

TRAVEL INSURANCE 4MEDICAL.CO.UK

Backpacker Lite

Pre-Travel and Travel Policies

Master policy number **RTZTI40022-15 A & B**
This policy is for residents of the United Kingdom,
the Channel Islands or British Forces Posted Overseas only
For policies issued from 28/03/2018 to 31/03/2019

Your Important Information

IF YOU NEED EMERGENCY MEDICAL
ASSISTANCE ABROAD OR NEED TO CUT
SHORT YOUR TRIP:

Contact Emergency Assistance Facilities
24 hour emergency advice line on:

+ 44 (0) 203 829 6745

FOR NON EMERGENCIES ABROAD:

+44 (0) 203 829 6761

IF YOU NEED A CLAIM FORM:

you can download the relevant form at:

www.policyholderclaims.co.uk

or contact Travel Claims Facilities on:

+44 (0) 203 829 6761

IF YOU NEED LEGAL ADVICE:

contact Slater & Gordon LLP on:

+44 (0) 161 228 3851

Policy Number:

Underwritten by
Travel Insurance Facilities

Insured by
Union Reiseversicherung AG, UK Branch
Travel Insurance Facilities is authorised and
regulated by the Financial Conduct
Authority.

Union Reiseversicherung AG are authorised
by BaFin and subject to Limited regulation
by the Financial Conduct Authority.

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<p>It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible. Please see the last page of the policy for information on our complaints procedure.</p>	
Policy information	
<p>Your insurance is covered under two master policy numbers, RTZTI40022-15 A your pre-travel policy and RTZTI40022-15 B your travel policy, specially arranged by Rothwell & Towler Ltd on behalf of Travel Insurance Facilities and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.</p> <p>We have a cancellation and refund policy, which you will find in full on page 6. Please be aware no full refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.</p>	
Criteria for purchase	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:</p> <ul style="list-style-type: none"> • Have not started your trip. • Travel must take place within 18 months of the start date of your policy. • Taking all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover. • Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas. • Are not travelling <u>within your home country</u> for less than 3 days on any one trip. • Understand there is no cover for cruises. • Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment. • Is aged 55 years and under on your Backpacker Lite travel insurance at the start date of the policy. • Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under. • Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing. • Are not travelling against the advice of your doctor or a medical professional, such as your dentist. 	

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

IF YOU HAVE A CHANGE IN HEALTH AFTER PURCHASING THIS POLICY PLEASE CALL ON +44 (0) 345 90 80 121

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. Open 9am–5:30pm Mon-Fri, 9am–4pm Saturday



TO MAKE A CLAIM

on the policy please visit www.policyholderclaims.co.uk or call +44 (0) 203 829 6761. Open 8am-8pm Monday-Friday, 9am-1pm Saturday. You can view our frequent questions and answers on: <http://www.tifgroup.co.uk/services/claims/faqs/>



FOR LEGAL ADVICE

please contact Slater & Gordon LLP 0161 228 3851 or fax 0161 909 4444 Open 9am-5pm Monday-Friday



IN CASE OF A SERIOUS EMERGENCY

please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities

+ 44 (0) 203 829 6745

Your policy covers treatment at a public/state facility only, unless approved by us. Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, **+44 (0) 203 829 6745**, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- patient's name, age and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have T14M Travel Insurance, policy number and the date it was bought
- patient's UK GP contact details in case they need further medical information

Things to be aware of/remember

- Your policy does not cover private medical treatment unless authorised by us.
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHC card, and have it accepted, as medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo shown to the right as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment. **The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt and Turkey.** www.chargecare.net



WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 203 829 6745** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands or BFPO then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 6761.

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium)				
A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces.</p>	£1,000	<ul style="list-style-type: none"> cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements. the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£100
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If you need emergency medical attention To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p>	£3,000,000	<ul style="list-style-type: none"> you are not claiming for any private medical treatment. you have called our emergency assistance service to authorise bills over £500. you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium). 	£100
	<p>If you need emergency dental attention To cover emergency dental expenses for the relief of sudden pain</p>	£100	<ul style="list-style-type: none"> you are not claiming for work involving the use of precious metals in any dental treatment. you are not claiming for the provision of dentures, crowns or veneers. 	Nil
B2	<p>If you need to come home early Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	£500	<ul style="list-style-type: none"> you have actually returned home earlier than originally booked. you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service. you are not claiming due to your existing medical condition, unless declared and accepted by us in writing. you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. 	£100
B3	<p>If your possessions are lost, stolen or damaged Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered:</p>	£300	<ul style="list-style-type: none"> you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ you have a Police report confirming the loss. you have proof of purchase for items over the value of £50. you are not claiming for duty free items. your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £150). your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe. you are not claiming for a mobile/smart phone, accessories or calls. you are not claiming for contact/corneal lenses. you have kept all of your receipts. you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. you have obtained written confirmation of the delay from your operator. 	£75
	<p style="text-align: right;"> Clothes and footwear —————> £300 Cosmetics and toiletries —————> £50 Luggage —————> £50 Electrical items & photographic equipment —————> £100 Jewellery and watches —————> £100 Child safety equipment —————> £100 </p>			
	<p style="text-align: right;">Un-receipted items —————> £150</p>			
	<p>If your possessions are delayed by 12 hours Cover for the cost of essential items such as toiletries, change of clothes etc. if your possessions are delayed <u>by more than 12 hours</u> on your outward journey.</p>	£100		Nil

