

TRAVEL INSURANCE 4MEDICAL.CO.UK

Backpacker Lite

Pre-Travel and Travel Policies

For policies issued from **01/04/2021** to **31/03/2022**
Master policy number RTCTI40022-15 A & B

This policy is for residents of the United Kingdom,
the Channel Islands or British Forces Posted Overseas only

This insurance is insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FRN is 203320.

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About this policy



PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

- The policy is a legal contract between you and **us**, and is subject to the exclusive jurisdiction of the courts of your **home country**. **We** will settle all claims under the **home country's** law and all our correspondence with you will be in English.
- No alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by **us**.
- The policy document comprises of separate sections that state what events you are covered for and any applicable limits, conditions and exclusions. If your circumstances do not fit those described, then there is no cover in place. Only events that happen during the **period of insurance** and for which the appropriate premium has been paid will be considered.
- The policy is based on indemnity, and will only respond to unexpected and unforeseeable events.
- You are expected to take reasonable care of yourself and your possessions, and act as if uninsured at all times. **We** will not consider claims that have arisen due to reckless behaviour or feature inflated costs.
- You must supply **us** with all the documents and information **we** may reasonably need, and not pay or agree to pay costs that another party is seeking to claim from you that **we** have not authorised.
- **We** may take over and deal with, in your name, the defence/settlement of any claim made under the policy; and take proceedings in your name, but at **our** expense, against the responsible party to recover, for **our** benefit, the amount of any payment made under the policy.
- **We** will only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and you will provide details of such other insurance.
- **We** will not pay medical costs in excess of customary and reasonable levels of charging.
- **USA Medical Costs:** Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, **we** will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to your **home country**. They may engage the services of collection agencies but any correspondence should simply be sent on to **us**, unanswered: there is no lawful action that can be taken which **we** cannot step in and take over on your behalf.

Important meanings in this section:

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

home country - either the United Kingdom, the Channel Islands or Isle of Man.

we/our/us – White Horse Insurance Ireland dac.

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IMPORTANT – Please read carefully

This insurance will only be valid if, at the time you bought the policy, everyone named on the insurance schedule:

1. is a resident of the United Kingdom, Channel Islands, Isle of Man or **BFPO** and has not spent more than 6 months abroad in the 12 months prior to buying this policy.
2. is not already **abroad** when the **trip** starts.
3. is taking a **trip** which starts and ends in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.
4. will be travelling within the **period of insurance** unless we have been asked, and agreed, to extend the policy and confirmed this in writing.
5. has told us about any **existing medical conditions** and/or prescribed medications and received confirmation that we will provide cover for them.
6. are not waiting to have a medical investigation or the results of any tests unless these relate to an **existing medical condition** you have already told us about.
7. will tell us about any changes to their health that occur between the date the policy is purchased and the date the trip starts and will not travel if they may need to seek medical treatment during the **trip**.
8. is not travelling for less than 2 days on any one trip within your **home country**.
9. is not going on a cruise unless you have paid the relevant additional premium and **we** have agreed this in writing.
10. are aware that there is no cover under this policy if you travel to a country or specific area that the Foreign, Commonwealth & Development Office (FCDO) advice against all or all but essential travel to.
11. are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.
12. who is aged 17 years or under, must always be travelling with one of the named insured adults on the insurance schedule.
13. is aged 35 years and under at the start date of the policy.

Important meanings in this section:

abroad – anywhere outside of your **home country**.

BFPO – British Forces Posted Overseas.

existing medical condition – see Page 8.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

period of insurance - from the date you pay for your policy until the end date as stated on your policy schedule.

trip – travel during the period of insurance.

we/our/us – White Horse Insurance Ireland dac.

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What you should do if you need out-patient treatment or treatment for a minor injury or illness



PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe in many countries across the globe. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3793**

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to receiving the best medical care overseas and repatriation planning, please visit our website www.ourphilosophies.co.uk

IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

In European Union Countries – if you present yourself at a public facility you are strongly advised to show your EHIC/GHIC.

In Australia – you are strongly advised to enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC/GHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.

