant authority or the treating **medical practitioner**.
- » In the case of jury service or witness attendance the court summons.
- » The letter of redundancy for redundancy claims.
- » A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.

- » In the case of serious damage to **your home** a report from the police or relevant authority. Where flooding or other damage is so widespread that the Police or other authorities could not be present, then a report from **your** household insurers or the contractor engaged to carry out repairs to **your home**.
- » A police report from the local Police in the country where the incident occurred for all **loss, theft** or attempted **theft**.
- » A Property Irregularity Report from the airline or a letter from the carrier where **loss, theft** or damage occurred in their custody.
- » A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- » All travel tickets and tags for submission.
- » Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements for items lost, stolen or damaged and for all items of **golf equipment** replaced if **your golf equipment** is temporarily lost in transit for more than 12 hours.
- » Receipts or bills detailing the costs incurred in hiring replacement **golf equipment**.
- » A letter from the carrier confirming the number of hours **your golf equipment** was delayed for.
- » Repair report where applicable.
- » Full details in writing of any incident involving the use of a golf buggy on a golf course.
- » Any court claim form, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.
- » Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)



SECTION V

WEDDING/CIVIL PARTNERSHIP COVER

(ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

Special definitions relating to this section

You/your/insured person

-means each person travelling to be married or to enter into a civil partnership whose names appear in the policy schedule.

Insured couple

-means the **couple** travelling to be married or to enter into a civil partnership whose names appear in the policy schedule.

Wedding

-means the religious or civil ceremony at which the **couple** become married or register as civil partners of each other.

Wedding attire

-means dress, suits, shoes and other accessories bought specially for the wedding and make-up, hair styling and flowers paid for or purchased for the wedding, forming part of **your baggage**.

What is covered

1. We will pay **you** up to the amount shown in the schedule of benefits for the accidental **loss** of, **theft** of or damage to the following items detailed below forming part of **your baggage** or **valuables**:

- a) Wedding ring taken or purchased on the **trip** for each **insured person**
- b) Wedding gifts (including up to £150 for bank notes and currency notes) taken or purchased on the **trip** for the insured **couple**
- c) Wedding attire which is specifically to be worn by the insured **couple** on their wedding day.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (**loss** of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

2. We will pay the insured **couple** up to the amount shown in the schedule of benefits for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the **United Kingdom** if:

a) the professional photographer who was booked to take the photographs/video recordings on **your** wedding day is unable to fulfil their obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or

b) the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 15 days after the wedding day and whilst **you** are still at the holiday/honeymoon location.

You can only claim under one of either this section, Section E – **baggage**, Section F – **personal money** or Section W – Cruise cover for **loss** of, **theft** of or damage to the items of **baggage** and/or **valuables** shown above arising from the same event.

Special conditions relating to claims

1. You must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the **loss**, **theft** or attempted **theft** of all **baggage** and/or **valuables**.

2. If baggage and/or **valuables** are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the **loss**, **theft** or damage to them in writing and get (at **your** own expense) written confirmation.

3. If baggage is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit contained in their conditions of carriage (please keep a copy).

What is not covered

1. The excess as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.

2. Loss, theft of or damage to **valuables**, bank notes and currency notes left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

3. Loss, theft of or damage to **gadgets**. Claims for **gadgets** should be made under section E1 and E2 - **gadget** cover.

4. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:

a) overnight between 9 pm and 9 am (local time) or

b) at any time between 9 am and 9 pm (local time) unless:

i) it is locked out of sight in a **secure baggage area** and

ii) **violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

5. Loss or damage due to delay, confiscation or detention by customs or any other authority.

6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire,

theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

9. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.

10. Loss or damage caused by wear and tear, depreciation (**loss** of value), variation in exchange rates, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

11. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A police report from the local Police in the country where the incident occurred for all **loss**, damage, **theft** or attempted **theft**.
- » A Property Irregularity Report from the airline or a letter from the carrier where **loss, theft** or damage occurred in their custody.
- » A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- » All travel tickets and tags for submission.
- » Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.
- » Repair report where applicable.
- » A medical certificate from the treating **medical practitioner** or relevant transport provider or authority explaining why the professional photographer was unable to fulfil his/her obligations.
- » Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

SECTION W CRUISE COVER (ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

This extension to the policy provides the following amendments to the insurance, specifically for any cruise taken by you.

Special definition relating to this section

Cruise

- means a **trip** involving a sea voyage of more than one day total duration, where transportation and accommodation is primarily on an ocean going passenger ship.

What is covered

1. Under Section E – Baggage:

- a) the baggage limit under paragraph 1. is increased to the amount shown in the schedule of benefits under Section W – Cruise cover.
- b) the maximum that **we** will pay for any article, pair or set of articles is increased to the amount shown in the schedule of benefits under Section W – Cruise cover.
- c) the total for all valuables is increased to the amount shown in the schedule of benefits under Section W – Cruise cover.