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B4	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£100	<ul style="list-style-type: none"> your cash/passport was on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange. you have a Police report confirming the loss and kept all receipts for any incurred costs. 	£75
B5	Personal liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£1,000,000	<ul style="list-style-type: none"> you have not admitted responsibility, or agreed to pay any monies. you have kept paperwork/notes and informed us immediately. your claim is not due to any form of motorised transport or sailing vessel. you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion. 	£75
B6	Accidental death and disability benefit A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.		<ul style="list-style-type: none"> you are between 18 and 75 years old (<i>accidental death payment is reduced to £3,000 if under 18 or over 75</i>). you qualify for the full benefit, no partial settlements are payable. 	
	Accidental death benefit	£5,000	<ul style="list-style-type: none"> you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. 	Nil
	Permanent loss of sight or limb	£5,000		Nil
	Permanent total disablement	£5,000	<ul style="list-style-type: none"> you are not under 18 or over 75 and claiming permanent disablement. 	Nil
B7	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing, pursuing compensation in the event of your death or personal injury whilst on your trip.	30 mins free advice. £15,000 in pursuing compensation	<ul style="list-style-type: none"> you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office. you are using our appointed legal advisors. you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted. 	£75

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B8	Gadget extension			
	Cover for your gadget if it is lost or stolen whilst on your trip.	£1,000	<ul style="list-style-type: none"> you have paid your excess. you have not left your gadgets unattended in a public place. 	£50
	Cover for your gadget if it is accidentally damaged whilst on your trip.	£1,000	<ul style="list-style-type: none"> you are not claiming for the cost of replacing any music stored on the gadget. you are not claiming for any unused credit on your mobile phone. 	£50
	Cover for if your accessories are accidentally lost or stolen at the same time as your gadget.	£150	<ul style="list-style-type: none"> you are not claiming for the same items under Section B4 personal possessions. your gadget was bought as new in your home country. 	Nil
	Cover for if your e-wallet is used fraudulently.	£500	<ul style="list-style-type: none"> you have insured the full value of your gadget. your gadget is less than 48 months old when the policy is purchased. This insurance does not cover gadgets for which you cannot provide evidence of ownership to prove that the gadget was purchased as new and within your home country. 	Nil
	Section B8 is provided by Bastion Insurance Services Ltd with UK General Insurance Limited on behalf of Great Lakes Insurance SE. See page 19 for more information.		<ul style="list-style-type: none"> the circumstances of any accidental loss cannot be clearly identified, i.e. where you are unable to confirm the time and place where you last had your gadget. proof of usage for your gadget can be provided or evidenced. you did not damage, accidentally lose or have your gadget/s stolen whilst travelling on public transport or on an aircraft unless it was carried in your hand luggage or on your person. the value of your gadget is within the maximum sum for the level of cover you choose. This can be found on your Insurance Certificate. 	

Disclosure of a change in health after purchasing your policy

Your policies may not cover claims arising from your medical conditions. If you answer “yes” to any of the questions below then you must declare the relevant conditions to us.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully:

Have you, or anyone insured under this policy ever been diagnosed or received treatment for:

No

Any heart or circulatory condition? Yes

A stroke or high blood pressure? Yes

A breathing condition (including Asthma)? Yes

Any type of Cancer? Yes

Any type of Diabetes? Yes

Has your doctor altered your regular prescribed medication in the last 6 months? Yes

In the last 2 years - have you, or anyone who is insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment? Yes

No

Are you, or anyone who is insured under this policy, waiting for any tests, treatment or a non-routine hospital appointment? Yes

No

If you have answered yes to the questions on the left, you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so.

To enable us to consider your medical condition please contact Travel Insurance 4 Medical on

+44 (0) 345 90 80 121

9.00am-5.30pm Monday- Friday

9.00am-4.00pm Saturday

Should we require any additional premium, and you accept our offer, this should be paid to Travel Insurance 4 Medical either by credit card or cheque, made payable to Travel Insurance 4 Medical and sent within 14 days of our offer. If your existing medical condition would require an additional premium to be covered and you choose not to declare it, we reserve the right to decline a claim relating to this condition, unless otherwise agreed by us in writing. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

If your answer changes to “yes” at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are full covered for your trip.

Full cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on +44 (0) 345 90 80 121

Relevant information

If, when you buy this policy, you are aware of anyone or anything that could increase the risk or result in a claim you must tell us. If you do not tell us, your policy may not cover you, and might be invalidated altogether. We reserve the right to charge an increased premium, decline, withdraw cover or increase the policy excess as well as cancel or restrict cover for any person.

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise Travel Insurance 4 Medical on +44 (0) 345 90 80 121 as soon as possible. We will advise you what cover we are able to provide for your change in health, as defined on page 7, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary

BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 7.
- any circumstances that are not specified in your policies.

When your two policies start and end

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance validation documentation, after the policy was issued and ends when you leave home to start your trip.

The cover under policy B starts when you commence your trip and ends when you complete your trip. Alternatively cover will cease upon expiration of your policy, whichever is the first. No further trips are covered.

Extension of period

In the event of either your:

- death, injury or illness during your trip;
 - delay or failure of public transport services during your trip;
 - delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point;
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); NOTE: cover is only available for circumstances specified in the policy and if your circumstances do not fit that criteria then there is no cover in place.
CANCELLING YOUR POLICIES	<p>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise your sales agent within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>Backpacker policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p><i>We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.</i></p>
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Travel Insurance 4 Medical for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor or a medical professional such as your dentist.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx . Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.
MEDICARE	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
YOUR EXCESS	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions confirmed in writing by Travel Insurance 4 Medical. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

