

Your Document of

Travel Insurance

This booklet tells you
**what you're covered for
and how to make a claim**



Nationwide

Welcome to Nationwide Travel Insurance

Thank you for choosing Nationwide travel insurance underwritten and administered by Liverpool Victoria Insurance Company Limited.

Nationwide is committed to providing you with great products and customer service at all times, and this is why they chose us, Liverpool Victoria Insurance Company Limited, to provide your travel insurance policy.

Founded in 1843, Liverpool Victoria, which also trades as LV=, shares the same values as Nationwide. As a mutual we have no shareholders and are able to invest our profits in making our products competitive and delivering outstanding customer service.

Our claims service also goes the extra mile. Committed to doing the right thing for you, we will aim to settle claims quickly, even in the most difficult circumstances. Throughout this policy booklet we have explained the terms that are used and have avoided the use of legal or technical terms wherever possible.

We are able to provide literature and communications in the following alternative formats: Braille, large print and audiotape. Should you require this document in any of these formats, please contact us.

If you would like to learn more about LV= please visit our website at **www.LV.com**

We wish you a safe and pleasant journey.



John O'Roarke
Managing Director – General Insurance
Liverpool Victoria Insurance Company Limited

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Document of insurance

This document of insurance is our agreement with you, based on the information you give to us and on the information on your travel insurance schedule. You must read your travel insurance schedule, travel document of insurance booklet and important information leaflet together as one document.

In return for your premium we'll give you insurance cover as set out in this document during the period of insurance stated on your schedule.



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Summary of cover

The following is only a summary of the main limits of cover. Some sections of cover have other limits. You should read the rest of this policy for the full terms and conditions.

Cover	Limit (up to) per person	Excess	Page
Cancellation and cutting short your trip (curtailment)	£5,000	£50	19
Emergency medical and associated expenses	£10 million	£50	23
In-patient benefit	£25 per day, max £1,000	Nil	24
Loss of passport/driving licence	£500	£50	25
Delayed personal possessions	£250	Nil	26
Personal possessions (if selected)	£2,500	£50	27
Personal money (if selected)	£500	£50	29
Personal accident	£25,000	Nil	30
Missed departure	£1,000	Nil	31
Delayed departure	£250 delay £5,000 abandonment	Nil £50	32
Personal liability	£2 million	Nil	33
Legal expenses	£25,000 (max £50,000)	Nil	34
Natural disaster	£1,000	£50	36
Hijack or kidnap	£2,000	Nil	36
Home help	£300	Nil	37
Recovery holiday after surgery abroad	£500	£50	37
Cosmetic surgery	£2,500	£50	38
Medical examination after surgery abroad	£300	Nil	38
Winter sports cover (if selected)			39
Ski pack	£35 per day, max £500	Nil	
Ski pass	£35 per day, max £500	Nil	
Ski equipment	£500	Nil	
Piste closure	£35 per day, max £500	Nil	
Avalanche and landslide	£200	Nil	
Golf cover (if selected)			41
Loss of green fees	£300	Nil	
Delayed golf equipment	£40 per day, max £200	Nil	
Golf equipment	£1,000	£50	
Wedding cover (if selected)			42
Wedding rings	£250	£50	
Wedding gifts	£1,000	£50	
Wedding attire	£1,500	£50	
Wedding photos/video	£750	£50	
Business travel cover (if selected)			44
Business equipment	£1,500	£50	
Delayed equipment	£250	Nil	
Replacement business associate	£2,000	£50	

Useful information

Foreign and Commonwealth Office (FCO)

The Foreign and Commonwealth Office provides a lot of information on their website, including information and views to help you decide about travelling to a particular country. Visit their website at: www.fco.gov.uk or call 0845 850 2829. Please note this policy does not provide any cover if you're travelling to a destination that the FCO advise against people travelling to.

Things to do before you travel

- Make sure you've had any vaccinations recommended for the area you're travelling to. You can find advice on vaccinations at www.fitfortravel.nhs.uk.
- Visit your health care adviser to find out about any other suggested medical advice. Be aware of possible health risks during your trip. The National Travel Health Network and Centre (www.nathnac.org) also has some useful information on preventing illness.
- If you're on medication, pack enough supplies in your hand luggage. Make sure all medication is in its original packaging and you have any prescription documents with you. It is worth checking with the nearest embassy of the country you are going to that your medication will be legal in that country and find out whether you will need to take a doctor's letter with you.
- Check for any security restrictions at your departure airport. For information visit the Department for Transport website at: www.dft.gov.uk.
- Ensure you have a valid passport (it is sensible to make sure your passport is valid for at least six months after your planned date of return), and that the contact details at the back are up to date.
- Make sure you are aware of the immigration and customs controls of the country you're travelling to, including any visas you need.
- Let someone, who will be in the UK while you're away, know where you're going and details of how they may be able to contact you.
- Take two copies of your passport, visas and any other important documents. Take one with you (kept separate from your actual passport) and leave one copy with a family member or friend. It is also recommended that you leave a copy of this travel insurance policy with someone in the UK.
- If you're planning to drive while abroad, make sure you check the driving laws and licence requirements of the country you're visiting.
- Get a good guide book and find out about the country you're visiting. Knowing a little about local laws, customs and culture can be invaluable, as can knowing the meaning of a few key words or phrases of the local language.
- Take enough money for your trip as well as some back up funds such as a credit card or travellers' cheques. Take the numbers of any helplines that you would need to call if you lost these or they were stolen, and record any reference numbers that you may need to provide.
- Avoid taking jewellery or valuables away with you. This travel insurance policy has limits that may not be enough for expensive items such as photographic or video equipment. You can usually insure these items separately under your home contents insurance.

Air passenger rights

European Union (EU) regulations have strengthened passengers' rights. You're entitled to claim compensation from your airline in the following circumstances:

- **Denied boarding and cancelled flights**
If you check in on time but are denied boarding because there are too many passengers for the seats available, or if your flight is cancelled, the airline operating the flight should offer you financial compensation.
- **Long delays**
If your flight is delayed by more than 5 hours, the airline must offer to refund your ticket should you choose not to travel.
- **Baggage**
If your checked-in baggage is damaged, lost or delayed by an EU airline, you can claim for compensation. For damage to checked-in baggage you must claim in writing to the airline within 7 days of your baggage being returned. For delayed baggage you must claim within 21 days of your baggage being returned.

For more information visit www.caa.co.uk and view Consumer Protection or www.ec.europa.eu/passenger-rights.

Pre-travel advice

We can provide information about reciprocal health agreements that exist between your country of destination and the UK, medical facilities, visas and vaccinations, as well as more general information about your destination. Contact our 24-hour pre-travel advice line on 0845 640 5932. For textphone, please dial 18001 first. Please quote your policy number when you call.

Definition of words

When the following words and phrases appear in bold in this document or appear on the schedule, they have the meanings given below.

Adventure activity A potentially dangerous activity listed under Adventure activities A or Adventure activities B of the Activities section (see pages 14 and 15). **You** are only covered while taking part in these activities if the appropriate selection has been made by **you** and is shown on **your** policy **schedule**.

Cover for an **adventure activity** is only available for people under the age of 65 years when the cover is taken out

Appointed adviser The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Area of cover **You** will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy **schedule**.

UK England, Scotland, Wales and Northern Ireland.

Europe Albania, Andorra, Austria, Azores, Balearic Islands, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, Former Yugoslav Republic of Macedonia, France, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Ireland, Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia west of the Ural mountains, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, and Vatican City State.

Worldwide excluding North and Central America, Caribbean and Bahamas

Anywhere except the following places: Anguilla, Antigua, Aruba, Bahamas, Barbados, Barbuda, Belize, Canada, Cayman Islands, Caribbean Islands, Costa Rica, Cuba, Curacao, Dominica, Dominican Republic, El Salvador, Grand Cayman, Grenada, Guadeloupe, Guatemala, Haiti, Hawaii, Honduras, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Nicaragua, Panama, Puerto Rico, Saint Barthélemy, Saint Eustatius, Saint Kitts and Nevis, Saint Lucia, Saint Martin, Saint Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, United States of America, Virgin Islands (British and United States).

Worldwide Anywhere in the World.

Business equipment Items used by **you** for **your business trip** including office equipment which is meant to be carried, laptops, mobile phones, calculators and personal digital assistants (PDAs, such as Blackberrys).

Business trip A **journey** taken only or partly for business purposes but not involving manual work of any kind.

Definition of words continued

- Children** Any **insured person**, other than the policyholder and the policyholder's spouse or partner, who is aged 21 years or under and named on the policy schedule. Children are automatically covered if travelling with the policyholder, the policyholder's spouse or partner, or an adult (aged 22 years or over) insured by this policy, or as part of an organised school, university or club trip accompanied by a responsible adult. Children aged 16-21 years can be covered when travelling unaccompanied if this option is selected by **you** and is shown on **your** policy **schedule**.
- Colleague** A person in the **UK** who works for the same company as **you** and who, if away from work at the same time as **you**, would prevent the business from running properly. A director of the company must be able to confirm this in the event of a claim.
- Departure point** The airport, port, international train or coach station where **your** travel out of the **UK** to **your** destination begins, and where the final part of **your** travel back into the **UK** starts.
- Doctor** A legally qualified doctor who holds the necessary certificates needed in the country in which they are currently practising. This can't include **you**, a **travelling companion**, someone **you** work with or a **relative**.
- Golf equipment** Golf clubs, golf bag, golf trolley and golf shoes.
- Home** **Your** usual place of residence in the **UK**.
- Journey** A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in the **UK**, whichever is earlier.
- For single trip cover
 - a trip can't be more than 366 days if **you** are less than 65 years of age or more than 90 days if **you** are 65 years of age or over.
Your trip is from the trip start date to the cover end date shown on **your** policy **schedule**
 - if **you** return **home** before **your** cover end date, all cover will also end
 - For annual multi-trip cover
 - **you** will only be covered if **you** are aged 79 years or under at the date that **your** travel insurance quotation was given
 - there is no limit on the number of trips that **you** take during the **period of insurance**
 - any trip which is booked to last longer than 31 days is not covered unless **you** have chosen to extend the maximum trip length (to 45 or 60 or 90 days) and this is shown on **your** policy **schedule**
 - trips within the **UK** must be for at least 2 consecutive nights and have
 - i pre-booked transport or accommodation
 - or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing)

Definition of words continued

- Legal action** Settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings that **we** have agreed to. This does not include any application by **you** to the European Court of Justice, European Court of Human Rights or similar International body.
- Legal costs** Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.
- Money** Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets.
- Pair or set** A number of items of **personal possessions** (not including **ski equipment** and **golf equipment**) that belong together or can be used together.
- Period of insurance**
- For single trip cover
The cover for all sections, other than cancellation, starts at the beginning of **your journey** and finishes at the end of **your journey**. Cancellation cover begins from the cover start date that is shown on **your policy schedule** and ends at the beginning of **your journey**.
 - For annual multi-trip cover
The cover for all sections, other than cancellation, starts at the beginning of **your journey** and finishes at the end of **your journey**. Cancellation cover begins on the cover start date that is shown on **your policy schedule** or the date **you** booked **your journey**, whichever is the later, and ends at the beginning of **your journey**.
 - For single trip and annual multi-trip cover
All cover ends on the cover end date that is shown on **your policy schedule**, unless **you** can't finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.
- Personal possessions** Each of **your** suitcases, trunks and similar containers (including their contents), possessions and items **you** wear or carry that are taken on, or purchased during, a trip by **you** (including **your valuables**).
- Pre-existing condition or pre-existing medical condition**
Please see page 18 for the definition of this term.
- Relative** **Your** mother (in-law), father (in-law), step parent (in-law), legal guardian, sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster/adopted child, grandparent, great grandparent, grandchild, great grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partner) or fiancé(e).

