

WORLDWIDE TRAVEL INSURANCE – ANNUAL SILVER POLICIES

This is to certify that in accordance with the authorisation granted under Contact Number B0501C09A1882 to the undersigned by certain Underwriters at Lloyds whose names and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Policy Signing Office, (all of whom are hereinafter referred to as "the Underwriter"), and in consideration of the appropriate premium, the said Underwriters are hereby bound,

each for his own part and not one for another, their Heirs, Executors and Administrators and in respect of his due proportionally, to insure in accordance with the terms and conditions contained herein or endorsed hereon. This document only constitutes a valid certificate when it is issued in conjunction with a validation certificate issued between 01.09.2009 and 31.08.2010 for travel to be completed by 31.01.2011 or in the case of annual policies issued and incepting before 31.08.2010.

SUMMARY OF BENEFITS

DESCRIPTION	COVER (PER INSURED)	EXCESS
A Cancellation & Curtailment	Up to £1,500/€2,250	2
B Medical Expenses & Repatriation	Up to £2,000,000/€3,000,000	3
C Hospital Benefit	£20/€30 per day up to £500/€750	N/A
D Personal Effects & Baggage	Up to £1,000/€1,500	1
• Single Item Limit	Up to £150/€225	1
• Valuables	Up to £150/€225	1
• Travel Documents	Up to £150/€225	1
• Delayed Baggage	Up to £100/€150	1
E Personal Money	Up to £500/€750	1
• Cash (aged 18 and above)	Up to £200/€300	1
• Cash (aged under 18)	Up to £75/€112.50	1
F1 Travel Delay	£20/€30 for the first 12 hour period £10/€15 each additional 12 hour period up to £200/€300	N/A
F2 Holiday Abandonment	Up to £3,000/€4,500	1
G Hijack	£50/€75 per day up to £5,000/€7,500	N/A
H Missed Departure	Up to £500/€750	1
I Personal Accident	Maximum Benefit £25,000/€37,500	N/A
• Loss of Limbs or Sight (aged 18 - 64)	£25,000/€37,500	N/A
• Permanent Total Disablement (aged 18 - 64)	£25,000/€37,500	N/A
• Death Benefit (aged 18-64)	£15,000/€22,500	N/A
• Persons aged 65 and over and under 18 (all benefits)	£1,000/€1,500	N/A
J Personal Liability	Up to £2,000,000/€3,000,000	4
K Legal Expenses	Up to £10,000/€15,000	4

WINTERSPORTS COVER (Available upon payment of additional premium)

DESCRIPTION	COVER (PER INSURED)	EXCESS
L Ski Equipment		
• Owned	Up to £600/€900	1
• Single Item Limited – Owned	Up to £250/€375	1
• Hired	Up to £300/€450	1
M Ski Hire	£20/€30 per day up to £400/€600	N/A
N Ski Pack	£35/€52.50 per day up to £350/€525	N/A
O Piste Closure	£35/€52.50 per day up to £350/€525	N/A
P Avalanche Closure	Up to £500/€750	1

GOLF COVER (Available upon payment of additional premium)

DESCRIPTION	COVER (PER INSURED)	EXCESS
Q Golf Equipment		
• Owned	Up to £1000/€1500	1
• Hired	Up to £500/€750	1
• Single Item Limit – Owned	Up to £500/€750	1
• Single Item Limit - Hired	Up to £150/€225	1
R Hired Golf Equipment	£50/€75 per day up to £300/€450	N/A
S Green Fees	£50/€75 per day up to £300/€450	N/A

SCHEDULE OF EXCESSES

You are required to pay this first amount of each claim for each separate incident.

	EUROPE	REST OF THE WORLD
1.	£35/€52.50	£50/€75
2.	£35/€52.50 (£20/€30 Loss of Deposit)	£50/€75 (£20/€37.50 Loss of Deposit)
3.	£50/€75	£75/€112.50
4.	£250/€375	£250/€375
N/A	Not Applicable, no excess applies	Not Applicable, no excess applies

IMPORTANT

The Underwriter hereby draws your attention to some important features of your travel insurance policy. If You would like more information, please contact the issuing broker/agent, particularly if You feel the insurance may not meet Your needs.

HEALTH CONDITIONS

Your policy excludes Pre-existing Medical Conditions concerning the health of You, Your Relatives, Your travelling companions, or anyone whose ill health would force You to cancel or cut short your trip. For the definition of what constitutes a Pre-existing Medical Condition, please refer to the Policy Definitions section overleaf.

RECIPROCAL HEALTH AGREEMENT

Travellers to European Union countries should obtain a European Health Insurance Card (EHIC) from the appropriate local authorities. This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the Excess under Section B will not apply.

PROPERTY CLAIMS

These claims are paid based on the value of goods at the time You lose them and not on a 'new for old' or replacement cost basis. Wear, tear and depreciation will be deducted. Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, each as an Airline Property Irregularity Report, a Hotel Management report, etc.

POLICY DOCUMENT

You should read this document carefully. It gives You full details of what is and is not covered and the condition of the cover. Cover will vary from policy to policy and Underwriter to Underwriter.

CONDITIONS, EXCLUSIONS AND WARRANTIES

Conditions and exclusions will apply to individual sections of Your policy, while general exclusions and conditions will apply to the whole of Your Policy. It is a condition of this policy that all material facts must be disclosed to the Underwriter at the time of taking out this insurance. Failure to do so may result in the Underwriters non-liability for claims.

YEAR 2000 EXCLUSION

There is limited cover under the policy for claims arising from the failure of computers and other data processing systems to correctly recognise the year 2000 on its true calendar date. The exact extent of this exclusion can be ascertained by reading Exclusion 1 of Exclusions Applicable to all Sections of the insurance contained herein.

DANGEROUS SPORTS OR PASTIMES

There is no cover under the policy for claims arising from any Hazardous Activity.

PERSONAL LIABILITY

There is no cover for Personal Liability claims arising directly or indirectly from happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft or any mechanically propelled conveyance.