<p>AUSTRALIA AND NEW ZEALAND</p>	<p>All countries listed in Europe including Spain, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island, and New Zealand, including the Cook Islands, Niue and Tokelau.</p>	<p>CURTAILMENT</p>	<p>The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.</p>	<p>INSURED PERSON/YOU/YOUR</p>	<p>Any person named on the insurance validation documentation.</p>
<p>BACK COUNTRY</p>	<p>Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.</p>	<p>DOMESTIC FLIGHT</p>	<p>A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.</p>	<p>INSHORE</p>	<p>Within 12 Nautical miles of the shore</p>
<p>BEACH SWIMMING</p>	<p>Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.</p>	<p>EMERGENCY TREATMENT</p>	<p>Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home</p>	<p>INTERNATIONAL DEPARTURE POINT</p>	<p>The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.</p>
<p>BFPO</p>	<p>British Forces Posted Overseas</p>	<p>ESSENTIAL ITEMS</p>	<p>Underwear, socks, toiletries and a change of clothing.</p>	<p>MANUAL LABOUR</p>	<p>Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.</p>
<p>BUSINESS ASSOCIATES</p>	<p>A business partner, director or employee of yours who has a close working relationship with you.</p>	<p>EUROPE INCLUDING SPAIN</p>	<p>All countries included in Europe excluding Spain, but including Spain, Balearics, Madeira and the Canary Islands.</p>	<p>MEDICAL CONDITIONS</p>	<p>Any disease, illness or injury, including any psychological conditions.</p>
<p>CASH</p>	<p>Sterling or foreign currency in note or coin form.</p>	<p>EUROPE EXCLUDING SPAIN</p>	<p>Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.</p>	<p>OFF PISTE</p>	<p>Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.</p>
<p>CHANGE IN HEALTH</p>	<p>Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.</p>	<p>EXCURSIONS</p>	<p>A short journey or activity undertaken for leisure purposes.</p>	<p>ON PISTE</p>	<p>Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.</p>
<p>CHANNEL ISLANDS</p>	<p>Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.</p>	<p>EXISTING MEDICAL CONDITION</p>	<p>Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.</p>	<p>OFFSHORE</p>	<p>Over 12 Nautical miles of the shore.</p>
<p>CLOSE RELATIVE</p>	<p>Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).</p>	<p>FLIGHT</p>	<p>A service using the same airline or airline flight number.</p>		
<p>CRUISE</p>	<p>A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.</p>	<p>HOME</p>	<p>One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.</p>		
		<p>HOME COUNTRY</p>	<p>Either the United Kingdom, the Channel Islands or BFPO.</p>		

<p>PAIR OR SET</p>	<p>Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p>	<p>PUBLIC TRANSPORT</p>	<p>Buses, coaches, internal flights or trains that run to a published scheduled timetable.</p>	<p>TRAVEL DOCUMENTS</p>	<p>Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p>
<p>POSSESSIONS</p> <p style="text-align: center;">↓</p>	<p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p>	<p>REDUNDANCY</p>	<p>Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p>	<p>TRAVELLING COMPANION</p>	<p>A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p>
<p>Clothes</p>	<p>Underwear, outerwear, hats, socks, stockings, belts and braces.</p>	<p>RELEVANT INFORMATION</p>	<p>A piece of important information that would increase the likelihood of a claim under your policy.</p>	<p>TIMETABLE RESTRICTIONS</p>	<p>Published scheduled itinerary restrictions.</p>
<p>Cosmetics* *excluding items considered as 'Duty Free'</p>	<p>Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.</p>	<p>RESIDENT</p>	<p>Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p>	<p>TRIP</p>	<p>A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation. <u>Both during the period of cover.</u></p>
<p>Luggage</p>	<p>Handbags, suitcases, holdalls, rucksacks and briefcases.</p>	<p>SCHEDULED AIRLINE</p>	<p>An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p>	<p>UNATTENDED</p>	<p>Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p>
<p>Electrical items & photographic equipment</p>	<p>Rings, watches (only meaning a traditional watch such as analog, automatic or digital, and not an item such as a smart watch. This is defined as a gadget as shown on page 9), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p>	<p>SKI EQUIPMENT</p>	<p>Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p>	<p>UNITED KINGDOM</p>	<p>United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p>
<p>Drones</p>	<p>Un-manned aerial vehicles.</p>	<p>SKI PACK</p>	<p>Ski pass, ski lift pass and ski school fees.</p>	<p>WE/OUR/US</p>	<p>Union Reiseversicherung AG UK.</p>
<p>Fine jewellery & watches</p>	<p>Rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p>	<p>SPORTS AND HAZARDOUS ACTIVITIES</p>	<p>Any recreational activity that requires skill and involves increased risk of injury.</p>	<p>WINTER SPORTS</p>	<p>Skiing, snowboarding and ice skating.</p>
<p>Child safety equipment</p>	<p>Buggies, Strollers & Car seats</p>	<p>SPORTS AND HAZARDOUS ACTIVITIES</p>	<p><i>If you are taking part in <u>any sport/activity</u> please refer to page 20 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on:</i></p>	<p>WORLDWIDE</p>	<p>Anywhere in the world.</p>
<p>Eyewear</p>	<p>Spectacles, sunglasses, prescription spectacles or binoculars.</p>	<p>SPORTS AND HAZARDOUS ACTIVITIES</p>	<p><i>0345 90 80 121, 9am-5:30pm Monday to Friday and Saturday 9am-4pm</i></p>		
<p>Duty free</p>	<p>Any items purchased at duty free.</p>				
<p>Shoes</p>	<p>Boots, shoes, trainers and sandals.</p>				