In Turkey, Cyprus, Egypt and Bulgaria – we utilise the services of Global Excel who can arrange for the bill to be paid directly. You simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here www.globalexcel.com

Everywhere else in the World – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on +44 (0) 203 829 6745

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WHAT TO DO IF YOU HAVE A MEDICAL EMERGENCY WHILE YOU ARE AWAY



PLEASE NOTE: This is a travel insurance policy and not private medical insurance; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

IT IS IMPORTANT THAT YOU ARE AWARE OF THE FOLLOWING:

Medical Treatment

- There is not cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until you return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.
- Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection.

Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

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Your Important contact numbers

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD

You should first call an ambulance using the local equivalent of a 999 number
 If you are travelling within the EU you should dial 112
 You should then when possible, contact the assistance team
 which is available 24 hours a day, all year round on: **+44 (0) 203 829 6745**
 Or email: Operations@emergencyassistance.co.uk

TO MAKE A CLAIM

please contact us as soon as possible - please keep copies of all information you send us

Travel Claims

Sections A1, B1-B10

Please visit
www.policyholderclaims.co.uk
 You can also email claims@policyholderclaims.co.uk
 or call **0203 829 6761**
Open 8am - 8pm Weekdays,
9am - 1pm Saturdays

FOR LEGAL ADVICE

please contact Penningtons Manches LLP on **0345 241 1875. Open 8.30am - 7.00pm Weekdays**

TO ASK A QUESTION OR AMEND YOUR POLICY

To amend or cancel your policy please
 call us on **0345 90 80 121**
9am - 5:30pm Monday to Friday

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Your health – When buying the policy and for the duration of the policy

Have you or anyone named on the policy ever been diagnosed with or treated for any of the following?

- | | |
|--|---|
| <ul style="list-style-type: none"> • Heart or circulatory conditions • Strokes or high blood pressure • Breathing/Respiratory conditions (including Asthma) | <ul style="list-style-type: none"> • Cancer (even if now in remission) • Diabetes (including diet controlled) • Irritable bowel disease (such as crohn's, or diverticulitis) |
|--|---|

Are you or anyone named on the policy currently taking any medication? (this will not apply to common colds, flu or contraceptive medication)

Are you or anyone named on the policy waiting for any tests, treatment or a non-routine hospital appointment?

Have you or anyone named on the policy seen a medical professional in the last 2 years?

If the answer is **YES** to any of the above **you must declare them to us; you cannot choose what you declare and what you don't.**

We need to understand your health as a whole to be able to assess the risk you present in the lead up to your trip and while you are travelling. If any of the above apply to you and you do not declare them, any claim you make whether it is related or not, may only be paid in part or declined altogether.

Similarly, if there is a **CHANGE IN YOUR HEALTH BEFORE YOUR TRAVEL**, such as new or increased medication, any referral for tests or a specialist appointment, or a new diagnosis/course of treatment, **you must tell us** or again any claim you make whether it is related or not, may only be paid in part or declined altogether.

If we feel that anything you tell us might increase the risk and chance of a claim, we may ask you to pay an additional premium, apply an increased excess, change the policy terms or withdraw cover altogether.

To declare an existing condition(s) or a change in health please call us on: +44 (0) 345 90 80 121 9am - 5:30pm Monday to Friday

Should your medical situation change before you travel, and we are unable to provide cover, we will either allow you to make a claim for cancellation or, for **single trip policies** we will refund 50% of the total policy premium you have paid.

Cancellation of the policy

If the policy does not meet your needs	If you ask us to cancel the policy after 14 days	When we might cancel your policy
<p>If you find that the terms and conditions of the policy do not meet your needs and you no longer wish to be covered by the policy, you must tell us within 14 days of purchasing the policy.</p> <ul style="list-style-type: none"> • we will refund your premium in full provided you have not travelled or claimed, or intend to claim, on the policy. 	<p>We will consider a partial refund should you wish to cancel your policy outside of the 14 day cooling off period provided you have not travelled or claimed, or intend to claim, on the policy.</p> <p>Backpacker Policies – If we agree to a refund, then we will refund 50% of the total policy premium you have paid.</p>	<p>We reserve the right to give 7 days' notice of cancellation of this policy, without a refund, by recorded delivery to you at your last known address in the event of the following circumstances:</p> <ul style="list-style-type: none"> • fraud or suspected fraud; • misleading information or deliberate misrepresentation; • abusive behaviour to our staff.

