

POLICY WORDING

Please read carefully and retain

This is to certify that in accordance with the authorisation granted under Contract Number B0799HC100710d to the undersigned by certain Underwriters at Lloyd's 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 01.10.2010 and 30.11.2011 for travel to be completed by 30.11.2012 or in the case of **annual policies** issued and incepting before 30.11.2011

Summary of Benefits		
These are the maximum sums insured. Please refer to your policy validation certificate for the exact levels of cover you have purchased.		
Description	Max Cover Per Insured	Excess
A Cancellation and Curtailment	£1,500/€2,250	2
B Medical Expenses & Repatriation	£2,000,000/€3,000,000	3
C Hospital Benefit	£20/€30 per day up to £500/€750	N/A
D Personal Effects and Baggage	£1,000/€1,500	1
• Single Item Limit	£150/€225	1
• Valuables Limit	£150/€225	1
• Travel Documents	£150/€225	1
• Delayed Baggage	£100/€150	1
E Personal Money	£500/€750	1
• Cash Limit (aged 18 and above)	£200/€300	1
• Cash Limit (aged under 18)	£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	£3,000/€4,500	1
G Hijack	£50/€75 per day up to £5,000/€7,500	N/A
H Missed Departure	£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	£2,000,000/€3,000,000	4
K Legal Expenses	£10,000/€15,000	4

WINTERSPORT COVER (available upon payment of additional premium):

Description	Max Cover Per Insured	Excess
L Ski Equipment • Owned • Single Item Limit – owned • Hired	£600/€900 £250/€375 £300/€450	1 1 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	Max Cover Per Insured	Excess
Q Golf Equipment • Owned • Hired • Single Item Limit – Owned • Single Item Limited – Hired	Up to £1000/€1500 Up to £500/€750 Up to £500/€750 Up to £150/€225	1 1 1 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.		
Excess Code	Europe	Rest of the World
1	£35/€52.50	£50/€75
2	£35/€52.50 (£20/€30 Loss of Deposit)	£50/€75 (£25/€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 an EHIC card from their appropriate local authority. 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 card, 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 **Certificate** 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 **Certificate**, **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.

CERTIFICATE PERIODS

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 (0) 2920 474138

Fax: +44 (0) 2920 468797

Email: assistance@global-response.co.uk

Lines are 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.
2. Date of Birth.
3. Caller's contact number.
4. **Certificate** number.
5. Issuing Broker/Agent.
6. Date of Issue.
7. Hospital abroad.
8. Your usual address.
9. Your usual telephone number.
10. Your usual Doctor.
11. Your usual Doctor's telephone number.
12. Holiday dates/flight number.
13. Medical complaint.
14. Details of any private health insurance.

GLOBAL RESPONSE LIMITED SHOULD ONLY BE CONTACTED IN A MEDICAL EMERGENCY.

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. A 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.

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**
- **You** return to **Your Home** or place of business as planned at the end of a trip.
- **You** 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 **You** return to **Your Home** or place of business as planned, at the end of the trip.
- 3 **You** first return to **Your Country of Residence** prior to the planned return at the end of the trip, or
- 4 **You** period of travel exceeding the period stated on the **Certificate**, (if **You** period of travel exceeds or was intended to exceed 17 days, then the entire period of travel, including the first 17 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**).

Curtailement 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 it is 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-**Incidental 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, television, fax, films, tapes, cassettes, compact or computer discs and cartridges

Wintersports

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 **Certificate** 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 **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.
- **Curtailement**
for **Curtailement costs** which are foregone and which are not recoverable. Reasons for Cancellation and Curtailement
 - (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 Curtailement;
- 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. Curtailement 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.
 - (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 **You** 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 **You** 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 **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 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** planned outward 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 for the flight, rail or sea trip.

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 certificate 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 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.
- 6 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:

- 1 the **Excess** as shown in the Schedule of Cover or **Excesses**
- 2 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 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 **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.
- 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.

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:

- (a) loss or breakage of **Your Golf Equipment**, or
- (b) 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:

- 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 S – GREEN FEES

What You Are 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:-

- (a) **Accident** or sickness of the Insured
- (b) 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:

- 1 claims arising for theft which are not reported to any appropriate police authority within 24 hours of discovery and an official report obtained.
- 2 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.
- 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, 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

- 1 for any claims in any way caused or contributed to by -
 - (i) the failure of, or
 - (ii) the fear of the failure of, or
 - (iii) 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);
- 2 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.
- 3 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
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, or
 - (b) 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 **Certificate(s)**, 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 provided in purchasing this insurance shall form 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.
- 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 I, all benefits paid to **You** under Section I, 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 **Certificate**, 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 Complaints Procedure 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

If you need to make a claim (other than for Medical Emergency Assistance) please obtain a claim form no later than 31 days after the event by either:

1. Contacting –

Europesure Claims Service, 8-10 High Street, Billericay, Essex, CM12 9BQ. Tel: +44 (0) 1277 623562 (calls may be recorded or monitored for quality purposes). Fax: +44 (0) 1277 623568. Email: claims@europesure.com

They will send **You** a claim form which **You** will need to complete and return to them with **Your Validation Certificate** and any other documents requested. Please quote the Contract Number shown at the top of page one or quote "Europesure".

or

2. Downloading a Claim Form from www.europesure.com (How to Claim page). Please note that Europesure Claims Service are unable to accept emailed or scanned documents and **You** should print the form prior to completion and return it to the address quoted with the necessary original invoices/documents including a copy of **Your** policy Validation **Certificate** via the postal system. **You** should retain copies of all documents send for **Your** own records.

For a Claim under Section G Hijack, Section I Personal Accident, Section J Personal Liability or Section K Legal Expenses please contact Europesure Claims Service.

COMPLAINTS

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your** policy or the handling of **Your** insurance policy or claim then **You** should direct your enquiry in writing to:

The Managing Director
Status Insurance Management Limited
10a High Street
Billericay
Essex CM12 9BQ
United Kingdom

If your complaint has not been resolved to your satisfaction, please contact:

The Compliance Officer
Lonmar Global Risks Limited
Matrix House
9 Aldgate High Street
London EC3N 1AH

In the event that **You** remain dissatisfied **You** can refer to matter to Policyholder & Market Assistance at Lloyd's. The contact details are:

Policyholder & Market Assistance
Lloyds Market Services
G6/86
1 Lime Street
London EC3M 7HA.
Tel: 020 7327 5693
Fax: 020 7327 5225
Email: complaints@lloyds.com

Copies of our complaints procedures are also available from this address.

Complaints that cannot be resolved by Policyholder & Market Assistance at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to **Your** right to take legal proceedings.

IMPORTANT

This insurance is underwritten by the Association of Underwriters known as Lloyd's led by Syndicate 1206. Their reference is B0700HC100710d. The cover is mediated and administered by Status Insurance Management Limited, known as the Coverholder, which is authorised and regulated by the UK Financial Services Authority (FSA). Their FSA number is 305697.



SIGNATURE OF COVERHOLDER