<p>ACCIDENTAL LOSS</p>	<p>Means that the Gadget has been accidentally left by you in a location and you are permanently deprived of its use.</p>	<p>GADGETS</p>	<p>The portable electronic items insured by this certificate, purchased by you in the UK, Isle of Man or the Channel Islands; that is no more than 48 months old (or 18 months old if a laptop) at the point of policy purchase. Items must have been purchased as new or, in the case of refurbished items, purchased directly from the manufacturer, and you must be able to evidence ownership of your gadget. Gadgets can include: Mobile Phones, iPads, Tablets, Camera's, Laptops, Portable Gaming Consoles, iPods/MP3 Players, E-readers/Kindles, Smart Watches, Sat Nav's and Portable DVD Players.</p>	<p>TERRORISM</p>	<p>Means any act, including but not limited to the use of force or violence of the threat thereof, of any person or group of persons, whether acting alone or on behalf of, or in connection with, any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.</p>
<p>ACCESSORIES</p>	<p>Means items such as, but not limited to, chargers, protective cases, headphones and hand-free devices (such as Bluetooth headsets), memory cards that are used in conjunction with your insured gadget but excludes SIM cards and wearables.</p>				
<p>CLAIMS ADMINISTRATORS</p>	<p>Direct Group Limited.</p>			<p>WE / US / OUR</p>	<p>UK General Insurance Ltd, on behalf of Great Lakes Insurance SE.</p>
<p>EVIDENCE OF OWNERSHIP</p>	<p>A document to evidence that the gadget you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt or, if the gadget is a mobile phone, confirmation from your Network Provider that the mobile phone has been used by you.</p>	<p>PRECAUTIONS</p>	<p>All measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of your gadgets.</p>	<p>YOU / YOUR</p>	<p>The person who owns the gadgets as stated on the application form.</p>
		<p>PROOF OF USAGE</p>	<p>Means evidence that the gadget has been in use since policy inception. Where the gadget is a mobile phone, this information can be obtained from your Network Provider. For other gadgets, in the event of an accidental damage claim this can be verified when the gadget is sent to our repairers for inspection.</p>		

Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

<ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. 	<ul style="list-style-type: none"> You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
<ul style="list-style-type: none"> Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation unless we have agreed cover <u>in writing</u> and any additional premium has been paid. 	<ul style="list-style-type: none"> You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in <u>the UK or the Channel Islands</u> (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements
<ul style="list-style-type: none"> More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip. 	<ul style="list-style-type: none"> If you are riding pillion, the rider must also hold appropriate qualifications.
<ul style="list-style-type: none"> Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. 	<ul style="list-style-type: none"> You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
<ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. 	<ul style="list-style-type: none"> Cruises (see policy definition on page 7).
<ul style="list-style-type: none"> Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable. 	<ul style="list-style-type: none"> Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>.
<ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. 	<ul style="list-style-type: none"> Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger (except where it is to save human life).
<ul style="list-style-type: none"> Any costs incurred before departure (except cancellation or scheduled airline failure) or after you return home. 	<ul style="list-style-type: none"> In respect of all sections other than <i>emergency medical expenses</i>, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
<ul style="list-style-type: none"> Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, <u>unless specified</u>. 	<ul style="list-style-type: none"> Participation in any sports and activities listed in activity packs 2-4 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 8).
<ul style="list-style-type: none"> Any costs which are due to any errors or omissions on your travel documents. 	<ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA.
<ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. 	<ul style="list-style-type: none"> You, your travelling companion, close relative or business associate being under the influence of:- <ul style="list-style-type: none"> drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction); alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine); solvents, or; or anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
<ul style="list-style-type: none"> The use of Drones (see policy definition on page 8). 	<ul style="list-style-type: none"> The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking. Or any deliberate or criminal act by an insured-person.
<ul style="list-style-type: none"> Manual labour (see policy definition on page 7). 	<ul style="list-style-type: none"> No cover will be in force for Policy B if you claim under Policy A.
<ul style="list-style-type: none"> Any claim not supported by the correct documentation as laid out in the individual section. 	
<ul style="list-style-type: none"> You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure. 	
<ul style="list-style-type: none"> Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist. 	

We cannot cover you if:

- You cannot provide evidence of ownership for any gadget.
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
- You cannot prove that your gadget is less than 48 months old at the date you start your trip with valid evidence of ownership (not from online auctions), and purchased as new and within the United Kingdom.
- Your gadget(s) were purchased outside of the UK, or if it was purchased second hand.
- You cannot provide proof of usage for your gadget after the date the insurance has been purchased.
- Your laptop is older than 18 months.

We won't pay for:

- Any kind of damage whatsoever unless the damaged Gadget is provided for repair.
- Any expense incurred as a result of not being able to use the Gadget, or any loss other than the repair or replacement costs of the Gadget unless relating to unauthorised call / data use for your mobile phone up to the maximum value of £1,000, or relating to fraudulent use of your e-wallet facility up to a maximum of £500.
- Loss of, or damage to, accessories over the value of £150, or accessories that were not lost, stolen or damaged at the same time as the insured gadget/s.
- Any claim for any Gadget over the value of the maximum sum for the level of cover you choose. This can be found on your insurance certificate.
- Nuclear Risk – Damage or destruction caused by, contributed to or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
- Loss of Data or Software – Any loss of, or damage to, information or data or software contained in or stored on the Gadget whether arising as a result of a claim paid by this insurance or otherwise.
- Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
- Any loss of SIM (subscriber identity module) card.
- Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.
- Any theft, loss or damage that occurs to your gadget/s whilst travelling on public transport or on an aircraft unless they are being carried in your hand luggage or on your person.
- Sonic Boom – Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- War Risk – Terrorism, war, invasion, acts of foreign enemy, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
- Any indirect loss or damage resulting from the event which caused the claim under this policy.
- Liability of whatsoever nature arising from ownership or use of the gadgets, including any illness or injury resulting from it.

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>up to £1,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> • transport charges; • loss of accommodation; • foreign car hire; and • pre-booked excursions booked before you go on your trip <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> • you or a travelling companion is ill, injured or dies before the trip starts. • a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. • the person you are going to stay with is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> • have paid or accept that your excess will be deducted from any settlement. • have complied with health declaration on page 5 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid. • accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. • have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. • accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing medical condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. • are not cancelling due to the death, injury or illness of any pets or animals. • accept that we can only offer to review and extend cover for declared existing medical conditions to our <u>own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered; <ul style="list-style-type: none"> - a travel companion not insured by us; - a close relative of you or your travel companion; - a business associate of you or your travel companion; or - the person you are intending to stay with. • are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> • you are required for jury service or as a witness in a court of law. 	<ul style="list-style-type: none"> • are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> • you or a travel companion being made redundant. 	<ul style="list-style-type: none"> • are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition – redundancy on page 8). 	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> • of the requirements of HM forces. 	<ul style="list-style-type: none"> • have been granted leave orders and they have not been withdrawn by your employer on disciplinary grounds. 	<p>Obtain written confirmation to validate your circumstances.</p>
<p>Be Aware! No cover is provided under this section due to;</p> <ul style="list-style-type: none"> • anything mentioned in the conditions and exclusions (page 10). • the fear of an epidemic, pandemic, infection or allergic reaction. • your disinclination to travel or any circumstance not listed above. • your carrier's refusal to allow you to travel for whatever reason. 		<ul style="list-style-type: none"> • the cancellation of your trip by the tour operator. • a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or a business associate. • your failure to obtain the required ESTA, Visa, vaccinations or inoculations in time. • the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure. 	