Definition of words continued

- Resident** A person who permanently resides in the **UK**.
- Schedule** This identifies **you**, the **period of insurance**, the **area of cover**, the sections of this document of insurance that apply, and conditions which may change the terms of this document of insurance.
- Ski equipment** Skis, bindings, poles, boots, or snowboards.
- Ski pack** Hired **ski equipment**, pre-booked ski school fees and lift passes.
- Terrorism** An act or threat of action by a person or group of people, whether acting alone or in connection with an organisation or government, committed for political, religious, ideological or similar purposes intended to influence any government or to frighten the public or any section of it. An 'act' or 'action' means: violence, damage to property, putting life in danger, creating a public health risk, or disrupting electronic systems or transport services.
- Travelling companion** A person that has booked to travel with **you** on **your journey**.
- United Kingdom (UK)** England, Scotland, Wales Northern Ireland, the Channel Islands and the Isle of Man.
- Valuables** Jewellery, watches, glasses (including sunglasses), contact lenses, hearing aids, mobile phones, personal display assistants (PDAs, such as Blackberrys), any kind of photographic or recording equipment and their accessories (including CDs, DVDs, tapes etc), any electric or electronic items or equipment including their accessories (eg laptops, games consoles, MP3 or MP4 players, memory sticks, chargers), items made of or containing precious metals or (semi) precious stones, furs, animal skins, antiques, binoculars, telescopes, musical instruments.
- We, our, us** Liverpool Victoria Insurance Company Limited.
- Wedding attire** The wedding dress, wedding suit and other accessories including shoes, make up, hair styling and flowers all bought especially for the insured bride or bridegroom to use on their wedding day during the **journey**.
- Wedding gifts** Gifts given to the insured bride or bridegroom during the **journey**. These may be sent in advance or purchased during the **journey**.
- Wedding ring** The ring of the insured bride or bridegroom, who are to be married during the **journey**.

Definition of words continued

Winter sports You are covered while taking part in the following activities if **you** have chosen winter sports cover and it is shown on **your** policy **schedule**:

- Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing and snow blading. Off piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

- Bobsleighting, heli skiing, luging, ski acrobatics, skidooing, ski flying, ski jumping, ski mountaineering, ski racing, ski randonee, ski stunting, ski touring, snow cat skiing, or snow mobiling.

Snow mobiling and skidooing can be covered if **you** have chosen Adventure activities A and it is shown on **your** policy **schedule**. (**We** will not provide cover for personal liability).

Cover for **winter sports** is only available for people under the age of 65 years when the cover is taken out.

For single trip cover:

We will only provide **winter sports** cover from the trip start date to the cover end date as shown on **your** policy **schedule**.

For annual multi-trip cover:

We will cover **winter sports** for up to 15 days for the period from the cover start date to the cover end date unless **you** have chosen to extend this period to 31 days, and this is shown on **your** policy **schedule**.

You, your, insured person Each person shown on the policy **schedule**, for whom the appropriate insurance premium has been paid.

Important information about your policy

How your policy works

Your document of insurance and policy **schedule** is a contract between **you** and **us**. **We** will pay for any claim **you** make that is covered by this policy and happens during the **period of insurance**. Unless **we** say differently, the benefits and exclusions that are in each section of cover, the general exclusions, general conditions and making a claim section apply to each **insured person**. **Your** policy does not cover all possible events and expenses. It must not be used to travel for medical advice or treatment and must not be used as a private medical insurance policy.

Telling us about relevant facts

At the time of buying or renewing **your** policy, when booking a trip, and before **you** travel if there have been changes to **your** health, **you** must tell **us** about any relevant facts that might affect **your** cover. Examples of relevant facts are a reason why a trip could be cancelled, symptoms of illness, or a medical condition which has been diagnosed or which has changed since being declared to **us**. The change may be for **you**, a **travelling companion** or for someone who is not travelling. For more information see the health declaration on pages 17 to 19. If **you** do not tell **us** about relevant facts, this could mean **we** can't pay a claim or **your** insurance may not be valid.

Foreign and Commonwealth Office advice against “all travel”

The policy doesn't cover travel to areas where the Foreign and Commonwealth Office has advised against all travel. If **you** aren't sure whether there is a travel warning for **your** destination, please check with the Foreign and Commonwealth Office at www.fco.gov.uk or call 0845 850 2829.

Reciprocal health arrangements

The European Health Insurance Card (EHIC) replaced the E111 and entitles **you** to reduced cost, sometimes free, medical treatment that **you** may need while **you** are in the European Union, Iceland, Liechtenstein, Norway or Switzerland.

The card gives **you** access to state-provided medical treatment only. This might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.

You may apply for an EHIC online at www.dh.gov.uk/travellers, by calling 0845 606 2030, or by getting an application form from the Post Office. **You** will need **your** NHS or National Insurance number.

The EHIC is normally valid for three to five years – **you** must remember to renew it when it expires.

If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to cheaper hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia. **You** must make claims for refunds under the Medicare scheme before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If **you** use these arrangements or any other similar health arrangement with another country to reduce **your** medical expenses, **you** won't have to pay an excess.

Transferring of rights

You can't transfer **your** rights under this policy. A person, partnership (whether limited or not) or company who isn't named on the policy **schedule** for this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

Renewing your insurance cover

If **you** have annual multi-trip cover, **we** will send the policyholder a renewal notice before the end of the **period of insurance** as shown on the policy **schedule**.

We may change the terms of **your** cover and the premium rates at the renewal date.

We will give you at least 21 days written notice before the renewal date if this happens.

When **you** renew the policy **you** must tell **us** about any relevant facts and check that **you** still keep to the health declaration (see pages 17 to 19). If **you** do not tell **us** about relevant facts, or don't keep to the health declaration, this may mean **your** insurance is not valid.

Activities

We automatically cover a number of activities under this policy. These activities are shown in the first column of the table below under Standard activities. **We** will only cover activities under the heading Adventure activities A and Adventure activities B if one of these has been selected by **you** and is shown on **your** policy **schedule**. If Adventure activities B is selected, **you** are also covered for activities listed under Adventure activities A.

Adventure activities A and B can only be provided if **you** are less than 65 years of age.

There is no cover for any professional sporting activity (when money is paid to **you** to take part), or any kind of manual work (other than unpaid farm work or fruit/vegetable picking that doesn't involve the use of machinery).

Standard activities – activities which we cover automatically

Archery
 Badminton
 Banana boating
 Baseball
 Basketball
 Bridge swing (once only, fully supervised)
 Bungee jump (once only, fully supervised)
 Camel or elephant riding (as part of an organised trip)
 Clay pigeon shooting (fully supervised)
 Climbing (climbing wall only)
 Cricket
 Curling
 Cycling (not BMX, mountain biking or racing)
 Farm work/fruit and veg picking (unpaid and not using machinery)
 Fishing and deep sea fishing
 Football (non-competitive)
 Glacier walking (organised trip)
 Go-karting (wearing a helmet and following organiser's guidelines)
 Hand ball
 Hockey (non-competitive)
 Horse riding/pony trekking (once only, wearing a helmet and following organiser's guidelines)
 Hot air ballooning (as a passenger)
 Ice skating (rink only and not speed or inline skating)

Adventure activities A

Abseiling (fully supervised)
 Athletics (competitive)
 Biathlon/Triathlon
 Boating/sailing (up to 12 miles from mainland)
 Canoeing and kayaking (grade 1 and 2 waters only)
 Dry slope skiing
 Fencing
 Football (competitive or organised tour)
 Gymnastics
 High diving (pool only)
 Hockey (competitive or organised tour)
 Horse riding and pony trekking (wearing a helmet and not competitions, racing, show jumping, hunting, eventing, polo or rodeo)
 Lacrosse (competitive or organised tour)
 Marathon running
 Motorcycling (no Personal liability cover, up to 125cc, wearing a helmet, no racing, with valid UK motor cycle licence)
 Rap jumping – face forward rappelling (fully supervised)
 Rowing

Adventure Activities B

BMX biking (wearing a helmet)
 Boating/sailing (if qualified, beyond 12 miles from the mainland)
 Bridge swinging (more than once, fully supervised)
 Bungee jumping (more than once, fully supervised)
 Canoeing and kayaking (grade 1, 2 and 3 waters only)
 Cycling – racing (wearing a helmet)
 Hurling
 Gaelic football
 Kite surfing
 Martial arts such as judo and karate
 Mountain biking (wearing a helmet)
 Polo (wearing a helmet)

Jet boating (passenger only, not racing)
Jet skiing
(no personal liability cover, not racing)
Lacrosse (non competitive)
Netball
Orienteering
Paintballing (wearing eye protection)
Parascending or parasailing over water
(once only, fully supervised)
Racketball
Rambling
Ringos
Roller skating or blading (no racing)
Running
(non competitive and not marathon)
Safari trekking
(as part of an organised tour only)
Scuba diving to a depth of 18 metres (if
hold a certificate of proficiency and are
diving with another person, or are diving
with a qualified instructor and not within
24 hours of a flight)
Shooting (under organiser's guidelines
and supervision)
Skateboarding (wearing a helmet)
Sledging or tobogganing
Sledging or sleigh riding (pulled by dogs,
horses or reindeer as passenger only)
Snorkelling
Softball or rounders
Squash
Swimming (in pool or coastal waters
within 12 miles of mainland)
Swimming with dolphins
Table tennis
Tennis
Trekking, hiking or fell walking (up to
2500 metres high with no ropes or
guides required)
Via ferrata (once only, fully supervised)
Volleyball
Zip-trekking
Zorbing

Adventure activities A

Sand surfing/skiing/
boarding/yachting
Scuba diving to a depth
of 30 metres
(if diving with another
person and both hold a
certificate of proficiency
to dive at this depth, or
are diving with a qualified
instructor and not within
24 hours of a flight)
Snow mobiling or skidooring
(no Personal liability cover,
no racing, wearing
a helmet)
Spear fishing without tanks
Surfing
Sledging
(pulled by dogs, no racing)
Swimming (beyond 12
miles from mainland)
Trampolining (competitive)
Trekking/hiking/fell walking
(up to 3500 metres high)
Wakeboarding
(water skiing on a board)
Water polo
Water skiing
White water rafting
(up to grade 3 waters)
Windsurfing
Wind tunnel flying
(indoors and following
organiser's guidelines)

Adventure Activities B

Quad biking (no
Personal liability
cover, no racing,
wearing a helmet)
Rock climbing
(wearing a helmet
and using ropes)
Scuba diving to
a depth of 40
metres (if diving
with another
person and both
hold a certificate
of proficiency to
dive to this depth,
or are diving with a
qualified instructor,
and not within 24
hours of a flight)
Shinty or Camogie
Trekking/hiking/
fell walking (up
to 6000 metres
high if part of an
organised trip)
Via ferrata
White water rafting
(up to grade 5
waters)

24-hour assistance – when you should call us and how we can help

You can call 24 hours a day, 365 days a year for assistance. Please give **us your** policy number when **you** call and say that **you** are insured with LV= travel insurance. **Our** emergency medical assistance is provided by CEGA Group Services Limited.