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Cover Table

This table shows you what cover may be available under this insurance policy and is subject to the terms, conditions and exclusions already mentioned and detailed in the individual policy sections. **Please be aware** that if your circumstances do not fit those described, then there is no cover in place.

The amounts shown under **'We will pay up to'** are the maximum amounts payable under each policy section for each insured person.

Please note: Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits. The excess is the amount that will be deducted from your claim for each insured person.

Cover			We will pay up to	Excess amount
Page No.	Your pre-travel policy – Cancellation	Section		
11-12	Cancellation – If you are unable to go on your trip	A1	£1,000	£100
Page No.	Your travel policy – Medical & Curtailment	Section		
15-16	If you need emergency medical treatment abroad	B1	£3,000,000	£100
17-18	If you need to be brought home	B2	£200,000	£100
19-20	Curtailment – If you have to cut your trip short	B3	£500	£100
Page No.	Your travel policy – Possessions	Section		
21-22	If your checked-in baggage is delayed	B4	£100	Nil
23-24	If your valuables are lost, stolen or accidentally damaged	B5	£100	£75
25-26	If your other possessions are lost, stolen or accidentally damaged	B6	£300	£75
27-28	If your cash or event tickets are lost or stolen	B7	£100	£75
Page No.	Your travel policy – Legal & Personal Accident	Section		
29-30	If you need legal advice	B8	£15,000	£75
31-32	If you are killed, injured or disabled following an accident	B9	£5,000	Nil
33-34	If you are held legally liable for injury or damage	B10	£1,000,000	£75

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YOUR PRE-TRAVEL POLICY – Sections A1

On single trip policies, your pre-travel policy starts from the date you purchase your policy, and ends when you leave home in the United Kingdom, Channel Islands, Isle of Man or BFPO to start your **trip**.

Please Note: If your circumstances do not fit those described, then there is no cover in place.

Please be aware that we expect you to:

- **Co-operate** with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim;
- Have declared all your **existing medical conditions** to us. If you need to declare, please call **+44 (0) 345 90 80 121**

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the **period of insurance**.

Important meanings in this section:

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

directly or indirectly related claims – a medical problem that is more likely to happen because of another medical problem they already have.

existing medical condition – see Page 8.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

travel companion – a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

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Cancellation – If you are unable to go on your trip – Section A1

If this happened:

You were forced to cancel your **trip** because the following **unexpectedly** happened before you left **home** which you would not have been expected to foresee or avoid:

- you, or anyone insured on this policy, became **ill** with an infectious disease within 14 days of your **trip** starting (**including contracting Covid-19**);
- you, a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with became **ill (excluding contracting Covid-19)**, was injured or died;
- your **home** was burgled, or seriously damaged by fire, storm or flood;
- you, or a **travel companion** were called for jury service or required as a witness in a court of law;
- you, or a **travel companion** were made **redundant**;
- you, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth & Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel.

This is what we will do:

We will pay up to

£1,000

for your proportional share of any pre-paid costs that are directly related to your **trip** for:

- transport charges
- accommodation costs
- foreign car hire
- pre-paid excursions booked before you go on your trip

which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose and results in a financial loss.