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p><u>for trips outside your home country:</u> up to £3,000,000 following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p> <p>up to a maximum cost of £2,000</p>	<ul style="list-style-type: none"> • customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital nursing home or nursing services. • additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person <u>who is required for medical reasons to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary.</u> • costs following your death for the return of your ashes or your body to your home. • your death outside your home country for your burial or cremation. 	<ul style="list-style-type: none"> • any costs where you have not paid your excesss. • treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. • any elective or pre-arranged treatment or any routine non-emergency tests or treatment. This includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst abroad. • costs of private treatment <u>unless our 24 hour Emergency Assistance Facilities service has agreed</u> and adequate public facilities are not available. • replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. • the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs or hearing aids. • the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+ 44 (0) 203 829 6745</p> <p>Call our <i>Emergency Assistance Facilities service 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</i></p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where the Emergency Assistance Facilities service were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHC card.</p>
<p>up to £100</p>	<ul style="list-style-type: none"> • emergency dental treatment only to treat sudden pain. 	<ul style="list-style-type: none"> • work involving the use of precious metals in any dental treatment. • the provision of dentures, crowns or veneers. • any treatment or work which could wait until your return home. 	

Be Aware! Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact the Emergency Assistance Facilities service prior to being admitted anywhere. In this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs. No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (page 10)** (including any treatment, tests, associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our 24 hour assistance service, *Emergency Assistance Facilities*, have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to £500 in total for your unused proportion of:</p> <ul style="list-style-type: none"> • pre-paid excursions booked before you go on your trip; • loss of accommodation; • foreign car hire; and • either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is the greater <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p><i>(Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home).</i></p>	<ul style="list-style-type: none"> • your early return home because of the death, injury or illness of: <ul style="list-style-type: none"> - you or a friend with whom you are travelling. - a close relative who lives in your home country. - a close business associate who lives in your home country; or - the person you are staying with. <p>or</p> <ul style="list-style-type: none"> • you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law. <p>or</p> <ul style="list-style-type: none"> • you, a friend, business associate or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend, business associate or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. 	<ul style="list-style-type: none"> • any payment where you have not suffered any financial loss. • coming home early due to your existing medical condition, unless declared and accepted by us in writing. • coming home early due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate, or a travelling companion. • any costs where you have not paid your excess. • the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. • any claim due to the death, injury or illness of any pets or animals. • the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. • any unused portion of your original ticket where you have been repatriated. • coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. • curtailment cover where the trip is of 2 days duration or less or is a one-way trip. • the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking. • the curtailment of your trip by the tour operator. • curtailment due to financial circumstances. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the curtailment.</u> As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p><u>If you need to cut short your trip:</u></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Emergency Assistance Facilities service.</i></p> <p style="text-align: center;">+44 (0) 203 829 6745</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>Download or request a claim form for curtailment and complete to the best of your ability enclosing all required documentation as listed on the front of the claim form.</p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

Be Aware! If you need to come home early due to your illness you **MUST** contact our emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (page 10).**
- coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative, the person you are staying with, a travelling companion, or a close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.
- your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.

We will pay:	For:	Provided you:	If you need to claim:
<p>up to a total of £300 for <u>your</u> possessions, with a maximum amount for:</p> <ul style="list-style-type: none"> Clothes and footwear → £300 Cosmetics and toiletries → £50 Luggage → £50 Electrical items & photographic equipment → £100 Jewellery and watches → £100 Child safety equipment → £100 Un-receipted items → £150 	<p><i>either</i></p> <ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p><i>or</i></p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. have complied with the carrier's conditions of carriage. have notified the Police, your carrier or tour operator's representative and obtained an independent written report. own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. you are not claiming for sports equipment whilst it was in use. are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £150). have not left electrical items, eyewear, jewellery & watches or photographic equipment <i>unattended (including possessions in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. have not left any possessions not mentioned in the preceding bullet point unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Insurance Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit :</p> <p>(a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>up to a total of £100</p>	<ul style="list-style-type: none"> the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> have not left any possessions not mentioned in the preceding bullet point unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	

Be Aware! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. These should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10) or any items that do not fall within the categories of cover listed.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, gadgets, duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you need to claim:
each insured person: up to £100	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your cash is: <ul style="list-style-type: none"> on your person; held in a safe or safety deposit box where one is available; or left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange. 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency. (b) where sterling is involved, documentary evidence of possession.</p>

Be Aware! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- any financial loss suffered as a result of your debit/credit card being lost or stolen.
- cash that is not on your person.
- cash that is not in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

Personal liability (Policy B Section 5)

We will pay:	For:	Provided:	If you need to claim:
up to £1,000,000 plus costs agreed between us in writing:	<ul style="list-style-type: none"> an amount incurred due to any event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> injury, illness or disease of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of, or damage to, property or injury, illness or disease is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs caused by accidents involving your ownership, possession or control of any land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices. 	<p><u>Never admit responsibility to anyone</u> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

Be Aware! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10) (where you are liable for damage to trip accommodation your excess is increased to £250).
- injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

We will pay:	For:	Provided:	If you need to claim:
a single payment of:	your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:	<ul style="list-style-type: none"> you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. you are not under 18 or over 75 and claiming permanent disablement. you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>
£5,000	<ul style="list-style-type: none"> death (<i>limited to £3,000 when you are under 18 or over 75 at the time of incident</i>) 		
£5,000	<ul style="list-style-type: none"> total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet 		
£5,000	<ul style="list-style-type: none"> permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*. 		