From outside the UK phone +44 1243 621 545. For textphone please dial +44 151 494 1260 and ask to be connected.

From within the UK phone 01243 621 545, for textphone please dial 18001 first.

If **you** think **you** may have to cancel **your** holiday, go into hospital while on a **journey**, return **home** early or extend **your** stay, **you** must tell **us** immediately. **You** must also tell **us** if **your** medical expenses are over £250.

If **you** can't do this because **you** have a condition that threatens **your** life, limb, sight or organ/s **you** should contact **us** as soon as **you** can. **You** must try to go to a public rather than a private medical facility. If **you** do not, **we** may move **you** to one.

If **you** are claiming for a minor illness or accident, **you** should, where possible, pay the costs and reclaim the money back from **us** when **you** return. Be aware of requests for **you** to sign for expensive treatment or charges. If **you** aren't sure about any request, please call **us**.

You must accept **our** decisions about the most suitable, practical and reasonable solutions to any medical emergency. While on a **journey** this may include directing **you** to a specific hospital or medical facility. If **you** suffer a minor illness before **you** are due to travel **we** may re-arrange **your** travel and accommodation so **your journey** is simply delayed.

Below are some of the ways the 24-hour assistance service can help.

Confirming payment of medical expenses

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, as long as **you** have a valid claim. To check **you** have a valid claim **we** will usually may need to speak with **your doctor** in the **UK** and/or get a copy of **your** full medical history. This can take time, so it is important that **you** contact **us** as soon as **you** possibly can as this could affect the decisions **we** or **you** may need to make about **your** treatment and **your** return **home** or back to the **UK**.

Getting you home

If **our** medical advisers think it would be in the interests of **your** health to bring **you** back to **your home** or to a hospital or nursing home in the **UK**, **you** will normally be transferred by regular airline or road ambulance.

If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person and **we** will not fly **you home** unless **your** condition meets the airline's requirements (which may be later than the treating **doctor's** confirmation that **you** are fit to fly). Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult with the treating **doctor** and **our** medical advisers first.

Health declaration and health exclusions

These apply to the following sections: cancellation or cutting short the trip (curtailment), emergency medical and associated expenses, and personal accident.

It is very important that you read and understand the following.

1. This policy only provides cover for emergency medical treatment if **you** suffer an injury or unexpected illness during **your journey**. It doesn't provide private medical insurance cover. Whenever possible **you** must have treatment at a public facility if a reciprocal health agreement exists (see page 12 for details).
2. Once **you** have purchased cover, **you** have an ongoing duty to tell **us** of any changes in **your** medical health as soon as it happens and before **you** travel.
3. **You** must tell **us** if **you** know of any reason why **your** trip may need to be cancelled or cut short because of a medical condition, health symptoms, investigations, tests or advice, of **you**, a **relative**, someone **you** are going to stay with, a **travelling companion**, or a **colleague**. If **you** do not, **your** claim may not be paid.
4. **You** won't be covered for any claim arising from a medical condition or symptoms of **you** or a **travelling companion** (or a **colleague** if **you** have chosen Business cover), if **you** knew about it before **you** travelled on a **journey**, unless **you** have told **us** about the condition(s) and **we** have agreed to provide cover and this is shown on **your schedule**.
5. If cover is required for any **pre-existing medical conditions** of any **insured person** on the policy, all **pre-existing medical conditions** of everyone insured on the policy must be disclosed.

If cover is required for **pre-existing conditions** but not all **pre-existing conditions** are disclosed for everyone on the policy, **your** insurance may not be valid and **we** may not be able to pay a medical claim even if the condition being claimed for is not related to a **pre-existing condition**. This is because the risk of **you** becoming ill may be increased. If **you** are unsure about what medical conditions **you** have please check with **your doctor**.

6. **You** won't be covered for **pre-existing conditions** if **you** haven't told **us** about them all or **we** haven't agreed to cover them. **You** will also not be covered for anything that arises from, or is in any way related to, or has been triggered or caused by, a **pre-existing condition**, unless **you** have told **us** about the condition/s and **we** have agreed to cover them. This includes not being covered for something that occurs because **you** are pre-disposed (more likely) to suffer from a condition or symptoms because of **your pre-existing condition(s)**. For example, if **you** suffer from asthma or chronic obstructive pulmonary disease and get a chest infection of any kind, **we** would consider the chest infection to be indirectly linked to **your pre-existing condition** and would only pay a claim for the chest infection if all **pre-existing conditions** had been disclosed to **us** and **we** have agreed to cover them.

Some other examples of conditions that can be indirectly linked include: a person with high blood pressure who then has a heart attack, a stroke or a mini-stroke (also known as a transient ischaemic attack); a person who suffers with diabetes who then has a heart attack, a stroke or a mini-stroke; a person who has had or has cancer and who suffers with a secondary cancer; a person with osteoporosis who then breaks or fractures a bone. It is not always obvious to anyone other than a medical professional what conditions may be indirectly linked and this is not a comprehensive list.

If **we** can't cover any **pre-existing medical conditions you** have told **us** about, this will be shown under the endorsement sections on **your** travel insurance **schedule** (the endorsement sections are at the bottom of the **schedule**).

Our definition of pre-existing conditions applies to conditions or symptoms that occur before **you** travel, not just any that occurred before **you** purchased **your** policy.

Our definition of a pre-existing medical condition is:

- Any heart condition, breathing condition (including asthma), circulatory condition (including strokes or high blood pressure), gastrointestinal (digestive tract) conditions, bone or joint conditions, or any type of cancer, regardless of how long ago these were suffered

and

- any medical condition or ailment that an **insured person** is suffering from or has suffered from in the last 12 months

This includes, but is not restricted to, a condition or symptoms for which:

- **you** have had or are waiting for any investigation, tests, advice or results
- treatment is or has been given
- surgery is needed or has been given
- prescribed medication has been advised

The policyholder should call **us** on 0845 640 5930, for textphone please dial 18001 first, if:

- **you** need to declare a medical condition for an **insured person**
- an **insured person** develops a medical condition after **your** policy was issued
- an **insured person's** existing declared condition changes in any way after **your** policy was issued
- **you** are unsure whether a medical condition needs to be declared or not

We will be able to tell **you** whether **we** can provide cover for **your** medical conditions.

We may ask **you** to pay an extra premium or **we** may not include cover for **pre-existing medical conditions** and anything related or indirectly related to them.

If **you** have any symptoms but have not had a condition diagnosed it may not be possible for **us** to provide **you** with cover until a diagnosis has been obtained.

If **you** apply for cover for any pre-existing medical condition, **you** must declare all **your pre-existing conditions**. However, **you** don't need to declare minor ailments such as hayfever, tonsillitis, colds, flu, chiropody, and dental treatment if:

- **you** didn't get a prescription or **you** received only short term antibiotics, non-prescription pain killers, creams or ointments

and

- **your doctor** has said that it is safe for **you** to travel to **your** planned destination, if the ailment was in the last 3 months

7. **You** won't be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel had **you** sought their advice before beginning **your journey**, for example where **you** have very obvious and significant symptoms that **you** have chosen not to have checked by a **doctor**. (However, if **your doctor** says you are well enough to go on a trip this doesn't necessarily mean that **we** will be able to cover **you** to travel under this insurance policy.).
8. **You** won't be covered if **you** know **you** will need medical treatment during **your journey** or **you** are travelling specifically to get medical treatment.
9. If **we** can't provide cover because a medical condition has got worse or been diagnosed since the policy was issued, **you** can either:
 - make a cancellation claim if **you** have booked and paid for a **journey** that **you** haven't made yet; or
 - cancel **your** policy and **we** will send **you** an appropriate refund, as long as **you** haven't travelled or made a claim

Section 1 Cancellation and cutting short your trip (curtailment)

If **you** think **you** may have to cancel or cut **your journey** short (curtail), **we** must be told immediately – see under the heading '24-hour assistance' on page 16 for more information.

What is covered

We will pay up to **£5,000** (including within that amount up to **£400** for excursions), for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or **you** have agreed to pay, that **you** can't get back from anywhere else.

Cancelling **your** trip and any excursions as soon as possible with **your** booking agent may help reduce **your** cancellation charges. If **you** are unsure whether to cancel a trip or not, please contact the 24-hour assistance line (see page 16).

We will provide this cover in the following unavoidable circumstances:

Cancellation

We will provide cover if **you** cancel **your journey** before it begins because one of the following happens.

- If **you**, a **relative**, someone **you** were going to stay with, a **travelling companion**, or a **colleague** die, are seriously injured or become seriously ill.
- If **you** or a **travelling companion** is called for jury service in the **UK** or as a witness in a court in the **UK**.
- If **you** or a **travelling companion** are needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in the **UK**.

- If **you** are made redundant (but not if **you** have chosen voluntary redundancy) and qualify for payment under current UK redundancy payment legislation, and there was no reason for **you** to think this would happen when the policy was purchased or the trip was booked.
- If **you** or a **travelling companion** are a member of the Armed Forces, or Territorial Army, or police, fire, nursing or ambulance services and have authorised leave cancelled or are called up for operational reasons. This cover will only apply if the need to cancel or cut short a trip could not reasonably have been expected at the time this insurance was purchased and at the time of booking any trip. We will need written confirmation from **your** employer that **your** trip had to be cancelled.
- If the Foreign and Commonwealth Office advises against all travel to **your** planned destination after **you** have booked transport or accommodation for **your journey**, and after the start date of **your** policy.
- If **you** or a **travelling companion** are advised not to travel by a **doctor** as a result of pregnancy.