The **excess** amount for this section is **£100** per person, per incident

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But we won't do anything if:

- you have not paid your **excess** or accepted it will be deducted from any settlement;
- you are claiming due to a **known event**;
- you are unable to provide evidence from a medical professional confirming your **illness** or infectious disease;
- you cancelled your **trip** because:
 - you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19. Cover is only in place if you have a confirmed diagnosis of Covid-19 within 14 days of your **trip** starting;
 - you simply did not want to travel or had a fear of travelling;
 - you could no longer afford to pay for the **trip**;
 - of an **existing medical condition** which you have not told **us** about and that **we** have not agreed to cover in writing;
 - of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
 - due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- you, or a **travel companion** did not obtain the required **travel documents**, inoculations or vaccinations for the area you are travelling to;
- you, or a **travel companion** are the defendant in a court of law;
- you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds;
- you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- you purchased insurance with the reasonable intention or likelihood of claiming;
- your claim relates to course charges or tuition fees unless agreed in writing by **us**;
- you are unable to prove your financial loss;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

co-operate – provide us with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

existing medical condition – see Page 8.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the **period of insurance**.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

redundant – being an employee where you qualify under the provision of the Employment Rights Acts.

travel companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

travel documents - Current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards (EHIC).

trip - travel during the **period of insurance**.

trip destination- the final destination shown on your travel itinerary.

unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.

we/our/us – White Horse Insurance Ireland dac.

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YOUR TRAVEL POLICY – Sections B1 – B10

Your travel policy starts when you leave home to start your **trip** and ends when you return home, or you are taken to a hospital, nursing home or funeral director in the United Kingdom, Isle of Man or the Channel Islands.

For **single trip policies**, no further trips are covered.

Please Note: If your circumstances do not fit those described, then there is no cover in place.

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.

Please be aware that we expect you to:

- take reasonable care of yourself and your possessions, and act as if uninsured at all times. **We** will not consider claims that have arisen due to reckless behaviour or feature inflated costs;
- **co-operate** with **us** to provide any information or documentation **we** may reasonably require to enable **us** to verify and process your claim;
- not accept liability for any injury or damage you might cause to a third party or their property;
- have declared all your **existing medical conditions** or any change in health to **us**. If you need to declare, please call **+44 (0) 345 90 80 121**
- to contact assistance before attending a private medical facility or if you require emergency medical treatment.

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

You will not be covered for any **directly or indirectly related claims** arising from the health of a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the **period of insurance**.

Important meanings in this section:

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

directly or indirectly related claims – a medical problem that is more likely to happen because of another medical problem they already have.

existing medical condition – see Page 8.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

travel companion – a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

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Ready to go?

So, you're all packed and just about ready to go. We have included a check list to help ensure that you haven't forgotten anything!

- **Check that your travel insurance covers the whole duration of your trip and any activities that you plan on trying.**
- **Check your travel documents:**
 - Is your passport up to date, and is it valid for a least 6 months after the date you are due to come home?
 - Make two photocopies of your passport, tickets and travel insurance documents and leave one set at home (maybe let family/friends know where they are kept in case of an emergency). Take the other set with you but keep them separate from the originals.
 - Make sure you have important contact numbers in your phone just in case.
- **Check with your GP to ensure that you have had any necessary vaccinations and/or medications.**
- **Know your destination:**
 - It is always worth checking out any local laws and customs before you get there.
 - Pack a guide book.
 - Check the Foreign, Commonwealth & Development Office (FCDO) website www.gov.uk/fcdo
- **Tell family/friends about your trip and make sure they know where you are going and how to get hold of you in an emergency.**
- **When you are abroad:**
 - Make sure your travel documents, passport, money and insurance documents are kept in a safe place.
 - Stick to safe filtered water and keep yourself well hydrated when you are out in the sun.
 - Always wear protective sunscreen when you are out and about, even if you are on the ski slopes! (but make sure the one you buy doesn't contain the chemical Oxybenzone as it bleaches the sea coral).
 - Check out local information in your guidebook or online so that you are aware of any local holidays and nearby public medical facilities.
 - It is always a good idea to keep all your receipts just in case you need them for future reference.

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If you need emergency medical treatment abroad – Section B1

If this happened:

During your **trip abroad** you needed **emergency and necessary medical treatment** (including dental treatment for the immediate relief of pain).

PLEASE NOTE: This is a **travel insurance policy and not private medical insurance**; so there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.