MEDICAL EXPENSES COVER

There is no cover for medical expenses incurred as a result of medical treatment of any kind received within Your Country of Residence.

POLICY LIMITS

All sections of Your policy have limits on the amount the Underwriter will pay under that section. There are also specific limits under the Personal Effects and Baggage section for Single items, Valuables, items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied, loss, theft or damage occurring on a beach or in or around a swimming pool.

POLICY EXCESS

Under most sections of the policy claims will be subject to an Excess. The Excess will be applied per person, per section and per incident under which a claim is made. This means that You will be responsible for the first part of the claim. The amount You have to pay is the Excess.

REASONABLE CARE / UNATTENDED PROPERTY

You must exercise reasonable care to prevent illness, injury or loss or damage to Your property, as if uninsured. There is no cover for loss of money which was not carried on Your person unless placed in a safety deposit box or similar locked, fixed receptacle.

COOLING OFF PERIOD

If, after reading this policy, You are not satisfied with it for any reason, You must return the Certificate to Your issuing broker/agent within 14 days of issue in order to receive a full refund of premium, providing that a claim does not exist and that travel has not taken place.

GOVERNING LAW

You are free to choose the law applicable to this insurance. Unless specifically agreed to the contrary, this insurance shall be subject to English Law. This does not affect your statutory rights under the laws of Your Country of Residence.

COMPLAINTS PROCEDURE

If You have any cause for complaint regarding this insurance, please refer to the Complaints Procedure within this document.

FCO ADVICE

You will not be covered if you choose to travel to a specific area against the advice issued by the UK Foreign and Commonwealth Office. Visit www.fco.gov.uk/travel or call their 24 hour travel advice line on +44 845 850 2829.

24 HOUR ASSISTANCE

GLOBAL RESPONSE LIMITED 24 HOUR ASSISTANCE

Global Response Limited MUST be contacted in the event of You dying, incurring medical expenses in excess of £500/€750, being involved in an Accident, being admitted to hospital or curtailing for medical reasons. Any minor illness or injury costs resulting in a claim should be paid by You, a receipt obtained and the amount reclaimed from Europesure Claims Services within 31 days of the event.

Tel: +44 870 225 0740

Fax: +44 870 606 1583

Email: assistance@global-response.co.uk

Lines open 24 hours a day, every day of the year.

When you call Global Response Limited, please have the following information ready:

- | | |
|-------------------------|---|
| 1. Your Full Name | 9. Your Usual address |
| 2. Date of Birth | 10. Your Usual Telephone No |
| 3. Caller's contact No | 11. Your Usual Doctor |
| 4. Certificate Number | 12. Your Usual Doctor's Tel No |
| 5. Issuing Broker/Agent | 13. Holiday dates/Flight No |
| 6. Date of Issue | 14. Medical complaint |
| 7. Hospital abroad | 15. Details of any Private Health Insurance |

Global Response Limited should only be contacted in a

POLICY PERIODS

Policy Type – Single Trip

A single return trip, beginning in **Your Country of Residence**. A single return trip within **Your Country of Residence** must involve the pre-

booking of overnight accommodation and the intended destination must be over 150 kilometres from **Your Home** to qualify as an insurable trip.

Policy Type - One-way Trip A single outward trip, beginning in **Your Country of Residence**. The Period of Insurance shall expire normally or in any event no later than 24 hours after the time **You** first leave the immigration control of **Your** final destination country.

Policy Type - Annual Multi-Trip

This gives **You** cover to travel as many times as **You** like during any one Period of Insurance as long as no single trip lasts longer than 31 days (or 60 days if the appropriate premium has been paid). Cover also extends to include 17 days' Winter Sports cover per Period of Insurance.

Period of Insurance - Single Trip / One-Way Trip

Under Section A (for Cancellation), insurance is effective from the Date of Issue of the **Certificate** and terminates on commencement of the trip. In respect of all other sections, insurance commences when **You** leave **Your Home** or place of business in **Your Country of Residence** (whichever is the latter) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following:

- The expiry of the Policy Period as shown on the **Certificate**
- **Your** return to **Your Home** or place of business as planned at the end of a trip.
- **Your** first return to **Your Home** or place of business prior to the planned return as at the end of a trip.

The Period of Insurance will be extended day by day up to a maximum of 30 days after the expiry of the period stated on the **Certificate** when the return is necessarily delayed as a result of **Your** ill health or failure of Public Transport provided that Global Response have been notified.

In respect of one-way trips only, the Period of Insurance shall cease whichever occurs first of the following – the expiry of the policy Period or 24 hours after the time **You** first leave the immigration control of **Your** final destination country.

Period of Insurance - Annual Multi-trip only

Under Section A (for Cancellation), insurance is effective from the latter of either the Date of Issue of the **Certificate** or the time at which a trip is booked and terminates with whichever occurs first of the following: 1. The commencement of the trip, or 2. The expiry of the Policy period (being the expiry of 365 days from the date of issue) In respect of all other sections, insurance commences when **You** leave **Your Home** or place of business in **Your Country of Residence** (whichever is the latter) to commence the trip described in the territorial limits and shall cease with whichever occurs first of the following: 1. The expiry of the Policy Period (being the expiry of 365 days from the date of issue) 2. **Your** return to **Your Home** or place of business as planned, at the end of the trip. 3. **Your** first return to **Your Country of Residence** prior to the planned return at the end of the trip, or 4. **Your** period of travel exceeding the period stated on the **Certificate**, (if **Your** period of travel exceeds or was intended to exceed 31 days, then the entire period of travel, including the first 31 days, will not be covered hereunder).

The Period of Insurance will be extended day by day up to a maximum of 30 days when the return is necessarily delayed as a result of **Your** ill health or failure of Public Transport provided that Global Response have been notified. Cover extends to each and every Period of Insurance up to the maximum duration stated herein for any one trip.

POLICY DEFINITIONS

Wherever the following words or phrases appear within this policy they will always have the same meaning and will appear in bold.