You are also covered to cancel a trip after a delay at **your departure point** of more than 24 hours. This element of cover is provided and explained under the Delayed departure section of this policy – Section 9.

Cutting short your trip (curtailment)

We will provide cover if **you** cut **your journey** short (curtail) after it has begun because one of the following happens:

- an event occurs that is covered under Cancellation except redundancy or Foreign and Commonwealth Office advice
- **you** are injured or ill and are in hospital for the rest of **your journey**

We will work out claims from the date **you** needed to return to the **UK** or the date **you** are in hospital as an in-patient for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost.

If **you** need to be sent back to the **UK**, **we** won't refund the cost of **your** unused return travel tickets. This is because **we** will be paying to get **you** home.

Cancellation of excursions while on your journey

We will provide cover if **you** cancel **your** booked excursion before it begins because **you** are seriously injured or become seriously ill while on a **journey** and the treating **doctor** advises **you** not to go on the excursion.

We will also cover **you** to cancel **your** booked excursion if a **travelling companion** who is booked on the same excursion as **you**, is seriously injured or seriously ill while on a **journey** with **you** and the treating **doctor** provides written confirmation they can't go on the excursion and need assistance from **you**.

What is not covered

Under Cancellation and Cutting short your trip (curtailment)

1. **We** won't pay the first **£50** of **your** claim. This applies to each **insured person**. This amount will be reduced to **£15** per person if the claim is for the amount of the deposit only.
2. **We** won't cover claims directly or indirectly related to any circumstance that is known to **you** before **you** purchased this insurance or at the time of booking a trip that could reasonably be expected to lead to cancellation of a trip or the need to cut a trip short, unless **you** have told **us** about it and **we** have agreed to cover it and this is shown on **your** policy **schedule**. This includes any health condition or medical investigation of **you**, a **relative**, someone **you** were going to stay with, a **travelling companion**, or a **colleague** (this is explained in more detail under the Health declaration and health exclusions on pages 17 to 19) and also to events that have been announced in the media.
3. **We** won't pay more than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.
4. **We** won't cover anything caused by:
 - **you** not having the correct passport or visa
 - any restriction caused by the law of any country or people enforcing these laws
 - bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**
 - anything that the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for
 - **your** vehicle being stolen or breaking down
 - **you** not wanting to travel or not enjoying **your journey**
 - riot, civil commotion, strike or lock-out (employees being prevented from entering their workplace)
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft)
 - **you** committing suicide or deliberately injuring yourself or putting yourself at risk
 - **you** being under the influence of, alcohol, solvents or drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction), or as a direct or indirect effect of **you** using alcohol, solvents or drugs
 - the death or illness of any pet or animal

Under Cancellation

5. **We** won't cover any cancellation charges **you** pay or owe because **you** didn't tell the company providing **your** transport or accommodation, their agents or any person acting for **you** as soon as **you** knew **you** had to cancel.
6. **We** won't cover cancellation because of **your** financial circumstances or unemployment other than as a result of redundancy (and **we** won't cover this if **you** have chosen voluntary redundancy), for which **you** qualify for payments under current UK legislation and find out about after **your** policy or travel tickets were bought (whichever is the later).

Under Cutting short your trip (curtailment)

7. **We** won't pay a claim for cutting short **your journey** unless **we** have agreed to this.
8. **We** won't cover any costs when **you** don't get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** or to stay in hospital because of injury or illness. **Our** medical advisers must have agreed with this.
9. **We** won't cover the cost of **your** original pre-booked tickets if **you** haven't used them and **we** have paid extra transport costs.
10. **We** won't provide cover for **you** travelling on a motorcycle unless it is no more than 125cc, the driver holds an appropriate valid **UK** licence (or appropriate valid licence in the country in which the motorcycle is being ridden if the person driving the motorcycle is a non **UK** resident), **you** are wearing a crash helmet, and **you** have chosen cover for Adventure activities A or B and it is shown on **your** policy **schedule**.
11. **We** won't cover anything caused by **you** taking part in an activity unless it is listed under Standard activities on pages 14 to 15, or **you** are taking part in an **adventure activity** or **winter sports** and **you** have chosen this cover and it is shown on **your** policy **schedule**.

Under Cancellation of excursions while on your journey

12. **We** won't cover the cost of any excursions that were booked after **you** or **your travelling companion** were injured or became ill.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 2 Emergency medical and associated expenses

You must tell us immediately if you are taken into hospital or you think you may have to come home early or extend your journey because of illness or injury. You must also tell us if your medical expenses go over £250.

You must try to get treatment at a medical facility that participates in the reciprocal health arrangement with the **UK** where this is available. **Our** helpline will be able to give guidance on where such facilities are located.

We may not be able to make a payment or guarantee a payment, or provide any of this cover for **you**, unless **we** have seen **your** full medical history and are able to confirm there are no **pre-existing medical conditions** that **you** haven't told **us** about.

From outside the UK phone +44 1243 621 545.

For textphone please dial +44 151 494 1260 and ask to be connected.

From within the UK phone 01243 621545, for textphone please dial 18001 first.

See under the heading '24-hour assistance' on page 16 for more information.

We don't cover private medical treatment unless **we** have authorised it. There is no cover if **you** are travelling to receive treatment or get medical advice or know **you** will need treatment while **you** are away.

We may not be able to make a payment or guarantee a payment, or provide any of the cover under this section for **you**, unless **we** have seen **your** full medical history. How long this takes is largely dependent on **your doctor**. **We** need this information to confirm there are no **pre-existing medical conditions** that **you** haven't told **us** about that would have changed the cover **we** would have provided had **we** known about them or that are related or pre-dispose **you** to the emergency treatment **you** have had to have while on a **journey**.

What is covered

We will pay **you**, or **your** legal representatives, or the provider of **your** medical treatment, for the following necessary emergency expenses if **you** are injured, taken ill or die during **your journey**.

1. Cover outside of the United Kingdom

This section does not apply to trips within the **area of cover UK**.

(However, if **your home** is in the Channel Islands or the Isle of Man and **your policy schedule** covers **you** for **area of cover Europe** or **area of cover Worldwide** and **you** are travelling to England, Wales, Scotland or Northern Ireland, **you** will be covered up to the limits shown under 'Cover outside of the United Kingdom' instead of 'United Kingdom cover'.)

Up to **£10 million** in total for reasonable fees or charges **you** pay or agree to pay for the following:

- treatment - medical, surgical, medication, hospital, nursing home or nursing services (but not dental treatment)
- reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from the **UK** on medical advice. This includes getting **you** back to the **UK** if **you** are unable to use **your** pre-arranged return transportation but doesn't include taxi fares

- mountain search and rescue services when deemed medically necessary

We will also pay the following.

- **We** will pay the reasonable cost of transporting **you** body or ashes to **your home**, or **we** will pay **you** reasonable funeral expenses in the place where **you** die outside the **UK**.
- **We** will pay **£25** for each 24-hour period that **you** are in hospital as an in-patient, or are confined to **you** accommodation due to **you** compulsory quarantine on the orders of a **doctor** or government official, while on a **journey**, up to **£1,000** in total. (This benefit is to help **you** pay for additional expenses such as taxi fares for visitors and phone calls).
- **We** will pay up to **£250** for emergency dental treatment to relieve sudden pain.
- **We** will pay up to **£500** in total for reasonable cattery or kennel fees if **you** are taken into hospital as an in-patient during **your journey** and can't return as planned.

2. United Kingdom cover

We will pay up to **£1,000** for transport and accommodation:

- **we** will cover reasonable extra transport and accommodation costs for **you** and one other person who stays or travels with **you** or to **you** from within the **UK** on medical advice
- **we** will cover reasonable costs of transporting **you** ashes or body **home** should **you** die

What is not covered

Under both Cover outside of the United Kingdom and United Kingdom cover

1. **We** won't pay the first **£50**. This applies to each **insured person** for each claimed event. This won't apply if **you** claim is reduced because **you** used an EHIC card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 12 for more information). It also does not apply to the in-patient benefit or cattery or kennel fees.
2. **We** won't cover the cost of replacing any medication **you** were using when **you** began **your journey**.
3. **We** won't pay claims that may be considered in any way related to, triggered by or made worse by, a **pre-existing medical condition** that **you** haven't told **us** about or that **we** haven't agreed to cover. Please refer to the Health declaration and health exclusions on pages 17 to 19 where this is explained in more detail.
4. **We** won't cover extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.
5. **We** won't cover anything caused by:
 - a. **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft)
 - b. **you** committing suicide or deliberately injuring yourself, or putting yourself at risk
 - c. **you** being under the influence of drugs (except those prescribed by a **doctor** but not to treat drug addiction)
 - d. the direct or indirect effect of **you** using alcohol or solvents

- e. **you** taking part in any activity unless it is listed under Standard activities on pages 14 to 15, or **you** are taking part in an **adventure activity** or **winter sports** and **you** have chosen this cover and it is shown on **your policy schedule**
 - f. **you** travelling on a motorcycle, unless it is no more than 125cc, the driver holds an appropriate valid **UK** licence (or appropriate valid licence in the country in which the motorcycle is being ridden if the person driving the motorcycle is a non **UK** resident), **you** are wearing a crash helmet, and **you** have selected cover for Adventure activities A or B and this is shown on **your policy schedule**
6. **We** won't pay any claim in respect of routine care relating to pregnancy, giving birth and postnatal recovery.
 7. **We** won't cover any costs **you** pay or agree to 12 months after the date of **your** injury, illness or death.
 8. **We** won't cover any taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Under Cover outside of the UK only

9. **We** won't cover services or treatments **you** receive within the **UK**.
10. **We** won't cover services or treatments **you** receive which the **doctor** treating **you** or **we** think can wait until **you** get back to the **UK**.
11. **We** won't cover medical costs over **£250**, or in-patient treatment, or sending **you** home, if **we** have not authorised this.
12. **We** won't cover the extra costs of having a single or private room in a hospital or nursing home.
13. **We** won't cover the cost of any treatment which is not directly related to the illness or injury that caused the claim.
14. **We** won't cover the costs of **your** burial or cremation within the **UK**.
15. **We** won't pay to replace or repair false teeth, artificial teeth (such as crowns or implants) or veneers, or cover dental work involving precious metals.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 3 Loss of your passport or driving licence

What is covered

We will pay the following if **your** passport or driving licence is lost, stolen or destroyed on **your journey**.