PLEASE BE AWARE: This policy does not cover treatment due to, or a complication of, any health conditions as explained in 'Your health – when buying the policy and for the duration of the policy' on page 8, which you have not told **us** about and **we** have not agreed to cover in writing.

PLEASE NOTE: This policy excludes any costs incurred in respect of normal pregnancy or childbirth where you are between 29 and 40 weeks of the pregnancy.

This is what we will do:

We will pay you up to

£3,000,000

in respects of customary and reasonable fees or charges for **emergency and necessary medical treatment that we have agreed to**, as well as customary and reasonable fees or charges for:

additional travel and accommodation costs if you are discharged from hospital but medically unable to return **home** immediately;

costs for one other person to stay with you, or to travel to you from your **home country** and to accompany you **home**;

travel costs to or from a hospital relating to your admission, discharge or attendance for **outpatient treatment**;

travel costs to and from appointments, or for the collection of medication prescribed for you by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to **us**.

The **excess** amount for this section is **£100** per person, per incident

15



But we won't do anything if:

- you have not paid your **excess** or accepted that it will be deducted from any settlement;
- you cannot produce receipts for any additional expenses;
- you ask **us** to pay for any services or treatment that are considered to be routine, non-emergency or elective;
- you ask **us** to pay medical fees and charges in excess of customary and reasonable levels of charging;
- you ask **us** to pay for any services or treatment that can reasonably wait until you return **home**;
- you ask **us** to pay for any services or treatment that you received in your **home country**;
- you ask **us** to pay for any services or treatment that you received after the date that **we**, in consultation with your treating doctor, told you that you could return **home**;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- where **excessive alcohol consumption** was a contributory factor;
- you were driving or riding any **motorised vehicle** for which you did not hold a **valid UK Driving Licence** and you failed to take **reasonable safety precautions**;
- you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- you went against FCDO, government, local authority or medical advice relating to any infectious disease including COVID-19;
- you do not **co-operate** with **us**.

Important meanings in this section

abroad – anywhere outside of your **home country**.

additional sports activity – any sports or activity not listed on page 35

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

emergency and necessary medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.

outpatient treatment – treatment received which does not require admittance to a hospital.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

trip – travel during the **period of insurance**.

valid UK Driving Licence – visit www.gov.uk/driving/licence-categories

we/our/us – White Horse Insurance Ireland dac.and/or assistance.

16

If you need to be brought home – Section B2

If this happened:

As a result of **emergency and necessary medical treatment** during your **trip abroad** we decided that it was medically necessary for you to return **home** either before or after your **scheduled return date**, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death.

PLEASE NOTE: We will liaise with your treating doctor(s) about your treatment plan and if required obtain a 'fit to fly' certificate.

We will also liaise with you and advise on, and also put in place, suitable **repatriation** plans to get you **home** as soon as it is medically safe to do so in order to achieve your optimal recovery.

PLEASE BE AWARE: If you have not purchased a return ticket, we will deduct the costs of an economy flight (based on the cost on the date you came **home**) from any costs we have incurred in returning you to your **home**.

This is what we will do:

We will pay you up to

£200,000

for customary and reasonable costs that are medically necessary to enable us to return you to your **home** or nursing home, or to move you to the most suitable hospital in your **home country** as arranged by the assistance team;

We will pay you up to

£25,000

for customary and reasonable transportation costs, as arranged by the assistance team unless otherwise agreed by us, to return your body or ashes back to your **home**, a hospital or funeral directors in the United Kingdom or the Channel Islands.

The **excess** amount for this section is **£100** per person, per incident

17



But we won't do anything if:

- you have not paid your **excess** or accepted that it will be deducted from any settlement;
- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- you ask **us** to pay the cost of bringing you **home** before we consider it clinically safe to do so and there is appropriate medical treatment available locally;
- you ask **us** to pay for any costs to which we have not agreed to;
- the risk associated with bringing you **home** is greater than the risk of you remaining in resort;
- your return **home** would present unnecessary risk to other travellers;
- you ask **us** to pay for the cost of travel to a standard higher than the class in which you were originally booked to return **home**, unless we agree and it is medically necessary;
- you ask **us** to pay for the cost of burial or cremation in your **home country**;
- you ask **us** to pay for **repatriation** costs which we have not agreed;
- you do not **co-operate** with us.