Accident

A sudden, unexpected, unusual, specific, violent, external event which occurs at a single identifiable time and place and independently of all other causes, results directly, immediately and solely in physical bodily injury which results in a Loss. In no event shall the contracting of any disease and/or illness (including, but not limited to heart attack, stroke or cancer), nor the injection or ingestion of any substance, be considered an **Accident**. An event which directly or indirectly exacerbates a previously existing physical bodily injury shall not be considered an **Accident**.

Cancellation Costs

Travel and accommodation expenses paid or contracted to be paid by **You** in respect of **Your** trip.

Cash

Currency notes and coins

Certificate/Policy An Insurance Validation **Certificate**, Schedule of Benefits or Tour Operators Booking Invoice used by the issuing broker/agent to validate and activate this insurance wording. Wherever the word **Policy** is shown this shall be deemed to read '**Certificate**' and vice versa.

Close Business Associate

Any person whose absence from business for one or more complete days at the same time as **You** prevents the effective continuation of that business.

Common-Law Partner(s)

Any couple, (including same sex) in a common law relationship or who have cohabited for at least 6 months.

Country of Residence Country in which **You** habitually reside for the majority of the year (as confirmed on the Insurance Validation Certificate).

Curtailed Costs Travel costs necessarily incurred to return **You** to **Your Home** before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions, attributable to each complete day which is consequently foregone. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.

Excess

Where applicable, the Excess is the first amount of the claim for each person, each section and each incident which is payable by **You**. **Excess** amounts are shown in the Schedule of Cover or Excesses.

Hazardous Activities

An activity where if it recognised there is an increased risk of injury or can be reasonably expected to exacerbate an existing medical condition. **You** are covered under the Personal Accident and Medical Expenses Sections for the following activities automatically, provided that the activity is on an **Incidental Basis**:

- Archery
- Jet Skiing
- Cycling
- Parascending (over water)
- Rambling/Trekking on foot (under 2,000 metres altitude)
- Water Skiing/WindSurfing/Snorkelling
- Yachting (inside territorial waters)
- Motor Cycling under 50cc
- Scuba Diving for a maximum period of 7 days during the Period of Insurance and to depths not exceeding 30 metres
- Hot Air Ballooning
- Tour Operator Safaris (not involving the use of firearms)

Please note: Diving Equipment is not covered under this policy. **You** are not covered for non-incident participation in the above or any other **Hazardous Activities**.

Home

Your usual place of residence within **Your Country of Residence**.

Incidental Basis

Your participation in a **Hazardous Activity** on a casual, fortuitous, occasional or minor basis. Sports tours and/or activity holidays would be considered to include participation in **Hazardous Activities** on a non-incident basis.

Loss of Sight

The complete and irrecoverable loss of sight of one or both eyes.

Loss of Limb(s)

Loss by physical severance of a hand at or above the wrist or a foot at or above the ankle.

Permanent Total Disablement

Disablement which, from the moment of **Accident**, entirely prevents **You** from attending to any business or occupation of any and every kind and which lasts 12 calendar months and, at the expiry of that period, is, in the opinion of the Underwriter's Medical Advisors, beyond expectation of improvement.

Pre-existing Medical Condition

A medical condition which has manifested itself prior to the Date of issue of the insurance.

Public Transport

The use of train, bus, coach or ferry services, or scheduled flights, running to a published timetable to join the booked travel itinerary.

Relative

Spouse, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, grandchild, brother, brother-in-law, sister, sister-in-law, fiancé(e) or Common-Law Partner.

Single Item

Any one article, pair, set or collection.

Ski Equipment

Skis, ski sticks, ski bindings, ski boots, snowboard, snowboard bindings and snowboard boots.

Sports Equipment

Those items which are usually worn, carried, used or held during the participation of a sporting activity.

Valuables

Items made of precious metals or precious stones, jewellery, watches, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video or computer equipment, televisions, faxes, films, tapes, cassettes, compact or computer discs and cartridges.

Wintersport

Skiing, off-piste skiing (except in areas designated as unsafe by resort management), snowboarding with a leash, recreational racing, mono skiing, guided cross country skiing, snow mobiling, tobogganing and ice skating.

You

Any person who is included on the **Policy** having paid the appropriate premium. **Your** shall be held to mean that which relates to **You**.

THE INSURANCE

The Underwriter hereby agrees to the extent and in the manner hereinafter provided, to indemnify You against loss or damage sustained or legal liability for accidents happening during the period stated in the Certificate, after such loss, damage or liability are proved.

PROVIDED always that:

1. each Underwriter's liability under this Certificate shall not exceed that percentage of the risk shown against that Underwriter's name;
2. the liability of the Underwriter shall not exceed the limits of liability as expressed in the attached terms and conditions or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed on behalf of the Underwriter.

SECTION A - CANCELLATION AND CURTAILMENT CHARGES

What You Are Covered For: If **Your** trip is cancelled or curtailed due to any one of the reasons listed below occurring to **You** or **Your** travelling companion, and if **You** or **Your** travelling companion cancels or curtails their trip, during the Period of insurance, the Underwriter will indemnify **You** up to the amount shown in the Schedule of Cover.

- **Cancellation for Cancellation Costs** (prior to any occurrence giving rise to a claim under this section) which are not recoverable.
- **Curtailed for Curtailment costs** which are foregone and which are not recoverable Reasons for Cancellation and Curtailment
 - (a) death, serious injury or serious illness, occurring during the Period of Insurance, of **You**, **Your** travelling companion, a **Relative** or **Close Business Associate** of **Yours**, or **Your** Travelling companion, or the person with whom **You** have arranged to stay whilst on the trip.
 - (b) jury service, witness call or compulsory quarantine
 - (c) accident to **Your** vehicle within 7 days prior to the intended date of departure (applicable to self-drive holidays only).
 - (d) the posting overseas or emergency and unavoidable requirements of duty of Armed Forces, Police, Fire Nursing or Ambulance Services.
 - (e) redundancy, notified during the Period of insurance, which

qualifies for payment under the Redundancy Payments legislation in **Your Country of Residence**.