2. We will pay **you** up to the amount shown in the schedule of benefits for each pre-paid shore **trip** excursion missed as a result of the following:

- a) The ship on which **you** are travelling being unable to dock at the scheduled destination due to adverse weather or timetable restrictions or
- b) **You** are confined to **your** cabin as a result of **bodily injury**, illness or disease you sustain whilst on **your** cruise.

3. We will pay **you** up to the amount shown in the schedule of benefits for every complete 24 hours **you** are confined to **your** cabin due to **your** compulsory quarantine, or on the orders of the ship's doctor (or another **medical practitioner** on-board the ship outside your **home area**) up to a maximum shown in the schedule of benefits as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. *This payment is meant to help you pay additional expenses such as phone calls incurred during your confinement.*

4. We will pay **you** up to the amount shown in the schedule of benefits for each missed port visit as a result of the ship on which **you** are travelling being unable to dock at the scheduled destination as a result of adverse weather or timetable restrictions

You can only claim under one of either subsection 1. of What is covered, Section E - **baggage** or Section V – Wedding/Civil partnership cover for the accidental **loss** of, **theft** of or damage to any item of **baggage** and/or **valuables** arising from the same event.

Special conditions relating to claims

1. You must get written confirmation from **your** carrier or tour operator confirming **your** scheduled port visit was cancelled and the reason for the cancellation.

2. You must give notice as soon as possible to Emergency Assistance Service of any **bodily injury**, illness or disease which necessitates your admittance to hospital as an in-patient, compulsory quarantine or confinement to your accommodation on the orders of a **medical practitioner**.

3. If baggage is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

4. You must get written confirmation from **your** carrier or tour operator confirming **your** scheduled port visit was cancelled and the reason for the cancellation.

5. You must give notice as soon as possible to Emergency Assistance Service of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to your accommodation on the orders of a **medical practitioner**.

What is not covered

1. The excess as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule. Note subsection 3 and 4 are not subject to an excess deduction.

2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel or ship's safe, safety deposit box or left in **your** locked cabin or other accommodation.

3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:

- overnight between 9 pm and 9 am (local time) or
- at any time between 9 am and 9 pm (local time) unless:
- it is locked out of sight in a **secure baggage area** and
- violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

4. Loss or damage due to delay, confiscation or detention by customs or any other authority.

5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment, golf equipment** and damage to

suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, **theft**, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.

9. Loss or damage caused by wear and tear, depreciation (**loss** of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.

10. Any claims arising directly or indirectly from any additional period of confinement or compulsory quarantine:

- Relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** confinement.
 - Following **your** decision not to be repatriated after the date when in the opinion of Emergency Assistance Service it is safe to do so.
- b) Confinement or compulsory quarantine:
- Relating to any form of treatment or surgery which in the opinion of Emergency Assistance Service or **us** (based on information received from the ships' doctor or other **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - As a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

11. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A police report from the local Police or Port Authority in the country where the incident occurred (or where appropriate the ships purser or the cruise operator's representative) for all **loss, theft** or attempted **theft**.
- » A Property Irregularity Report from the airline or a letter from the carrier where **loss, theft** or damage occurred in their custody.
- » A letter from **your** cruise operator's representative, hotel or accommodation provider where appropriate, including details of any missed shore **trip/excursion**.
- » All travel tickets and tags for submission.
- » An original receipt, proof of ownership or valuations for items lost, stolen or damaged.
- » Repair report where applicable.
- » Confirmation in writing from the ship's doctor or other treating **medical practitioner** of the dates when **you** were confined to **your** cabin.
- » A letter from **your** cruise operator's representative, hotel or accommodation provider where appropriate, including details of any missed port.
- » Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)



SECTION X BUSINESS TRAVEL (ONLY OPERATIVE IF INDICATED IN THE SCHEDULE)

This extension to the policy provides the following amendments to the

insurance specifically for any business **trip** made by **you**.

What is covered

1. In addition to the cover provided under Section E – **baggage** and passport, **we** will pay **you** up to the amount shown in the schedule of benefits for the accidental **loss** of, **theft** of or damage to **business equipment**. The amount payable will be the current market value, which takes into account a deduction for wear, tear and depreciation (**loss** of value), or **we** may replace, reinstate or repair the lost or damaged **business equipment**.

2. **We** will pay up to the amount shown in the schedule of benefits for reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take **your** place on a pre-arranged business **trip** in the event that:

- a) **You** die.
- b) **You** are unable to make the business **trip** due to **you** being hospitalised or totally disabled as confirmed in writing by a **medical practitioner**.
- c) **Your close relative** or **close business associate** in the **United Kingdom** dies, is seriously injured or falls seriously ill.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the **loss**, **theft** or attempted **theft** of all **business equipment**.

2. If **business equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report details of the **loss**, **theft** or damage to them in writing and get (at **your** own expense) written confirmation.