1. **We** will pay up to **£500** for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport so **you** can return to the **UK**.
2. **We** will pay the equivalent cost (based on the current replacement costs) of the period left on **your** passport if it is lost, stolen or destroyed.

3. **We** will pay up to **£500** for any extra transport, accommodation and administration costs **you** have to pay to get a replacement driving licence or evidence of **your** driving licence from the DVLA during **your journey** if:
- **you** lose **your** driving licence while on a **journey**
- and
- **you** need to provide evidence of **your** driving licence to the police authorities or **you** need to get evidence of **your** driving licence so **you** can continue with **your journey**, for example if **you** need to hire a car

What is not covered

1. **We** won't pay the first **£50** of **your** claim. This applies to each **insured person** for each claimed event, but doesn't apply to point 2 above.
2. **We** won't pay any costs for **you** to return **home** to pick up a replacement or new driving licence.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 4 Delayed personal possessions

What is covered

We will pay up to **£250** for essential replacement items, if **your personal possessions** (not including **valuables**) are missing on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination.

Note

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final amount **we** pay for the claim under section 5. This will only apply when **your** policy **schedule** shows **you** have selected cover for personal possessions/baggage.

What is not covered

We won't cover **ski equipment, golf equipment, business equipment, wedding rings, wedding gifts** or **wedding attire**.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 5 Personal possessions (if selected)

This section only applies if **you** have chosen it and it is shown as covered on **your** policy **schedule**.

What is covered

We will pay up to **£2,500** for **your personal possessions** damaged, stolen, lost or destroyed while on **your journey**.

The most **we** will pay for **valuables** is **£400** in total even if they are jointly owned. There is also a **£350** limit for any single item, **pair or set**.

Note

We will decide to pay either:

- the secondhand value to replace items
- the original purchase price of items from which **we** will deduct an amount for wear, tear and loss of value
- the cost of repairing items

What is not covered

1. **We** won't pay the first **£50** of any claim. This applies to each **insured person** for each claimed event.
2. **We** won't cover **ski equipment, business equipment, golf equipment, wedding rings, wedding gifts or wedding attire**.
3. **We** won't cover any loss or theft if **you** do not report the loss to the local police within 24 hours of discovery of the incident and obtain a written report from them.
4. **We** won't cover any loss, theft or damage that happens while in transit if **you** do not report it to the carrier within 24 hours of discovery and obtain a Property Irregularity Report.
5. **We** won't cover any loss or theft of, or damage to, the following:
 - a. items for which **you** can't provide sufficient proof of purchase (such as receipts) or both proof of ownership and how much items are worth
 - b. films, video and audio tapes, computer games, CDs, mini-discs, DVDs, cartridges, memory sticks or cards unless they were bought pre-recorded in which case **we** will pay up to the replacement cost
 - c. food items, goods that deteriorate, bottles or cartons, and any damage caused by these items or their contents
 - d. **valuables** left in a motor vehicle or in a tent
 - e. **valuables** carried in suitcases, trunks or similar containers unless they are with **you** all the time

- f. **valuables** unless they are with **you** or locked in a safe or safety deposit box or locked in the accommodation **you** are using on **your journey**
 - g. **personal possessions** unless they are: with **you**, locked in the accommodation **you** are using on **your journey**, out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**), or are carried in line with **your** transport provider's requirements (no cover for **valuables**)
 - h. personal **money** (see section 6) or **money** held or used for business purposes
 - i. passport (see section 3)
 - j. pedal cycles
 - k. documents of any kind, including bonds, share certificates, guarantees
- 6. **We** won't cover more than the part of **the pair or set** that is stolen, lost or destroyed.
 - 7. **We** won't cover breakage of, or damage to, sports equipment while it is being used.
 - 8. **We** won't cover cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items, unless they are damaged by fire.
 - 9. **We** won't cover loss or damage due to weather, wear and tear, loss in value, the process of cleaning, or as a result of insects or vermin.
 - 10. **We** won't pay the cost of replacing or repairing false teeth or contact or corneal lenses, unless there is a fire or theft.
 - 11. **We** won't cover a claim for more than one mobile phone for each **insured person**.
 - 12. **We** won't cover any item which **you** have specifically insured on another policy.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 6 Personal money (if personal possessions cover is selected)

This section only applies if **you** have chosen Personal possessions/baggage cover and it is shown on **your** policy **schedule**.

What is covered

We will pay up to **£500** for loss or theft of **your** personal **money** (but no more than **£300** in cash, even if it is jointly owned) while on **your** **journey**.

What is not covered

1. **We** won't pay the first **£50** of any claim. This applies to each **insured person** for each claimed event.
2. **We** won't cover the loss or theft of **your** personal **money** if **you** do not report it to the local police within 24 hours of discovery of the incident and obtain a written report from them.
3. **We** won't cover **money** held or used for business purposes.
4. **We** won't consider any claim unless **you** can provide a receipt for the amount **you** had from the place where **you** got the currency.
5. **We** won't cover personal **money** left in a motor vehicle or in a tent.
6. **We** won't cover personal **money** carried in suitcases, trunks or similar containers, unless they are on **you** or with **you** all the time.
7. **We** won't cover personal **money**, unless it is on **you**, locked in a safe or safety deposit box, or locked in the accommodation **you** are using on **your** **journey**.
8. **We** won't cover loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency or depreciation in value.
9. **We** won't cover loss or theft of travellers' cheques if the place where **you** get them from provides a replacement service.
10. **We** will not pay more than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 7 Personal accident

What is covered

We will pay **you** or **your** legal representative **£25,000** if, during **your journey**, **you** are involved in an accident that is caused by something external and visible and accidental and one of the following occurs as a result:

1. **your** death (**we** won't pay more than **£2,500** if **you** are under 16 years of age at the time of the accident)
2. the total and permanent loss of sight in one or both of **your** eyes
3. the total and permanent loss of use of one or both of **your** hands or feet
4. **you** are left with a permanent physical disability and as a result there is no paid work which **you** are able to do (**we** won't pay any compensation if **you** are aged 66 or over at the time of the accident)

What is not covered

1. **We** won't pay any claim that may be considered related to or caused by (whether directly or indirectly) a **pre-existing medical condition** that **you** have not told **us** about or that **we** have not agreed to cover. This is explained under Health declaration and health exclusions on pages 17 to 19.
2. **We** won't cover any claim arising more than one year after the original accident.
3. **We** won't cover anything caused by:
 - a. **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft)
 - b. **you** taking part in an activity unless it is listed under Standard activities on pages 14 and 15, or **you** are taking part in an **adventure activity** or **winter sports** and **you** have chosen cover for this and it is shown on **your** policy **schedule**
 - c. **you** committing suicide or deliberately injuring yourself or putting yourself at risk
 - d. **you** being under the influence of drugs (except those prescribed by a **doctor** but not to treat drug addiction)
 - e. the direct or indirect effect of **you** using alcohol or solvents
 - f. **you** travelling on a motorcycle, unless it is no more than 125cc, the driver holds an appropriate valid **UK** licence (or appropriate valid licence in the country in which the motorcycle is being ridden if the person driving the motorcycle is not a **UK** resident), **you** are wearing a crash helmet, and **you** have selected cover for Adventure activities A or B and it is shown on **your** policy **schedule**
4. **We** won't pay more than **£25,000** for one accident even if this results in more than one permanent loss, a permanent loss and physical disability, or death after a permanent loss or physical disability.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 8 Missed departure

What is covered

We will pay **you** up to **£1,000** for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** if **you** don't get to the international **departure point** by the time shown in **your** travel plans because:

- public transport (including scheduled flights) doesn't run to its timetable
- an incident occurs on the highway that **you** are travelling on to get to **your departure point** that results in a severe delay that it is not possible to avoid
- the vehicle in which **you** are travelling is involved in an accident or breaks down, and as a result **you** miss **your** departure

Please note the definition of **departure point** which means that this cover only applies at the point from which **you** will leave the **UK**, and the last point from which **you** will leave a destination to return to the **UK**. There is no cover if **you** miss **your** departure from any other points during **your journey**.

What is not covered

1. **We** will not cover any claim unless **you**:
 - a. get a letter from the public transport provider (if this applies) confirming that the service didn't run on time
 - b. obtain a letter from the police or motoring authorities (Highways Agency, RAC, The AA, etc) confirming the incident (what occurred, where and when) and the resulting delays
 - c. have allowed time in **your** travel plans for delays which are or could reasonably be expected
2. **We** won't cover any delay caused by a riot, civil commotion, strike, or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).
3. **We** won't cover the failure of public transport caused by a riot, civil commotion, strike, or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.
4. **We** won't cover **you** for any missed departure or connections other than the departure that goes from **your departure point** (as defined on page 8).

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 9 Delayed departure

This section only applies to trips outside of the country where **your home** is.

What is covered

We will pay **you** **£25** for each 12 hours of delay up to **£250**, if the flight, international train, coach or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel plans because of:

- a serious fire, storm or flood damage to the **departure point**
- industrial action
- bad weather
- mechanical breakdown or a structural fault of the aircraft, international train, coach or sea vessel

If **you** are delayed at **your departure point** for more than 24 hours as a result of one of the reasons above, and **you** then decide to abandon the **journey** before **you** leave the **UK**, **we** will pay up to **£5,000** for **your** part of the unused costs of the **journey** which have been paid, or **you** have agreed to pay, and **you** can't get the costs back from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave the **UK**.

Please note the definition of **departure point**, which means that only a delay at the point **you** will leave the **UK** from, and the last point from which **you** will leave a destination to return to the **UK**, are covered. There is no cover if a departure is delayed at any other points during **your journey**.

What is not covered

1. **We** won't cover anything caused by **you** not checking in at the **departure point** when **you** should have done.
2. **We** won't cover a delayed departure from anywhere other than the **departure point** (as defined on page 8).
3. **We** won't pay compensation unless **you** get a letter from the airline, coach or railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train, coach or sea vessel.
4. **We** won't cover any delay caused by a riot, civil commotion, strike, industrial action which began or was announced in the media before **you** bought **your** policy or travel tickets for **your journey** (whichever is later).
5. **We** won't pay for any losses that occur as a result of **you** missing any of **your** travel connections.
6. **We** won't pay the first **£50** of **your** claim if **you** abandon the **journey**. This applies for each **insured person**.

7. If **you** abandon the **journey**, **we** won't pay more than the minimum market value of equivalent travel tickets if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 10 Personal liability

If **you** are hiring a motorised or mechanical vehicle while on **your journey**, this policy will not cover **you** for any liability. **You** must make sure that **you** get the necessary insurance from the hire company.