(f) accidental damage to **Your Home** rendering it uninhabitable or the Police requiring **Your** presence following a burglary at **Your Home** within 7 days prior to the commencement of **Your** journey or holiday.

(g) pregnancy, occurring during the Period of Insurance.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses.
2. claims arising directly or indirectly as a result of a **Pre-existing Medical Condition of You**, **Your** travelling companion, a **Relative** or **Close Business Associate of Yours** or **Your** travelling companion, or the person with whom You have agreed to stay whilst on the trip;
3. claims arising if the person whose medical condition giving rise to the claim;
 - (i) is travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment, or
 - (ii) is on a hospital waiting list or awaiting the results of medical investigations; or
 - (iii) has received a terminal prognosis at the date of application;
4. claims arising which are not supported by written medical confirmation and clinical reports from medical service providers, as well as all other proof of the happening of an event causing Cancellation and Curtailment;
5. claims for any costs associated with unused timeshare property, air miles or other like promotions.
6. claims arising where **You** have not been able to receive the necessary inoculations or vaccinations or obtain necessary visas.
7. claims for travel expenses for **You** to return to **Your Country of Residence** (or final destination country), when **You** did not possess travel tickets necessary for the completion of **Your** intended original journey.

SPECIAL NOTE:

It is a condition of the section that any claim for Cancellation be advised immediately to Europesure Claims Services and a claim form requested. Curtailment for any reason must be authorised by Global Response Limited, following written confirmation from the treating doctor if **IT IS MEDICALLY NECESSARY THAT YOU CURTAIL YOUR TRIP**.

In the event that **You** forego the use of pre-paid travel tickets, as a result of the Underwriter paying travel expenses on **Your** behalf for a replacement journey, the said relevant pre-paid travel tickets become the property of the Underwriter

SECTION B - MEDICAL EXPENSES AND EMERGENCY REPATRIATION

What You Are Covered For The Underwriter will reimburse **You** up to the amount shown in the Schedule of Cover in respect of the following expenses, necessarily incurred as a result of You sustaining accidental bodily injury or becoming ill.

1. Medical Expenses

- (a) cost of medical, surgical or hospital treatment (including emergency dental treatment up to £300/€450 for the immediate relief of pain only). The Underwriter reserves the right to repatriate when, in the opinion of the doctor in attendance and the Underwriter's Medical Advisors, You are fit to travel,
- (b) cost of transporting **Your** remains to **Your Country of Residence** or Country of Nationality or the reasonable cost of funeral in the Country where death occurs, up to £3,000/€4,500.
- (c) reasonable additional transportation and accommodation costs (up to £1,000/€1,500 per person for accommodation) incurred by You and any one person travelling with **You** as a result of **You** receiving medical advice from the doctor in attendance and the Underwriter's Medical Advisors that **Your** originally planned return journey to **Your Country of Residence** is impossible due to medical reasons. (Payment shall be based upon the average cost of transportation and accommodation incurred prior to the originally planned return date)

2. Emergency Repatriation

- (a) the cost of Your return to Your Country of Residence by medically appropriate means where, in the opinion of the Underwriter's Medical Advisors, such return is medically necessary

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the Excess (unless You use an EHIC, or equivalent reciprocal health agreement form which successfully reduces the amount of the claim) as shown in the Schedule of Cover or Excesses.
2. claims arising directly or indirectly as a result of **Your Pre existing Medical Condition**;
3. claims arising if **You**:
 - (i) are travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment, or
 - (ii) are on a hospital waiting list or awaiting the results of medical investigations, or
 - (iii) have received a terminal prognosis at the date of application.
4. Claims arising for treatment or surgery which, in the opinion of the Underwriter's Medical Advisors, is not essential or can reasonably be delayed until **Your return to Your Country of Residence**.
5. claims arising from the additional costs of single or private hospital accommodation.
6. claims arising from medical treatment of any kind received after **You** have returned to **Your** usual **Country of Residence**;
7. claims arising from medical treatment of any kind not authorised at the time by a recognised registered medical practitioner
8. claims arising from medical treatment of any kind occurring after **You** have refused the offer of repatriation when, in the opinion of the doctor in attendance and the Underwriter's Medical Advisors, **You** are fit to travel;
9. claims arising in respect of physiotherapy treatment and other associated treatments, except as part of an ongoing treatment programme for a serious injury which, in the opinion of the Underwriter's Medical Advisors, cannot reasonably be delayed until **Your return Home**.
10. claims arising from medical treatment of any kind received in **Your Country of Residence**.
11. any expenses for treatment or surgery carried out more than 12 months after the date of the incident which **You** are claiming for.

SPECIAL NOTE; In the event of You dying, incurring medical expenses in excess of £500/€750, being involved in an accident, being admitted to hospital, or curtailing for medical reasons, Global Response Limited must be advised immediately and liability shall only attach for expenses agreed by them. Failure to notify Global Response Limited will prejudice the Underwriter and will result in the Underwriter's non-acceptance of liability of such claims.

SECTION C - HOSPITALISATION BENEFIT

What You Are Covered For:

The Underwriter will pay You the amount shown in the Schedule of Cover for each and every completed period of 24 hours for which You are an in-patient in a hospital, as a direct result of an accidental injury or illness which is covered under Section B.

SECTION D - PERSONAL EFFECTS AND BAGGAGE

What You Are Covered For:

• Lost, Stolen or Damaged

The Underwriter will reimburse **You** up to the amount as shown in the Schedule of Cover, for the value of personal property taken or purchased on the trip by **You** which is accidentally lost, stolen or damaged. The maximum payment for any **Single Item** is shown in the Schedule of Cover. The maximum payment for **Valuables** is shown in the Schedule of Cover. The maximum payment for any **Single item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50/€75, subject to a maximum of £200/€300 for all such items.