3. If **business equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy).

What is not covered

1. For subsection 1. of What is covered:

a) The **excess** as shown in the schedule of benefits for each and every claim, per incident claimed for, under this section by each **insured person** unless the **excess** waiver has been purchased as detailed in **your** policy schedule.

b) **Loss**, **theft** of or damage to **business equipment** left **unattended** at any time (including in a vehicle, or checked in luggage or while in the custody of a carrier, tour operator, or **public transport** operator) unless deposited in a hotel safe or safety deposit box or left in **your** locked accommodation.

c) **Loss**, **theft** or damage to **gadgets**. Claims for **gadgets** should be made under section E1 and E2 - **Gadget** cover.

d) **Loss**, **theft** of or damage to **business equipment** contained in an **unattended** vehicle:

- i) overnight between 9 pm and 9 am (local time) or
- ii) at any time between 9 am and 9 pm (local time) unless:

it is locked out of sight in a **secure baggage area** and

e) **Violent and forcible entry** has been used by an unauthorised person to gain entry into the vehicle and evidence of this entry is available.

f) **Loss** or damage due to delay, confiscation or detention by customs or any other authority.

g) **Loss** or damage caused by wear and tear, depreciation (**loss** of value), atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.

h) **Loss** of, **theft** of or damage to CD's, DVD's, films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless pur-

chased pre-recorded, when **we** will pay up to the makers latest list price.

2. For subsection 2. of What is covered:

a) Additional costs under subsection 2. b) of What is covered if **you** were totally disabled, hospitalised or **you** were on a waiting list to go into hospital at the time of arranging the business **trip**.

b) Additional costs under subsections 2. b) and c) of What is covered if **you** were aware of circumstances at the time of arranging the business **trip**, which could reasonably have been expected to lead to cancellation of the business **trip**.

3. For subsections 1. and 2. of What is covered:

a) Any **loss** or damage arising out of **you** engaging in manual work.

b) Any financial **loss**, costs or expenses incurred arising from the interruption of **your** business.

c) Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

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

- » A police report from the local Police in the country where the incident occurred for all **loss**, **theft** or attempted **theft**.
- » A Property Irregularity Report from the airline or a letter from the carrier where **loss**, **theft** or damage occurred in their custody.
- » A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- » All travel tickets and tags for submission.
- » Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.
- » Repair report where applicable.
- » A medical certificate from the treating **medical practitioner** explaining why **you** were unable to make the business **trip**.
- » In the event of death the original death certificate.
- » **Your** unused travel tickets.
- » Receipts or bills for any transport, accommodation, or other costs, charges or expenses claimed for.
- » Details of any household, travel or other insurance under which **you** could also claim.

To make a claim under this section please call +44 (0)20 8667 2450 Or Register your claim online: www.rpclaims.com (Scheme Code: A01301)

MAKING A COMPLAINT

AXA Insurance UK plc aims to provide the highest standard of service to every customer.

If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right.

All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

Making your complaint

If **your** complaint relates to a claim on **your** policy, please contact the department dealing with **your** claim as follows:

All claim complaints (except Gadget cover, Scheduled airline failure and End supplier failure)

Rightpath Claims,
PO Box 6053
ROCHFORD
SS1 9TT
Online claims registration: www.rpclaims.com (Scheme Code: A01301)
Tel: +44 (0)20 8667 2450

Gadget Cover

If your complaint is about the sale of the insurance, or is in relation to a gadget claim, please write to Taurus Insurance Services. Their contact details are:

Taurus Insurance Services Limited
Suite 2209-2217 Eurotowers
Europort Road, Gibraltar
Email: gadget.complaints@taurus.gi

Scheduled Airline Failure and End Supplier Failure

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

All emergency medical assistance complaints

Tel: +44 (0)1473 351755

AXA Medical Assistance
CEGA Group
Funtington Park
Cheesmans Lane
Funtington
Chichester
PO18 8UE

If your complaint relates to your policy, please contact us on

CoverForYou Complaints Team
Worldwide Internet Insurance Services Ltd
Suite D0060, The Long Lodge, 265 - 269 Kingston Road, Wimbledon, London, SW19 3FW
Phone: 0207 183 0885
E-mail: complaints@coverforyou.co.uk

When you make contact please provide the following information:

- » **Your** name, address and postcode, telephone number and e-mail address (if **you** have one)
- » **Your** policy and/or claim number, and the type of policy **you** hold
- » The reason for **your** complaint

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

Beyond AXA

Should **you** remain dissatisfied following **our** final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the Financial Ombudsman Service. This does not affect **your** right to take legal action.

If **we** cannot resolve **your** complaint **you** may refer it to the Financial Ombudsman Service at the address given below.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
Tel: 0300 123 9123 or 0800 023 4567
Fax: 020 7964 1001
Email : complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Our promise to you

We will

- » Acknowledge all complaints promptly.
- » Investigate quickly and thoroughly.
- » Keep **you** informed of progress.
- » Do everything possible to resolve **your** complaint.
- » Use the information from complaints to continuously improve **our** service.