What is covered

We will pay up to **£2 million** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally responsible and which results in one of the following:

- the accidental bodily injury or death of any person
- accidental loss of or damage to property which **you** do not own and **you**, a **travelling companion** or a **relative** have not hired, loaned or borrowed
- accidental loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you**, a **travelling companion** or a **relative**

Note

You must let **us** know as soon as **you** or **your** legal representatives are aware of a possible prosecution, inquest or injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written permission.

What is not covered

1. **We** won't cover any liability for accidental bodily injury, death, or loss of or damage to property that comes under any of the following categories:
 - a. something which is suffered by anyone employed by **you**, a **travelling companion** or a **relative** and is caused by the work they are employed to do
 - b. something which is caused by something **you** deliberately did or did not do
 - c. something which is caused by **your** employment or employment of a **travelling companion** or a **relative**
 - d. something which is caused by **you** using any firearm or weapon (unless cover is provided for an **adventure activity**, see point 5 below)
 - e. something which is caused by any animal **you** own, look after or control (unless cover is provided for an **adventure activity**, see point 5 below)
 - f. something **you** agree to take responsibility for which **you** would not otherwise have been responsible for

2. **We** won't pay any claims for responsibility **you** have under a contract unless **you** would have had that responsibility if the contract did not exist.
3. **We** won't cover any liability for accidental bodily injury **you**, a **travelling companion** or **relative** may suffer.
4. **We** won't pay any compensation or other costs caused by accidents arising from:
 - a. **you** using any land or building except for the accommodation **you** are using on **your journey**
 - b. motorised or mechanical vehicles and trailers attached to them, with the exception of electric wheelchairs and mobility scooters being used on pedestrian routes (or where cover is provided for an **adventure activity**, see points 5 and 6 below)
 - c. aircraft, motorised watercraft or sailing vessels (unless cover is provided for an **adventure activity**, see points 5 and 6 below)
5. **We** won't cover any liability caused by **you** taking part in any activity unless it is listed under Standard activities on pages 14 and 15, or **you** are taking part in any **adventure activity** or **winter sports** and **you** have chosen this cover and it's shown as covered on **your policy schedule**.
6. **We** won't cover any liability caused by **you** taking part in jet ski-ing, motorcycling, quad biking, snow mobiling or skiddooing whether or not **you** have chosen **adventure activity** or **winter sports** cover.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 11 Legal expenses

The cover and helpline provided under this section is administered by Irwin Mitchell Solicitors.

You can call **our** 24-hour legal helpline for advice on any travel related legal problem to do with **your journey**.

From within the UK phone 0845 640 5933. For textphone please dial 18001 first.

From outside the UK phone +44 114 278 2897.

For textphone please dial +44 151 494 1260 and ask to be connected.

What is covered

If **you** are ill, injured or die during **your journey** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against someone else, **we** will do the following:

1. **We** will choose an **appointed adviser** to act for **you**. If **we** can't agree on an **appointed adviser** with **you**, **we** will ask the President of the Law Society or other governing body for solicitors (or other legal representatives appointed under this insurance) in the relevant jurisdiction to choose one which **we** both must accept.

2. For each event giving rise to a claim, **we** will pay up to **£25,000** in **legal costs** for **legal action** for **you**. (**We** won't pay more than **£50,000** in total for all **insured persons** on this policy).

Note

- This insurance only covers the legal costs incurred by Irwin Mitchell Solicitors until court proceedings are issued. If proceedings need to be issued or there is a conflict of interest, **you** are free to choose **your own appointed adviser**. The **legal costs** incurred by **your appointed adviser** will then be covered provided that **your appointed adviser** is competent in the particular area of law relating to **your** case and is able and will to act at a cost that is reasonable.
- **You** must conduct **your** claim in the way requested by the **appointed adviser**.
- **You** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**.
- **We** won't be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent.
- **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.
- **You** must pay **us** any **legal costs** that are recovered. If no **legal costs** are recovered or if there is a shortfall between the amount of **legal costs** recovered and the amount of **legal costs we** have incurred in pursuing **your legal action we** will be entitled to retain from the compensation **you** receive an amount in respect of the **legal costs we** have incurred or the shortfall in those **legal costs**. The maximum **we** will retain is half of the compensation **you** receive.

What is not covered

1. **We** won't cover any claim **you** don't report to **us** within 90 days of the event giving rise to the claim.
2. **We** won't cover any claim if **we** think a reasonable settlement is unlikely or if the cost of the **legal action** could be more than the settlement.
3. **We** won't cover any claim involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of **your** employees.
4. **We** won't cover any claim if another insurer or service provider has refused **your** claim or if there is a shortfall in the cover they provide.
5. **We** won't cover any claim against a travel agent, tour operator, carrier, **us**, **our** agent, or another person insured by this policy.
6. **We** won't cover for **legal action** that **we** have not agreed to.
7. **We** won't provide cover if **you** refuse reasonable settlement of **your** claim. **You** should use a resolution facility, such as mediation, in this situation.
8. **We** won't provide cover if **you** withdraw from a claim without **our** agreement. If this happens, **you** must repay **us** **legal costs** that **we** have paid and all **legal costs** will become **your** responsibility.

9. **We** won't cover costs awarded as a personal penalty against **you** or the **appointed adviser** (for example if **you** don't keep to court rules and procedures).
10. **We** won't cover costs of bringing **legal action** in more than one country for the same event.
11. Where, following the start of court proceedings or a conflict of interest arises, **you** want to use an **appointed adviser** of **your** own choice, **you** will be responsible for any of their **legal costs** in excess of the standard rates **we** have agreed with Irwin Mitchell.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 12 Natural disaster

What is covered

We will pay up to **£1,000** for the cost of extra travel and equivalent accommodation needed to allow **you** to continue with **your journey** or return **home** to the **UK**, if **you** are no longer able to stay in **your** pre-booked accommodation as a result of a severe natural disaster where **you** are staying, for example, an earthquake, hurricane or tidal wave.

What is not covered

1. **We** won't pay the first **£50** of any claim. This applies to each **insured person** for each claimed event.
2. **We** won't cover any claim because **you** have changed **your** mind about travelling or continuing with **your** trip when the local or national authorities confirm that it is safe to stay.
3. **We** won't cover any claim for expenses that **you** can get back from anywhere else.
4. **We** won't cover any claim not supported by evidence that **you** are unable to remain in **your** pre-booked accommodation.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 13 Hijack or Kidnap

What is covered

If **you** are hijacked or kidnapped during **your journey** **we** will pay up to **£2,000** for the following.

1. **£25** for each full 24 hours **you** are held by the hijackers or kidnappers.
2. Costs to help negotiate **your** release from the hijackers or kidnappers.

What is not covered

1. **We** won't pay unless **we** have a letter from the appropriate authorities confirming the hijack or kidnap and the length of time **you** were held.
2. **We** won't pay a claim if **you** didn't have the correct passport or visa.
3. **We** won't pay ransom money.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 14 Home help

What is covered

We will pay up to **£300** in total, for the cost of home-help services or a registered nanny in the **UK**, if **you** get written advice from a **doctor** that **you** have to go into hospital or stay in bed immediately after being sent back to the **UK** because of injury or illness during **your journey**.

What is not covered

We won't cover any claim:

1. which does not directly relate to the accident or illness that happened during **your journey**
2. which **we** have not authorised before **you** incur any costs
3. if **you** needed help at **home** or a registered nanny before **you** began **your journey**

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 15 Recovery holiday after surgery abroad

What is covered

We will pay up to **£500** for personal accommodation and transport charges, for **you** to take a holiday to recover from **your** surgery, when **we** can confirm that **you** spent more than five days as an in-patient in a hospital outside the **UK**, during **your journey**.

What is not covered

1. **We** won't pay the first **£50** of any claim. This applies to each **insured person** for each claimed event.
2. **We** won't pay any claim relating to the travel costs or accommodation costs of **your** recovery holiday.
3. **We** won't pay any claim which **we** have not authorised.

4. **We** won't pay any claim relating to an accident or illness which did not need surgery.
5. **We** won't pay any claim relating to surgery which didn't result from injury or illness that happened during **your journey**.
6. **We** won't pay any claim where **you** do not start **your** recovery holiday within 90 days of **your** return **home**.
7. **We** won't pay any claim unless **your doctor** confirms **you** are fit to travel on **your** recovery holiday.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 16 Cosmetic surgery

What is covered

We will pay up to **£2,500** for necessary cosmetic surgery treatment in the **UK**, to correct damage to **your** soft facial tissue that was caused by an injury during **your journey**.

What is not covered

1. **We** won't pay the first **£50** of any claim. This applies to each **insured person** for each claimed event.
2. **We** won't pay any claim which does not directly relate to an injury that happened during **your journey**.
3. **We** won't pay any claim if **you** don't get a medical certificate from **your doctor** that says the treatment is medically necessary.
4. **We** won't pay any claim which **we** have not authorised before the cosmetic surgery is arranged.
5. **We** won't pay any claim where **you** do not receive **your** cosmetic surgery treatment within 90 days of **your** return to the **UK**.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 17 Medical examination after surgery abroad

What is covered

We will pay up to **£300** for **you** to be medically examined in the **UK**, after **you** have had in-patient surgery in a hospital outside the **UK** during **your journey**.

What is not covered

We won't pay any claim:

1. which **we** have not authorised before the examination was undertaken
2. which does not directly relate to an injury or illness that happened during **your journey**
3. relating to an injury or illness that didn't need surgery
4. for an examination which takes place more than 30 days after **you** return from the **journey** in which **you** had the surgery
5. for an examination that will be used against **us** or any of **our** agents

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 18 Winter sports cover (if selected)

This section only applies if **you** have chosen **winter sports** cover and it is shown as covered on **your** policy **schedule**.

Winter sports cover on an annual multi-trip policy is restricted to a total of 15 days for the period from the cover start date to the cover end date unless **you** have chosen to extend this period to 31 days, and this is shown on **your** policy **schedule**.

Winter sports cover is only available if **you** are less than 65 years of age.

What is covered

Ski pack (hired ski equipment, ski school fees and lift passes)

We will pay up to **£35** for each full day, up to **£500**, for **your ski pack** costs that have been paid for and that **you** can't get back from anywhere else if:

- **you** have to cancel or cut short **your journey** for a reason covered by section 1 of this policy
- **you** can't ski because of an injury or illness during **your journey** and this is confirmed to **us** in writing by a **doctor**

Ski equipment (skis, poles, boots, bindings, or snowboards)

We will pay up to **£35** for each full day, up to **£500**, to hire other **ski equipment** if:

- yours is missing on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination
- yours is damaged, stolen, lost or destroyed on **your journey**

We will pay up to **£500** in total for **your ski equipment** (including **ski equipment you** are legally responsible for) and ski pass that is damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for a single item is **£350**, even if **you** own the item with someone else.