• Travel Documents

The Underwriter will reimburse **You** up to the maximum as shown in the Schedule of Cover for the value of Travel Documents (passport, green card, travel tickets, visas, accommodation vouchers and petrol coupons) held by **You** which are lost or stolen (and reasonable expenses directly consequential upon any such loss).

• Baggage Delay

The Underwriter will reimburse **You** for the cost of purchase of necessities, up to the maximum as shown in the Schedule of Cover should baggage be delayed or lost in transit on the outward journey for more than 24 hours. Payment made under this heading will be set

against the amount of claim arising if the baggage is permanently lost. **You** must supply receipts for the items purchased and confirmation from the carrier of the length of delay.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the Excess as shown in the Schedule of Cover or Excesses.
2. wear, tear and depreciation of the article(s)
3. claims arising from breakage of fragile articles unless caused by fire or accident to a vehicle.
4. claims arising for loss, theft or damage to prams, buggies, wheelchairs, pedal cycles, motor vehicles, marine or diving equipment and craft, surfboards or related equipment or fittings of any kind.
5. claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.
6. Claims arising for Cash, cheques, travellers cheques, stamps, spectacles, contact lenses, antiques, mobile phones and computer equipment of any kind.
7. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
8. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official report obtained.) In the case of an airline, a Property Irregularity Report will be required.
9. claims arising for breakage of Sports Equipment whilst in use
10. claims arising from delay, detention, seizure or confiscation by Customs or other officials;
11. claims, arising for loss, theft or damage to household goods or anything shipped as freight or under a Bill of Lading.
12. claims arising for loss or damage of dentures or bridgework, artificial limbs or hearing aids of any kind.
13. claims arising from property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
14. claims arising from loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot between 8am and 8pm local time and there is evidence of forced entry which is confirmed by a police report.
15. claims arising from loss or damage to items carried on a vehicle roof rack.
16. claims arising from loss, theft or damage to **Valuables** which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle;
17. claims arising from loss, theft or damage in excess of £100/€150 occurring on a beach or in or around a swimming pool (including claims under Section E).
18. Claims in respect of business goods or samples or merchandise, or hired equipment.
19. Claims in respect of normal wear and tear, gradual deterioration, or mechanical or electrical breakdown or derangement

SECTION E - PERSONAL MONEY

What You Are Covered For:

The Underwriter will indemnify You up to the amount as shown in the Schedule of Cover in respect of Personal Money (which includes cash, travellers cheques and phone cards) which is Your property and carried on Your person (a reduced limit applies as shown in the Schedule of Cover for children under 18 unless an adult premium has been paid) unless placed in a safety deposit box or similar locked, fixed receptacle. Cover for Cash is limited to the Cash limit as shown in the Schedule of Cover.

What You Are Not Covered for:

The Underwriter shall not be responsible for:

1. the Excess as shown in the Schedule of Cover or Excess
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. claims for loss which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In

- the case of an airline, a Property Irregularity Report will be required.
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials.
 5. claims arising from shortages due to error, omission or depreciation in value
 6. claims arising from loss or theft to Cash which at the time of such loss or theft was located in checked-in luggage or an unattended motor vehicle.
 7. claims for loss or theft in excess of £100/€150 occurring on a beach or in or around a swimming pool (including claims under Section D).

SECTION F • TRAVEL DELAY & HOLIDAY ABANDONMENT

What You Are Covered For:

In the event of a delay of any of **Your** outbound flights, rail or sea trips from **Your Country of Residence** or planned inbound flights, rail or sea trips to **Your Country of Residence**, the Underwriter will indemnify **You** as follows:

1. Travel Delay

The amount shown in the Schedule of Cover for the first 12 hour period of delay and an additional amount for each full 12 hour period of delay thereafter, up to the maximum amount shown in the Schedule of Cover, providing always that You obtain from the carrier a statement confirming the length and exact nature of the delay.

2. Abandonment

If the holiday or journey is necessarily cancelled following a delay of not less than 24 hours beyond the scheduled departure time (and written confirmation obtained from the carrier), the Underwriter will indemnify **You** up to the amount shown in the Schedule of Cover for travel and accommodation expenses paid or contracted to be paid by **You** in respect of **Your** own trip (prior to any occurrence giving rise to a claim under this section) and which are not recoverable. No claim shall be made under both Travel Delay and Abandonment.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the Excess as shown in the Schedule of Cover or Excesses for Section F2 (Abandonment)
2. claims arising from delay caused by strike, industrial action or public knowledge if already notified at the time the insurance was purchased.
3. any claims for second or subsequent outbound or inbound flights, rail or sea trips where a reasonable connection time has not been allowed for. This is defined as 120 minutes before the final check in time as advertised by the flight, rail or sea operator.

SECTION G - HIJACK

What You Are Covered For:

The Underwriter will pay You the amount shown in the Schedule of Cover for each and every completed period of 24 hours in the event of hijack of the transport on which **You** are travelling.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. claims not substantiated by a police report confirming the length and exact nature of the incident

SECTION H - MISSED DEPARTURE

What You Are Covered For: The Underwriter will indemnify **You** up to the amount shown in the Schedule of Cover, in respect of reasonable additional costs of travel and accommodation necessarily incurred if **You** are unable to reach the International point of departure of the booked travel itinerary on the initial outward or final return journey as a consequence of the failure of **Public Transport** services or the accident/ breakdown of a private motor car in which **You** are travelling.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the Excess as shown in the Schedule of Cover or Excesses
2. claims arising as a result of You not having taken reasonable steps to complete the journey to the departure point on time.
3. claims arising from the failure of **Public Transport** services caused by strike, riot or civil commotion for which warning has been given prior to the commencement of departure to the departure point.

4. claims arising from the vehicle not having been properly serviced and maintained, in the event of vehicle breakdown.
5. claims arising from vehicle breakdown that are not substantiated by a written report from a rescue service or garage.