Be Aware! This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section

(*Where you are not in paid employments or occupations, this shall be defined as "all your usual activities, pastimes and pursuits of any and every kind").

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy five (75) at the time of the incident

If you need legal advice (Policy B Section 7)

We will pay:	For:	Provided:	If you need to claim:
up to £15,000 and for 30 minutes legal advice on the telephone	<ul style="list-style-type: none"> legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. enquiries relating to your insured trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. you accept that if you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation. legal proceedings in the USA or Canada follow the contingency fee system operating in North America. you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. the estimated recovery is more than £500. we believe that you are likely to obtain a reasonable settlement. the costs cannot be considered under an arbitration scheme or a complaints procedure. you are not claiming against another insured-person who is a member of your family, business associate, a friend or travelling companion, whether insured by us or another provider. the claim is not due to damage to any mechanically propelled vehicle. 	<p>If you have an accident abroad and require legal advice you should contact:</p> <p>Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ</p> <p>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</p> <p>To obtain this service you should:</p> <p>telephone 0161 228 3851 or fax 0161 909 4444</p> <p>Monday to Friday 9am-5pm</p>

Be Aware! Legal expenses claims are only considered on the condition that you use Slater & Gordon LLP as your legal representative and they will always have complete control over the legal proceedings and the selection, appointment and control of lawyers. Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. If you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- legal proceedings in more than one country for the same event.
- any claims for legal proceedings through the contingency fee system in the USA or Canada.

RETURN HOME EXTENSION:

The cover under Policy B allows you to make 2 return trips to your home country during the policy period. However you must be aware of the following conditions that will apply should you choose to use this option:

- you are only allowed two return trips during the policy period.
- each trip can only be for a maximum of 21 days.
- if you trip exceeds 21 days, your policy terminates immediately, and you will have to purchase a new policy should you wish to travel again.
- when using the return home extension all cover is suspended on clearance of customs in your home country and restarts after the baggage check in at your international departure point for your return flight, international train or ferry to your overseas destination.
- all cover ceases if you have made a claim or intend to make a claim under the Policy B Section 3.

STOP OVER EXTENSION: on payment of additional premium before leaving your home country. The cover under Policy B allows you stop over outside your chosen geographical area for a maximum of 31 days in total providing you have purchased the extension and paid an additional premium.

This extension to your policy is administered by Bastion Insurance Services Ltd with UK General Insurance Limited on behalf of Great Lakes Insurance SE.

We will pay:	For:	Provided:	If you need to claim:
<p>each Insured Person up to the value shown in your summary of cover</p> <p>Please be aware that we can only insure gadgets that are:</p> <ul style="list-style-type: none"> • purchased as new, in the UK, with evidence of ownership available; • purchased as refurbished in the UK direct from the manufacturer or network provider with evidence of ownership available; • gifted to you as long as you are able to provide a gift receipt; • not more than 48 months old (or 18 months old if claiming for a laptop) at the date you start your trip; and • in good condition and full working order at the time this policy was purchased. 	<ul style="list-style-type: none"> • the cost of repairing your Gadget if it is damaged as the result of an accident whilst on your trip • the cost of repairing your gadget if it is damaged as a direct result of electrical or mechanical breakdown occurring whilst on your trip and outside of the manufacturer's guaranteed period. <p><i>N.B. Repairs will be carried out using readily available parts. Where possible we will use original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by us under this policy invalidate your manufacturer's warranty, we will repair or replace your gadget for the remaining period of your manufacturer's warranty.</i></p> <ul style="list-style-type: none"> • the cost of replacing your gadget if it is accidentally lost or stolen whilst on your trip (where only a part or parts of your gadget have been accidentally lost or stolen we will only replace that part or parts). • the reimbursement of unauthorised calls or data download if your mobile phone is accidentally lost or stolen whilst on your trip and is used fraudulently. • the reimbursement of fraudulent transactions made within the first 24 hours of discovering the theft or accidental loss of your e-wallet up to the maximum value of £500. 	<ul style="list-style-type: none"> • you have paid your excess or accept it will be deducted from any settlement. • you are not claiming for items which have been damaged by:- <ul style="list-style-type: none"> - you deliberately damaging or neglecting the gadget; - you not following the manufacturers instructions; - routine servicing, inspection, maintenance or cleaning; - a manufacturers defect or recall of the gadget; - repairs carried out that have not been pre-approved by us; - repairs carried out by non-manufacturer approved repairers; - liquid damage to your gadget(s) where the event causing the need to claim involved you taking your gadget(s) on a boat, other water vessels or whilst taking part in water activities; - cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance; - the use of non-original accessories; - wear and tear, including but not limited to replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials, or gradual deterioration of performance; or - if the serial number has been deliberately tampered with in any way. • you are not claiming for theft from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the Gadget has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicles windows and doors closed and locked and all security systems have been activated. A copy of the repairers account for such damage, or other evidence of damage must be supplied with any claim; <ul style="list-style-type: none"> - from any building or premises (including your holiday accommodation) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairers account for such damage, or other evidence of damage must be supplied with any claim; - where your Gadget was in the possession of a third party (other than a member of your immediate family) at the time of the event giving rise to a claim under this insurance; - when away from your home, unless the Gadget is concealed on or about your person when not in use; - where the gadget has been left unattended when it is away from your home or holiday accommodation; or - where all available precautions have not been taken; or - if you do not report the theft or loss of your Gadgets to the Police within 48 hours of discovering it, or as soon as possible after that, and do not obtain a written Police report. • you are not claiming for the reimbursement of charges where you have not provided an itemised bill from your service provider. • you are not claiming for the cost for any calls or data where you have not reported the incident to your service provider to bar and blacklist your phone within 24 hours of discovery of the incident. • you are not claiming for unauthorised calls or data download exceeding the sum of £1,000. • an e-wallet PIN has not been set on the gadget, or you have not followed the conditions relating to the security of the PIN i.e. the pin number has not been written down and left with your gadget. 	<p>Please telephone our claims department:</p> <p style="text-align: center;">+44 (0) 345 074 4813 Monday to Friday 9am to 6pm Saturday 10am-4pm</p> <p style="text-align: center;">email: gadgetclaims@directgroup.co.uk</p> <p><i>If your gadget is lost or stolen you need to do the following:</i></p> <ol style="list-style-type: none"> 1. notify Bastion Insurance Services Ltd as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance; 2. report the theft or accidental loss of any gadget to the Police within 48 hours of discovery and obtain a written crime report in support of a theft claim or written lost property report in support of an accidental loss claim; 3. report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset. <i>Airtime Providers' numbers;</i> <ul style="list-style-type: none"> - 3 – +44 (0) 7782 333 333 - BT Mobile – +44 (0) 8000 322 111 - O2 – +44 (0) 8705 214 000 - Orange – +44 (0) 7973 100 150 - T-Mobile – +44 (0) 845 412 5000 - Virgin – +44 (0) 8456 000 789 - Vodafone – +44 (0) 7836 191 191 - EE – +44 (0) 7953 966 250 4. <i>If your gadget is damaged you MUST provide this gadget for inspection / repair in the UK.</i>