Note

We will decide to pay either:

- the secondhand value to replace items
- the original purchase price of items from which **we** will deduct an amount for wear, tear and loss of value
- the cost of repairing items

Piste closure

If it is not possible for **you** to ski or snow board at **your** pre-booked ski resort because the ski-lifts and ski-schools that **you** are due to use are closed as a result of bad weather conditions, **we** will pay:

- up to **£35** for each full day, up to **£500**, for the cost of extra transport or lift passes to let **you** ski or snow board at another resort
- or
- up to **£35** for each full day, up to **£500**, if no other resort is available

Avalanche and landslide

We will pay up to **£200** for extra transport and accommodation costs **you** have to pay to get to **your** destination or back **home** because of an avalanche or landslide.

What is not covered

Under Ski pack

1. **We** won't pay claims that may be considered in any way related to a **pre-existing medical condition** of **you**, a **relative**, or someone **you** were going to stay with, a **travelling companion** or a **colleague**, which **we** have not been told about and accepted before a **journey**. This is explained in more detail under the Health declaration and health exclusions on page 17 to 19.
2. **We** won't make any payment if **your** claim is caused by:
 - a. **you** travelling in an aircraft (except as a passenger in a fully licensed, passenger carrying aircraft)
 - b. **you** deliberately injuring yourself or putting yourself at risk
 - c. the direct or indirect effect of **you** using alcohol or solvents or drugs (except those prescribed by a **doctor** but not to treat drug addiction)
 - d. **you** taking voluntary **redundancy**

Under Ski equipment

3. **We** won't cover anything mentioned under the heading 'What is not covered' within Section 5 – Personal possessions, except **ski equipment** and the excess.

Under Piste closure

4. **We** won't pay any compensation for the first full 24 hours **you** are at **your** booked ski resort.
5. **We** won't cover any **journey** in the **UK**.

6. **We** won't cover any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.
7. **We** won't cover compensation that **you** can get from **your** tour operator or anywhere else.
8. **We** won't pay costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if either was less than 14 days before the beginning of **your journey**.
9. **We** won't cover any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

Under Avalanche and landslide

10. **We** won't pay any claim unless **you** have a letter from the relevant authority or tour operator confirming the event.
11. **We** won't pay compensation which **you** can get from **your** tour operator or anywhere else.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 19 Golf cover (if selected)

This section only applies if **you** have chosen it and it is shown as covered on **your** policy **schedule**.

In this section the definition of “you, your, insured person” means: someone included in the number of golfers the policyholder has specified, who are named on the policy schedule and for who the appropriate insurance premium has been paid.

Under this section **we** extend Section 10 – Personal liability to allow cover for accidents involving golf buggies while being used on a golf course.

What is covered

Loss of green fees

We will pay up to **£300** for **your** green fees that have been paid and that can't be claimed back from anywhere else, if:

- **you** have to cancel or cut short **your journey** for a reason covered by Section 1 of the policy
- **you** get written advice from a **doctor** that **you** cannot play golf because of an injury or illness during **your journey**

Delayed golf equipment

If **your golf equipment** is missing on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination, **we** will pay up to **£40** for each full day (up to **£200**) to hire other **golf equipment**.

We will take any amount **we** pay from the final claim settlement if the items are permanently lost.

Lost, stolen or damaged golf equipment

We will pay up to **£1,000** in total for **your golf equipment** that is damaged, stolen, lost or destroyed on **your journey**.

Note

We will decide to pay either:

- the secondhand value to replace items
- the original purchase price of items from which **we** will deduct an amount for wear, tear and loss of value
- the cost of repairing items

What is not covered

Under Loss of green fees

1. We won't pay claims that may be considered in any way related to a **pre-existing medical condition** of **you**, a **relative**, or someone **you** were going to stay with, a **travelling companion** or a **colleague**, which **we** have not been told about and accepted before a **journey**. This is explained in more detail under the Health declaration and health exclusions on page 17 to 19.
2. We won't make any payment if **your** claim is caused by:
 - a. **you** travelling in an aircraft (except as a passenger in a fully licensed, passenger carrying aircraft)
 - b. **you** deliberately injuring yourself or putting yourself at risk
 - c. the direct or indirect effect of **you** using alcohol or solvents or drugs (except those prescribed by a **doctor** but not to treat drug addiction)
 - d. **you** taking voluntary **redundancy**

Under Delayed golf equipment

We won't pay any claim unless **you** send **us** receipts for all items **you** have hired.

Under Lost, stolen or damaged golf equipment

We won't cover anything mentioned under the heading 'What is not covered' within Section 5 – Personal possessions apart from **golf equipment**.

Please read the General exclusions, General conditions and Making a claim sections that also apply.

Section 20 Wedding cover (if selected)

This section only applies if **you** have chosen it and it is shown on **your** policy **schedule**.

In this section the definition of “you, your, insured person” means: the policyholder and policyholder’s fiancé or fiancée named on the policy, travelling abroad to get married, and for whom the appropriate insurance premium has been paid.

For the purpose of this insurance, **we** class a civil partnership ceremony as a wedding.

What is covered

Loss, theft or damage of wedding rings, gifts or attire

We will pay you:

- up to **£250** for **your wedding ring** if it is damaged, stolen, lost or destroyed on **your journey**
- up to **£1,000** for **your wedding gifts** if they are damaged, stolen, lost or destroyed on **your journey**
- up to **£1,500** for **your wedding attire** if it is damaged, stolen, lost or destroyed on **your journey**

Wedding photographs and videos

We will pay up to **£750** for reasonable fees or charges **you** cannot get back from anywhere else, to reprint, copy, take or retake the photographs or video recording of the wedding at a later date (during the trip or at a venue in the **UK**), if:

- the booked professional photographer can't take the wedding photographs or video because of their death, injury or illness or they are caught in an unexpected transport delay that could not be avoided
- the professional photographs or video recording of the wedding day are damaged, lost or destroyed on **your journey** and within 14 days of the wedding day

What is not covered

1. **We** won't provide cover for any claim for a wedding taking place in the **UK**.

Under Loss, theft or damage of wedding rings, gifts or attire

2. **We** won't cover anything mentioned under the heading 'What is not covered' in Section 5 – Personal possessions or Section 6 – Personal money with the exception of **wedding rings, wedding gifts** and **wedding attire**.
3. **We** won't cover cash.

Wedding photographs and videos

4. **We** won't pay the first **£50** of any claim.
5. **We** won't pay compensation unless **you** get a letter from the booked photographer confirming the incident.
6. **We** won't pay compensation which **you** can get from the booked photographer or anywhere else.

Please read the general exclusions, general conditions and making a claim sections that also apply.

Section 21 Business travel cover (if selected)

This section only applies if **you** have chosen it and it is shown as covered on **your** policy **schedule**.

In this section the definition of “you, your, insured person” means: the policyholder and policyholder’s spouse, partner or civil partner only, named on the policy schedule and for whom the appropriate insurance premium has been paid.

What is covered

Business equipment

We will pay up to **£1,500** for **your business equipment** that is damaged, stolen, lost or destroyed on **your business trip**.

There is a **£500** limit for any single item, **pair or set**.

Note

We will decide to pay either:

- the secondhand value to replace items
- the original purchase price of items from which **we** will deduct an amount for wear, tear and loss of value
- the cost of repairing items

Delayed business equipment

We will pay up to **£250** to replace essential items if **your business equipment** goes missing on **your outward journey** for more than 12 hours from when **you** arrived at **your** destination.

Note

You must send **us** all receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under Delayed business equipment from the final amount **we** pay under Business equipment.

Replacement business associate

We will pay up to **£2,000** for extra accommodation and travelling expenses **you** pay or agree to in arranging for a business associate to take **your** place on a pre-arranged business trip if:

- **you** can't make the **business trip** because **you** are seriously injured or seriously ill
- **you** can't make the **business trip** because a close **relative** or a close **colleague** in the **UK** dies, is seriously injured or seriously ill
- **you** die

What is not covered

Under Business equipment

1. **We** won't cover anything mentioned under the heading 'What is not covered' within Section 5 – Personal possessions except **business equipment**.
2. **We** won't cover **money**.

Under Replacement business associate

3. **We** won't pay the first **£50** of any claim. This applies to each person that has business travel cover and for each claimed event.

Please read the general exclusions, general conditions and making a claim sections that also apply.

General exclusions

The following exclusions apply to the whole of your policy.

We won't cover **you** for any claim arising from, or relating to, the following.

1. A fact that has the potential to result in **you** needing to make a claim and which **you** knew about before **you** travelled, unless **we** agreed to it in writing.
2. Travel to a destination where the Foreign and Commonwealth Office (FCO) has advised against 'all travel'.
3. War, civil war, rebellion, revolution or **terrorism**. This exclusion does not apply to Section 2 Emergency medical and associated expenses, or section 7 Personal accident except where nuclear, chemical or biological weapons, devices or agents are used.
4. **You** not following any suggestions or recommendations made by any government or other official authority.
5. **Your** property being held, taken, delayed, confiscated destroyed or damaged under the order of any government or customs officials or other authorities.
6. Radiation or contamination from, or explosion of: nuclear fuel or waste, a nuclear installation or reactor, or a nuclear weapon or device.
7. Any changes to currency exchange rates.
8. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to work correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
9. **You** acting in an illegal or malicious way.
10. **You** not enjoying **your journey**.
11. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it is specifically stated as covered in the policy.

12. **You** job or any work, including voluntary work - other than as specifically provided under business cover, activities cover, and cancellation or cutting your trip short - unless **we** have agreed additional cover in writing.
13. **Children** not travelling with the policyholder, the policyholder's spouse or partner, or an adult (aged 22 years or over) insured by this policy, or as part of an organised school, university or club trip accompanied by a responsible adult. **Children** aged 16-21 years can travel unaccompanied by an adult if this cover selection has been chosen by **you** and is shown as covered on **your** policy **schedule**.