SECTION I - PERSONAL ACCIDENT

What You Are Covered For:

The Underwriter will indemnify **You** or **Your** estate the sum insured as shown in the Schedule of Cover for one of the following Losses resulting from an **Accident** sustained by **Your** Death, **Loss of Limb(s)**, **Loss of Sight** or **Permanent Total Disablement**. Loss must occur within 180 days of the date of Accident. No benefits shall be paid for more than one Loss suffered.

SECTION J - PERSONAL LIABILITY

What You Are Covered For:

The Underwriter will indemnify **You** up to the amount shown in the Schedule of Cover for **Your** legal liability for accidental injury to third parties and/or accidental damage to their property. This cover is applicable only in respect of liability under the law of the country in which the event giving rise to the claim occurred, or under English law.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the Excess for each claim for damage to property as shown in the Schedule of Cover or Excesses.
2. claims arising directly or indirectly from, happening through or in consequence of:
 - (i) employer's liability, contractual liability, or liability to a member of Your family, Your travelling companion's family or to Your travelling companion;
 - (ii) animals belonging to You, or in Your care, custody or control.
 - (iii) wilful, malicious or unlawful acts or the use of firearms;
 - (iv) the pursuit of trade, business or profession;
 - (v) ownership or occupation of land or buildings, or
 - (vi) the influence of intoxicating liquor or drugs
3. claims arising directly or indirectly from, happening through or in consequence of ownership, possession or use of any vehicle, automobile, aircraft, watercraft.
4. claims for legal fees and costs resulting from any criminal proceedings.

SPECIAL NOTE:

No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by You without the written consent of the Underwriter, who shall be entitled, if they so desire, to take over and conduct, in Your name, their defence of any claim or to prosecute for their own benefit any claims for indemnity, damages or otherwise against any third party. The Underwriter shall have full discretion in the conduct of any negotiations, proceedings, or the settlement of any claims and You shall, wherever possible, give all such information and assistance as the Underwriter may require.

SECTION K - LEGAL EXPENSES

What You Are Covered For:

The Underwriter will reimburse **You** up to the amount as shown in the Schedule of Cover, for legal costs incurred by **You** in pursuit of legal proceedings against third parties (excluding any member of **Your** family or travelling companion) for any compensation owed to **You** arising directly from physical bodily injury or death during the period of Insurance.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. The **Excess** as shown in the Schedule of Cover or Excesses
2. claims arising for any legal expenses incurred without prior authorisation by the Underwriter.
3. claims arising where the Underwriter considers **Your** prospects of success in achieving a reasonable benefit to be insufficient
4. claims arising pursuant to a contingent fee agreement between **You** and **Your** counsel.
5. claims arising for travel and accommodation expenses in pursuit of a legal action.
6. claims arising from **You** pursuing legal proceedings as part of and/or on behalf of a group or organisation.
7. **claims incurred for any legal costs pursuant to a legal action**

against a travel agent, tour operator, carrier, Insurance Sales Agent, the Underwriter, Europesure, Global Response Limited or Claims International Limited.

SPECIAL NOTE;

You must comply with the following procedures:

- (a) You shall apply to the Underwriter for a written acknowledgement by the Underwriter of the existence of a potentially viable claim.
- (b) if an acknowledgement in (a) is granted, the Underwriter shall initially pay up to 5% of the amount shown in the Schedule of Cover for legal costs incurred by You to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant.

The Underwriter shall not be responsible for any legal expenses incurred prior to its issuing You with a written acknowledgement of the existence of a potentially viable claim. In the event that You are awarded legal costs as part of any judgment or settlement, the Underwriter shall be entitled to repayment by You of any sums paid under this Section. In the event that You are awarded compensation (by Judgement or settlement), the Underwriter shall be entitled to recover from You two thirds of any sum paid to You under any section of this policy on account of the same incident for which compensation is received. Claims in respect of Section J and K must be notified to Europesure Claims Services in writing immediately.

WINTERSPORTS COVER

Provided when Wintersports Cover is effected and appropriate premium paid.

Wintersports cover shall not be bound by Exclusions Applicable to All Sections, paragraph 10, in so far as it excludes 'All Wintersports'. However, the following activities will still be excluded from cover; ski jumping, ski flying, heli-skiing, ski acrobatics, ski stunting, freestyle skiing, off-piste skiing on areas designated as unsafe by resort management, ski racing and training, ski bob racing, presenting, ice hockey and use of skeletons and bobsleighs.

SECTION L - SKI EQUIPMENT

What You Are Covered For:

The Underwriter will indemnify You in respect of loss or breakage of Ski Equipment up to the amount shown in the Schedule of Cover for owned and hired Ski Equipment. In the case of owned Ski Equipment, each claim is subject to a maximum payment for any Single Items shown in the Schedule of Cover.

The maximum payment for any **Single Item** for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is not supplied is £50/€75, subject to a maximum of £200/€300 for all such items.

What You Are Not covered For;

The Underwriter shall not be responsible for:

1. the Excess as shown in the Schedule of Cover or Excesses.
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such a carrier or hotel within 24 hours of discovery and an official report obtained). In the case of an airline, a Property Irregularity Report will be required.
4. claims arising from delay, detention, seizure or confiscation by Customs or other officials.
5. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
6. claims arising for **Ski Equipment** left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
7. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof

- rack between 8am and 8pm local time and there is evidence of damage or forced entry which is confirmed by a police report.
8. breakage of **Ski Equipment** over 5 years old.

SPECIAL NOTE:

The Underwriter's liability for Ski Equipment owned by You shall be further limited as follows:

- Up to 1 year old - 90% of purchase price
- Up to 2 years old - 70% of purchase price
- Up to 3 years old -50% of purchase price
- Up to 4 years old -30% of purchase price
- Up to 5 years old -20% of purchase price
- Over 5 years old - NIL

The Underwriter's liability for Ski Equipment hired by You shall be further limited to Your liability for such loss or damage.