BE AWARE! This policy is not a replacement as a new policy. If the gadget(s) cannot be repaired we will replace with identical gadget(s), if this is not possible we will replace it with one of comparable or better specification or the equivalent value. Replacement items will only be delivered to a UK address of your choice. You will need to arrange onward shipment to your destination country.

No cover is provided under this gadget extension for:

- anything mentioned in the conditions and exclusions (page 11).
- loss, theft or damage to any electrical items as defined on page 8 as these are covered under Section B4.
- loss, theft or damage to a drone (see policy definition on page 8).

ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; **no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into three further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary.** (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If you are unsure please do not hesitate to contact us on +44 (0) 345 90 80 161 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200. Please note those activities marked in italics and underlined do not have Accidental Death and Disability or Personal Liability cover.

Activity Pack 1 – Covered as standard Adventure Racing (up to 6 hours), Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, *Bridge Swinging*, *Bungee Jumping*, Camel/Elephant Riding/Trekking (UK booked), Camping, *Canoeing/Kayaking (White Water Grades 1-3)*, Caravanning, *Catamaran Sailing (In-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Handball - Practice and Training, Highland games, Hockey (Field – Organised Amateur Match), Horse Riding (No Jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfbal, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore –recreational)*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, *Tubing*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga, Zip Lining / Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).

Activity Pack 2 – Additional Premium required (in addition to the activities listed under Pack 1) Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 12 hours), *Airsoft*, American Football – Training or Amateur Match - (Organised & with Safety Equipment), Angling/Fishing (Sea), Animal Sanctuary (Big Game), Assault Courses (No High Ropes), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Camel/Elephant Riding/Trekking (non-UK booked), *Canoeing/Kayaking (White Water Grade 4)*, Canyoning, *Cat Skiing*, Climbing (Indoor/Outdoor climbing wall up to 25m), Diving (Indoor up to 10m), Dry Slope Skiing, Equestrian, Falconry, Fell Running (up to 2,000m), *Fly boarding*, *Flying (Crew/Pilot)*, *Flying Helicopter (Pilot)*, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football – Training or Amateur Match, Glacier Walking, *Gliding (non-competitive)*, *Go Karting*, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Kick Sledging, Lacrosse, Land Skiing, Langlauf, Martial Arts (Organised Training), Modern Pentathlon, Mono-Skiing, Mountain Biking (up to 2,000m), Mountain Boarding, Octopush, *Off Road Motorcycling (up to 250cc)*, Off-piste skiing/snowboarding (with guide), *Paint Balling*, *Parasailing*, *Parascending (Over water)*, Passenger Sledge, *Power Boating (inshore)*, Power lifting, *Quad Bikes (Providing you wear a helmet)*, *Rafting (White Water Grade 4)*, Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), *River Tubing*, Rodeo, Roller Derby (Safety equipment must be worn), Roller Hockey, Rugby (Amateur Match), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Boarding, *Sand Dune Surfing/Skiing*, Sand Yachting, *Sea Canoeing/Kayaking (inshore)*, *Shark Diving/Swimming (Cage)*, Shinty, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and / or without lifeguard present, Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, *Snowcat Driving*, *Speed Sailing (in shore)*, Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Street Hockey, Summer Tobogganing, Surf life-saving (organised competition), *Surfing*, Swimming (outside marked areas and / or without lifeguard present), Swimming off a boat (Unsupervised and / or no lifeguard), Telemarking, Tough Mudder, Trampoline, Tree Top Canopy Walking, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, *Under 17 Driving (not public roads)*, War Games/Paint Balling, Water Polo, *Water Skiing (No Jumping)*, Weight Lifting, *Windsurfing/Boardsailing/Sailboarding*, Wrestling (Organised Training), Zip Lining / Zip Trekking (booked during trip – requires appropriate trekking altitude pack), Zorb Football.

Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1 & 2) Abseiling (outdoor above 25m), Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Caving/Pot Holing, Climbing (Rock & Ice – Harnessed up to 3,000m), *Devil Karting*, Dirt Boarding, Fell Running (up to 3,000m), Glacier Skiing, Gorge Walking (no ropes), Heli-skiing, High Diving, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Jousting, Kite-Boarding/Surfing, *Motorised Buggying*, Mountain Biking (up to 3,000m), *Paragliding*, *Parascending (over land)*, *Roller Skating (24 hour relay)*, *Paramotoring*, Passenger Sledge, Rap Running/Jumping (Outdoor above 25m), *River Bugging*, Skeleton, Ski Biking, Ski Blading /Snow Blading, Ski Mountaineering (up to 3,000m), Ski Randonee, Ski Run / Walking (up to 3,000m), Ski Touring (up to 3,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Skiing – Snowcat, *Snow Karting*, Snow Kiting, *Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 3,000m), Via Ferratta, Wake Boarding, Water Skiing (Jumping), *Wind Tunnel Flying/Indoor Sky Diving*, Zorbing/Sphering.

Activity Pack 4 - Additional Premium required (in addition to the activities listed under Pack 1-3) Adventure Racing (up to 24 hours), Assault Courses including High Ropes and Harnessed, *Black Water Rafting*, BMX Freestyle & Racing, Bull Riding, *Canoeing/Kayaking (White Water Grade 5)*, Cave Diving, Cave Tubing, Climbing (Rock & Ice – Harnessed up to 4,000m), Cycling Racing, Cyclo Cross, Downhill Mountain Biking, Fell Running (up to 4,000m), Freestyle Skateboarding, *Gliding (competition)*, Hang Gliding, *Micro Lighting*, *Motocross*, *Motor Racing/Rallies/Competitions (amateur)*, Mountain Biking (up to 4,000m), Off-Piste Skiing/Snowboarding (Without a Guide), *Parapenting/Paraponting*, Polo, Polo cross, *Power Boating (off shore)*, *Power Gliding*, Power Kiting, *Rafting (White Water Grade 5)*, *Scuba Diving (not solo - to 40m)*, *Ski Flying*, Slack-Lining, *Tandem Skydive (up to 2 jumps maximum)*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 4,000m), Wicker Basket Tobogganing, *Yachting (racing/crewing) - outside territorial waters (offshore)*.

If you need to claim



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.policyholderclaims.co.uk

Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Facilities, PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW Telephone: 0203 829 6761

You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and Private Health Insurance).
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in your name the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands

If you need to make a claim under Section B8 (Gadget extension)

- You must inform the police within 48 hours of discovery of any incident relating to theft, accidental loss or malicious damage, and obtain a written incident report. If the item is a mobile phone, you must also report the incident to your airtime provider.
- You must provide us with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurers.
- You must provide evidence of ownership for your gadgets and proof of travel to support any claim, and any other receipts or documents that it is reasonable for us to request. If you cannot provide evidence of ownership or proof of travel your claim will not be valid.
- You must pay the policy excess before your claim can be finalised
- You cannot transfer the insurance to someone else without notifying us in writing and receiving confirmation from us.
- Notify the Claims Administrators on 0345 074 4813 or by emailing gadgetclaims@directgroup.co.uk as soon as possible but ideally within 48 hours of the discovery of any incident likely to give rise to a claim under this section.

BE AWARE!



- We will process your claim under the terms and conditions of Section B8 of this insurance based on the first reason notified to us for the claim. If your claim is not covered and you then submit a claim having changed the reason, we will consider this as fraud. Details of all such cases will be passed to the appropriate agencies for action.

We will send you the appropriate claim form by email (or post if you prefer). This claim form will have a 'check list' of documents and evidence we will need to process your claim, please ensure you provide us with this information, if you are unable to then please include a note as to why certain evidence cannot be provided. Incomplete claim submissions.

Once you return this form to us, we will supply you with a claim number and send you an acknowledgement of this by email (please keep watch on your spam/junk folders).

You may submit your claim form and evidence by email but **you should not destroy the originals in case we need them**. For personal possession claims or any claim with receipted items (taxi, pharmacy, receipts etc.) you will need to send the originals in to us prior to settlement.

Please read the general conditions contained in this policy document and the relevant sections of your policy for more information. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills, along with evidence of ownership and/or proof of purchase.

You should also report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset.

Airtime Providers' numbers:

3 - +44 (0) 7782 333 333

BT Mobile – +44 (0) 8000 322 111

O2 - +44 (0) 8705 214 000

Orange - +44 (0) 7973 100 150

T-Mobile - +44 (0) 845 412 5000

Virgin - +44 (0) 8456 000 789

EE - +44 (0) 7953 966 250

Vodafone - +44 (0) 7836 191 191

If your gadget is damaged you **must** provide this gadget for inspection / repair. Please note all repairs are carried out within the UK and repaired or replacement gadgets can only be despatched back to a UK address.

DATA PROTECTION ACT – PERSONAL INFORMATION**How Travel Insurance Facilities collects data:**

You should understand that any information you have given Travel Insurance Facilities will be processed in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints, if any, which may necessitate providing such information to other parties.

You have a right of access to, and correction of, information that Travel Insurance Facilities hold about you. If you would like to exercise either of these rights you should contact: **The Data Protection Compliance Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing. **The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY**

Your right to complain:

If your complaint is regarding the selling of your policies: Contact the Customer Services Manager, Rothwell & Towler Ltd, Tourism House, Woodwater Park, Pynes Hill, Exeter EX2 5WS

Or if you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:

- In respect of sections A1 and B1-B7, Quality and Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call on 0203 829 6604 who will review the claims office decision.
- In respect of section B8, Gadget extension, first instance contact The Customer Services Director, Direct Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL. Tel: 0345 074 4788. Email: gadgetcomplaints@directgroup.co.uk.
 - Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.
 - The claim administrators will make every effort to resolve your complaint immediately. If they cannot resolve your complaint by the end of the next working day they will acknowledge your complaint within 5 days of receipt and will do their best to resolve the problem within four weeks by sending you a final response letter.
 - If they are unable to resolve your complaint in this time they will write to advise you of progress and will endeavour to resolve your complaint within the following four weeks.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

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