General conditions

The following conditions apply to the whole of your policy. Please read these carefully as we can only pay your claim if you meet these

1. **You** must live permanently in the **UK**.
2. **You** must take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to reduce, as far as possible, any possible claim.
3. **You** must accept that **we** will only extend the **period of insurance** beyond the cover end date shown on **your** policy **schedule** on a single trip policy, if there has been a change in circumstances beyond **your** control.
4. **You** must accept that **we** will not extend the **period of insurance**:
 - for single trip cover, if the policy has either ended or been in force for longer than 366 days if **you** are under 65 years of age, or if the policy has ended or been in force for longer than 90 days if **you** are 65 years of age or older
 - or
 - for annual multi-trip cover, beyond the cover end dateunless **you** can't finish **your journey** as planned because of injury, illness or death, or there is a delay to the public transport that **you** cannot avoid.
5. **You** must contact **us** as soon as possible with full details of anything that may result in a claim and give **us** all the information **we** ask for. (This includes telling **us** of any change in an **insured person's** health, or **travelling companion's** health or anyone else's health that may affect **you** being able to travel.)
6. **You** must accept **our** decisions about the most suitable, practical and reasonable solutions to any situation. While on a **journey** this may include directing **you** to a specific hospital or medical facility. If **you** suffer a minor illness before **you** are due to travel **we** may re-arrange **your** travel and accommodation so **your journey** is simply delayed.
7. **You** must follow the instructions under the 'Making a claim' section on pages 48 to 52.
8. **You** must accept that no changes or alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
9. **You** were not 80 years of age or over on the date **your** annual multi-trip travel insurance quote was given.

We have the right to do the following

1. **We** can cancel the policy, make no payment and keep the premium if **you** make a fraudulent claim. **We** may also report the matter to the police.
2. **We** can take over and deal with, in **your** name, any claim **you** make under this policy.
3. **We** will accept notice of a claim from any **insured person**, and provide emergency advice and help to any **insured person**, without specific instructions from the policyholder.
4. **We** can take **legal action** in **your** name (which **we** will pay for) and ask **you** to give **us** details and fill in any forms (including Benefit Agency forms), which will help **us** to recover any payment **we** have made under this policy.
5. **We** can gather information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out if **you** die. **We** will not give personal information about **you** to any other organisation unless **you** agree.
6. **We** will send **you home** or back to the **UK** at any time during **your journey** if **you** are taken ill or injured and this is the recommendation of **our** medical adviser.
7. **We** can pay any cash settlement to any **insured person** and not notify the policyholder that a claim has been made.
8. **We** do not accept responsibility for costs **you** pay or agree to pay after the date the treating **doctor** and **our** medical advisers agree **you** should return to the **UK**, if **you** refuse to go.
9. **We** can only refund **your** premium if **you** decide that the policy doesn't meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy **schedule**. **We** will not refund any premium if **you** have travelled or made a claim or plan to make a claim.
10. **We** will not pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
11. If **you** cancel or cut short **your journey**:
 - all cover provided on **your** single trip policy will be cancelled without refunding **your** premium
 - all cover provided on **your** annual multi-trip policy for that **journey** will be cancelled without refunding **your** premium
12. **We** can ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Making a claim

Whenever possible claims should be notified to **us** by the policyholder.

To claim, phone 0845 640 5931, for textphone please dial 18001 first, (8am to 8pm Monday to Friday and 9am to 5pm Saturday) and ask for a claim form or write to Nationwide Travel Insurance Claims Department, Funtington Park, Cheesmans Lane, Hambrook, Chichester PO18 8UE.

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for.

You must give **us** as much detail as possible so **we** can handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You may need to obtain some information about **your** claim while **you** are away. Below is a list of processes to follow and documents **we** will need to deal with **your** claim.

For all claims we will need:

- **your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel
- original receipts and accounts for all out of pocket expenses **you** have to pay
- original bills or invoices **you** are asked to pay
- details of any other insurance **you** may have that may cover the same loss, such as household or private medical
- as much evidence as possible to support **your** claim

For claims made under the Cancellation and cutting short your trip section

- If **you** need to cut short (curtail) **your journey** please call **us** immediately. Call from within the UK on 01243 621 545, for textphone please dial 18001 first; or from outside the UK on +44 1243 621 545, for textphone please dial +44 151 494 1260 and ask to be connected.
- **We** will need **your** original cancellation invoice(s) showing all cancellation charges **you** have incurred.
- For claims relating to illness or injury (including **your** inability to go on pre-booked trips) **we** will need a medical certificate from the **doctor** treating **you** or **your travelling companion**. If **you** die, **we** will need a signed copy of the death certificate.
- If **your** claim results from a reason to cancel or cut short **your journey** other than illness or injury, **we** will need to see evidence of the circumstance(s).

For claims made under the Medical expenses section

- **You** must contact **our** 24-hour emergency medical service if **you** have to go into hospital, need sending **home** or to hospital in the **UK**, or if **your** medical fees are likely to be higher than **£250**.

Call from within the UK on 01243 621 545, for textphone please dial 18001 first. From outside the UK call on +44 1243 621 545, for textphone please dial +44 151 494 1260 and ask to be connected.

- **We** will need medical evidence from the **doctor** treating **you** to confirm the illness or injury and treatment given including the date **you** went in and the date **you** left hospital if this applies.
- If **you** are quarantined **we** will need to see evidence from a **doctor** or the official body imposing the quarantine that this was necessary and the dates **you** were quarantined from and to.

For claims made under the Loss of your passport or driving licence section

- **We** will need original receipts for extra travel and accommodation costs.
- If **you** lose **your** passport or driving licence, **you** must report the loss to the local police within 24 hours of discovery and get a written report from them. If **you** lose **your** passport **you** must also get written confirmation or a receipt from the Consulate where the incident happened showing the date of the loss and cost of replacement.

For claims made under the Delayed personal possessions section

- **You** must tell **your** carrier as soon as possible and in accordance with their conditions of carriage, which may place a strict time limit on **you**. For delayed baggage **you** must claim in writing to an EU airline within 21 days of the baggage being returned to **you**.

For claims made under the Personal possessions and Personal money sections

- **You** must report the theft, damage or loss to the local police within 24 hours of discovery of the incident and ask them for a written police report.
- **You** should also report the theft, damage or loss to **your** courier/transport provider, or accommodation manager/holiday representative and ask for a written report within 24 hours of discovery of the incident.
- **You** must provide original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged personal possessions.
- **You** must get confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change, for issuing foreign currency or Sterling.
- **You** must keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- **You** must get an estimate for repair for all damaged items.
- For claims for loss or damage of items in transit, **you** must tell **your** carrier as soon as possible and in line with their conditions of carriage, which may place a strict time limit on **you**. For damage to checked-in baggage **you** must claim in writing to an EU airline within 7 days of the baggage being returned to **you**.

For claims made under the Personal accident section

- **You** must give a detailed account of the circumstances surrounding the event (including photographs and video evidence if this applies).
- **You** must provide medical evidence from the **doctor** treating **you** to confirm the injury and treatment given including dates **you** went into and when **you** left hospital.

- **You** will need to give full details of any witnesses, providing written statements if available.
- **We** will need a signed copy of the death certificate if this applies.

For claims made under the Missed departure section

- **We** need a detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider, highways agency, or the accident or breakdown authority, or the authority whose security measure caused **you** to miss **your** departure.

For claims made under the Delayed departure section

- **We** need written confirmation from the airline, rail company, coach, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

For claims made under the Personal liability and Legal expenses sections

- **We** will need a detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies).
- **We** must see any writ, summons or other correspondence **you** receive from anyone else.
- **You** should not admit responsibility, offer to make any payment or correspond with anyone else without **our** written permission.
- **We** will need the names and addresses of any witnesses, plus written statements where available.

For claims made under the Natural disaster section

- **We** will need original receipts for additional travel and accommodation expenses.
- **We** will need original booking invoices and travel documents showing dates and times of travel and confirmation of accommodation.
- **We** will need written confirmation of the disaster from the local or national authority of the area where it happened (unless the circumstances of the natural disaster make this impossible).

For claims made under the Hijack or Kidnap section

- **We** must see supporting evidence from the appropriate authority confirming the hijack or kidnap.

For claims made under the Home help section

- If **you** need help at **home**, call **us** on 0845 640 5931 for authorisation of **your** claim, for textphone please dial 18001 first.
- **We** will need to see medical evidence from the **doctor** treating **you** to confirm **your** illness or injury means **you** need help at **home**.

For claims made under the Recovery holiday section

- Before booking **your** recovery holiday, call **us** on 0845 640 5931 for authorisation of **your** claim, for textphone please dial 18001 first.
- **We** will need medical evidence from the **doctor** treating **you** confirming **you** are fit to take **your** recovery holiday.
- **We** will need confirmation from **your** transport and accommodation provider that **your** recovery holiday will be taken within 90 days of **you** returning **home**.

For claims made under the Cosmetic surgery section

- If **you** need cosmetic surgery, call **us** on 0845 640 5931 for authorisation of **your** claim, for textphone please dial 18001 first.
- **We** will need medical evidence from the **doctor** treating **you** to confirm **your** illness or injury requires cosmetic surgery and that this will be performed within 90 days of **you** returning **home**.

For claims made under the Medical examination section

- If **you** need a medical examination, call **us** on 0845 640 5931 for authorisation of **your** claim, for textphone please dial 18001 first.
- **We** will need medical evidence from the **doctor** treating **you** to confirm that this will be performed within 30 days of **you** returning **home**.

For claims made under Ski pack and Loss of green fees

- **We** need medical evidence from the **doctor** treating **you** to confirm the illness or injury and treatment given including hospital admission/discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** can't take part in **your** pre-booked ski/golf activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

For claims made under Ski equipment and Golf equipment and Business equipment

- **We** will need all appropriate evidence as is required for claims under Personal possessions and Personal money and Delayed personal possessions.
- **We** will need to see all hire receipts.
- **We** must have a written report from **your** airline or other carrier if **your ski equipment, golf equipment** or **business equipment** is delayed or sent to the wrong destination.

For claims made under Piste closure

- **We** need written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and how long it lasted.

For claims for loss, theft or damage to wedding rings, gifts or attire

- **We** will need all appropriate evidence required under the headings Personal possessions and Personal money.

For claims under Wedding photographs and videos

- **We** will need all appropriate evidence as is required for claims under Personal possessions and Personal money.
- **We** need written evidence from the photographer confirming the incident.
- **We** need an estimate for taking or retaking replacement photographs or a video.

For claims under Replacement business associate

- For claims relating to **your** illness or injury, the **doctor** treating **you** will need to fill in a medical certificate. **We** need a signed copy of the death certificate if **you** die.
- If a business associate takes **your** place on a trip **we** will need confirmation from a director of **your** workplace that this was necessary.

Important telephone numbers

Customer services: **0845 640 5930**

(Including to advise a change in your circumstances or to declare a medical condition)

24-hr Emergency assistance **Outside UK** **+44 1243 621 545**
Within UK **01243 621 545**

Claims **0845 640 5931**

Pre-travel advice **0845 640 5932**

24-hr Legal helpline **0845 640 5933**

Calls may be recorded for training and monitoring purposes.

This policy document is available in large print, audio and Braille.

Please contact us on 0845 640 5930 and we will be pleased to organise an alternative version for you.