SECTION M - SKI HIRE

What You Are Covered For:

The Underwriter will indemnify You up to the amount shown in the Schedule of Cover for each 24 hour period for the cost of necessary hire of Ski Equipment following:

- (a) loss or breakage of **Your Ski Equipment**, or
- (b) the misdirection or delay in transit of **Your Ski Equipment** for 12 hours.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

1. the **Excess** as shown in the Schedule of Cover or Excesses
2. claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
3. claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained. In the case of an airline, a Property Irregularity Report will be required.
4. claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
5. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
6. claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am • 8pm local time and there is evidence of forced entry which is confirmed by a police report.
7. claim arising from delay, detention, seizure or confiscation by Customs or other officials.

SECTION N - SKI PACK

What You Are Covered for:

The Underwriter will indemnify You up to the amount as shown in the Schedule of Cover for the proportionate value of any ski pass, ski hire or tuition fee necessarily unused due to the following:

- (a) **Your Accident** or sickness
- (b) loss or theft of **Your** ski pass

What You are Not Covered For:

The Underwriter shall not be responsible for:

1. the Excess as shown in the Schedule of Cover or Excesses.
2. claims arising for theft which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery and an official report obtained). In the case of an airline, a Property Irregularity Report will be required.
3. claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
4. claims arising for loss or theft of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm and there is evidence of forced entry which is confirmed by a police report.
5. claims arising directly as a result of **Your Pre-existing Medical Condition** unless declared to and agreed by the Underwriter with

any required additional premium paid and/or amendments to policy conditions.

- claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming **Your** inability to ski.

SECTION O - PISTE CLOSURE

What You Are Covered For:

In the event that, due to lack of snow fall or adverse weather in the pre-booked Wintersports resort between the months of December to March and no alternative being available, **You** are not allowed to ski for a period in excess of 12 hours, the Underwriter will pay the benefit as shown in the Schedule of Cover for each full 24 hour period in which **You** are unable to ski, up to the maximum as shown in the Schedule of Cover.

SECTION P - AVALANCHE DELAY

What You Are Covered For:

The Underwriter will pay **You** up to the amount as shown in the Schedule of Cover for additional travel and accommodation expenses in the event that **Your** outward or return journey is delayed for at least 12 hours beyond the Scheduled departure time as a direct result of avalanche.

What You Are Not Covered for

The Underwriter shall not be responsible for:

- the Excess as shown in the Schedule of Cover or Excesses², claims arising which are not substantiated by a report from the resort management.

GOLF COVER

Provided when Golf Cover is effected and appropriate premium paid.

SECTION Q - GOLF EQUIPMENT

What You Are Covered For:

The Underwriter will indemnify You in respect of loss or breakage of Golf Equipment up to £1000/€1500 in respect of owned Golf Equipment and up to £500/€750 in respect of hired Golf Equipment. In the case of owned Golf Equipment, each claim is subject to a maximum payment for any Single Items of £500/€750. In respect of Hired Golf Equipment, each claim is subject to a maximum payment for any Single Items of £150/€225.

The maximum payment for any Single Item for which an original receipt, proof of purchase or insurance valuation (obtained prior to the loss) is £50/€75, subject to a maximum of £200/€300 for all such items.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

- An Excess of £50/€75 per claim.
- claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
- claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such a carrier or hotel within 24 hours of discovery and an official report obtained). In the case of an airline, a Property Irregularity Report will be required.
- claims arising from delay, detention, seizure or confiscation by Customs or other officials.
- claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
- claims arising for Golf Equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
- claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am and 8pm local time and there is evidence of damage or forced entry which is confirmed by a police report.

SECTION R - HIRED GOLF EQUIPMENT

What You Are Covered For:

The Underwriter will indemnify You up to £300/€450 (up to £50/€75 per day) for each 24 hour period for the cost of necessary hire of Golf Equipment following:

- loss or breakage of Your Golf Equipment, or
- the misdirection or delay in transit of Your Golf Equipment for 12 hours.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

- An Excess of £50/€75 per claim
- claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
- claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required.
- claims arising for loss, theft or damage to anything shipped as freight or under a Bill of Lading.
- claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safe keeping of the property.
- claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am-8pm local time and there is evidence of forced entry which is confirmed by a police report.
- claims arising from delay, detention, seizure or confiscation by Customs or other officials.

SECTION S - GREEN FEES

What You Are Not Covered For:

The Underwriter will indemnify You up to £300/€450 (£50/€75 per day) for the proportionate value of any non refundable, pre-paid Green Fees or Tuition Fees necessarily unused due to the following:

- accident or sickness of the Insured
- loss or theft of documentation which prevents the participation in the pre-paid golfing activity.

What You Are Not Covered For:

The Underwriter shall not be responsible for:

- claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
- claims arising for loss or damage which are not reported to any appropriate authority within 24 hours of discovery and an official report obtained (and specifically for claims arising against or in common carriers and hotels, any claim not reported in writing to such carrier or hotel within 24 hours of discovery, and an official report obtained). In the case of an airline, a Property Irregularity Report will be required.
- claims arising for property left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of this property.
- claims arising for loss, theft or damage of items from an unattended motor vehicle, unless taken from a locked boot or lockable roof rack between 8am-8pm local time and there is evidence of forced entry which is confirmed by a police report.

EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE

The Underwriter shall not be responsible for claims arising

- for any claims in any way caused or contributed to by
 - the failure of, or
 - the fear of the failure of, or
 - the inability of any equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date (except claims under Section B, C and I);
- directly or indirectly by, happening through or in consequence of war, invasion, terrorism (except as provided for under Section G), acts of foreign enemies, hostilities, (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, or requisition or destruction of, or damage to property by or on the order of any Government, Public or Local Authority except as specifically provided herein to the contrary.
- from loss or destruction of, or damage to any property whatever, or any loss or expense whatsoever resulting in or arising therefrom, or any consequential loss or any legal liability of whatsoever nature, directly or indirectly caused by the contributed to or arising from
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
 - the radioactive, toxic, explosive or other hazardous properties

- of any explosive nuclear assembly or nuclear component thereof.
4. from HIV, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex;
 5. from **You** engaging in any illegal or criminal act
 6. from any consequential loss whatsoever. Claims shall only be paid for those losses which are specifically stated under the terms of this insurance (except as provided in Section D relating to loss of Travel Document(s)
 7. directly or indirectly out of Your financial incapacity.
 8. which, but for the existence of this insurance, would be covered under any other insurance policy(ies), excluding any amounts recovered by **You** from private health, home contents insurers or any other recovery by You from private health insurance, EHC payments, any reciprocal health agreements, airlines, hotels, home contents insurers or any other recovery by **You** which is the basis of a claim.
 9. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable or unwilling to fulfil any part of their obligation of this policy.
 10. from any **Hazardous Activity** including but not limited to all **Wintersports** (except where an appropriate premium has been paid), racing (other than on foot), mountaineering with the use of ropes, pot-holing, caving, hang-gliding, micro-lighting, parachuting, bungee-jumping and motor racing.
 11. from suicide or attempted suicide or wilful exposure to drugs (except in an attempt to save human life), sexually transmitted disease or the influence of or in connection with the use of alcohol or drugs, unless as prescribed by a treating doctor.
 12. claims arising from a psychiatric or mental disorder, anxiety, stress or depression except where previously undiagnosed at the

date of issue of this insurance and results in in-patient hospital treatment.

13. from **You** being in or entering or descending from an aircraft other than a fully licensed passenger carrying aircraft in which **You** are travelling as a passenger other than as a member of the crew and not for the purpose of undertaking any trade or technical operation therein or thereon.
14. from **Your** wilful exposure to a peril. **You** must exercise reasonable care to prevent illness, injury or loss or damage to **Your** property as if uninsured.
15. directly or indirectly from **You** being engaged in any manual employment after the commencement of the trip.
16. which have not been proven and the amount thereof substantiated.
17. You will not be covered if you choose to travel to a specific area against the advice issued by the UK Foreign and Commonwealth Office. Visit www.fco.gov.uk/travel or call their 24 hour travel advice line on +44 845 850 2829.

CONDITIONS APPLICABLE TO ALL SECTIONS OF THE INSURANCE.

1. **All material facts must be disclosed to the Underwriter at the time of taking out this insurance. Failure to do so may result in the Underwriter's non-liability for claims. A material fact is any fact known to You which is likely to influence the Underwriter in the acceptance or assessment of the insurance. If You are in any doubt as to whether a fact is 'material' then for Your own protection it should be disclosed. All information the basis of the contract. You should keep a receipt (including copies of letters) of all information provided to the issuing broker/agent for the purpose of entering into this contract.**
2. All **Certificates**, information and evidence required by the Underwriter shall be furnished at **Your** or **Your** legal personal representatives' expense and shall be in such form and of such nature as the Underwriter may prescribe. **You** shall, as often as required, submit to a medical examination on behalf of the Underwriter in Your expense. In the event of **Your** death, the Underwriter shall be entitled to have a post-mortem examination at their own expense. Any items which become the subject of a claim for damage shall be retained for Underwriter's inspection and shall be forwarded to their Agents upon request at **Your** or **Your** legal personal representatives' expense. All such items shall become the property of the Underwriter following final settlement of the claim.
3. In the event of any occurrence which may give rise to a claim under this insurance, **You** shall take all reasonable steps to minimise any loss arising out of such claim. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money-back guarantee period.
4. This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money back guarantee period.

5. **You** are free to choose the law applicable to this insurance. Unless specifically agreed to the contrary, this insurance shall be subject to English Law. The choice of applicable Law shall not affect **Your** statutory rights under the laws of **Your Country of Residence**.
6. The Underwriter may, at its own expense, take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by the insurance and any amount so recovered shall belong to the Underwriter.
7. In the event that You recover, by any means, damages from any third party in respect of personal accident in the circumstances, defined in Section 1, all benefits paid to **You** under Section 1, shall be repaid to the Underwriter.
8. if any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under this policy, all benefits thereunder shall be forfeited as well as all premiums paid.
9. in the event that **You** experience a problem with the policy or the claims process, please refer to the Promise of Service below.
10. This insurance is only available to persons who either qualify under the state healthcare system or hold valid adequate private health insurance within their **Country of Residence**.

Several Liability Notice

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

MAKING A CLAIM

For all Sections

If You need to make a claim please obtain a claim form no later than 31 days after the event by:

1. Writing to Claims International Limited, P O Box 1037, Oakleigh House, 14-16 Park Place, Cardiff CF11 1HU quoting scheme number 568. Tel: +44 845 604 9855 (calls may be recorded or monitored for quality purposes). Fax: +44 845 604 8634. Email: travelclaims@cl-uk.com

When returning the claim form, please include all relevant documentation, Please send originals - not photocopies (keep copies for Your records). For all claims You will need to send Your original insurance Certificate and policy wording and Your original holiday booking invoice.

COMPLAINTS PROCEDURE

If, for any reason, **You** have any cause for complaint regarding the insurance, **You** should write in the first instance to: **The Managing Director, Status Insurance Management Limited, 10a High Street, Billericay, Essex CM12 9BQ, United Kingdom**, who will immediately investigate **Your** complaint and provide an acknowledgement within 5 working days from receipt of **Your** complaint. **You** will be advised how **Your** complaint will be handled and any other rights **You** may have.

If your complaint has not been resolved to your satisfaction, please contact **The Managing Director, Accident, Health & Contingency, HSBC Insurance Brokers Limited, 8 Canada Square, London E14 5QH, United Kingdom**.

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to **The Manager, Complaints Department, Lloyd's, 1 Lime Street, London EC3M 7HA, United Kingdom**. Lloyd's is a member of the Insurance Ombudsman Service and if **You** remain dissatisfied **You** can ask the Ombudsman to investigate **Your** claim. The address is **The Insurance Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, United Kingdom**.

For and on behalf of HSBC Insurance Brokers Limited