Important meanings in this section

abroad – anywhere outside of your **home country**.

BFPO – British Forces Posted Overseas.

co-operate – provide **us** with any information or documentation we may reasonably require to enable **us** to verify and process your claim.

excess – the amount we will deduct from any claims settlement in respect of each person making a claim.

emergency and necessary medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

repatriation – returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.and/or assistance.

18

Curtailed – If you have to cut your trip short – Section B3

If this happened:

You had to cut short your **trip** because the following **unexpectedly** happened after you left **home**, which you would not have been expected to foresee or avoid:

- you, or anyone insured on this policy, became **ill** with an infectious disease during your **trip (including contracting Covid-19)**;
- you, a **travel companion**, a **family member**, a **close business colleague**, or the person you were going to stay with became **ill (excluding contracting Covid-19)**, was injured or died;
- your **home** was burgled, or seriously damaged by fire, storm or flood;
- your pre-booked accommodation was damaged by a **natural disaster**, and alternative accommodation was not provided;
- you, or a **travel companion** were called for jury service or required as a witness in a court of law;
- you, or a **travel companion** had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;
- as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth & Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel.

This is what we will do:

We will pay up to

£500

for your proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to your **trip**, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get you **home**.

PLEASE NOTE: You must use or re-validate your original ticket for your early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.

The **excess** amount for this section is **£100** per person, per incident

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But we won't do anything if:

- you have not paid your **excess** or accepted it will be deducted from any settlement;
- you are claiming due to a **known event**;
- you are claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO);
- you are claiming due to FCDO, government or local authority advice relating to any infectious disease;
- you ask **us** to pay for the cost of your original return ticket when **we** have paid for a new ticket or arranged your medical **repatriation**;
- you had cut short your **trip** because:
 - you could no longer afford to pay for the **trip**,
 - you did not want to continue travelling or had a fear of continuing your trip;
 - of an **existing medical condition** which you have not told **us** about and that **we** have not agreed to cover in writing;
 - of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start of your **trip**.
- you, or a **travel companion** are the defendant in a court of law;
- you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds;
- you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- you ask **us** to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;
- you are unable to prove your financial loss;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

existing medical condition – see Page 8.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

natural disaster – fire, flood, earthquake, storm, lightning, explosion or hurricane.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

redundant – being an employee where you qualify under the provision of the Employment Rights Acts.

repatriation – returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

travel companion – a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip – travel during the **period of insurance**.

trip destination – the final destination shown on your travel itinerary.

unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.

we/our/us – White Horse Insurance Ireland dac.

20

If your checked-in baggage is delayed – Section B4

If this happened:

Your **checked-in baggage** did not arrive at your **trip destination** within **12 hours** of your arrival because it was misplaced by your **transport provider**.

This is what we will do:

We will pay you up to

£100

for the purchase of **essential items** if you are without your **checked-in baggage** for more than **12 hours**.

There is no **excess** amount for this section

21



But we won't do anything if:

- you are unable to provide **us** with evidence from your **transport provider** or their handling agents confirming that your **checked-in baggage** was delayed and the date and time it was returned to you;
- you do not **co-operate** with **us**.

Important meanings in this section

BFPO – British Forces Posted Overseas.

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

essential items – underwear, socks, toiletries, a change of clothing and baby formula/food.

home country – either the United Kingdom, the Channel Islands or Isle of Man.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination – the airport, international rail terminal or port outside your **home country**, which is your final ticketed destination.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

22

If your valuables are lost, stolen or accidentally damaged – Section B5

If this happened:

Despite having taken **precautions** your **valuables** were lost, stolen or accidentally damaged during your **trip**.

PLEASE NOTE: We define **valuables** as rings, watches (excluding smart watches), necklaces, earrings, bracelets, body jewellery, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a gadget which requires power either from the mains or from a battery.

This is what we will do:

We will pay you up to

£100

in total for lost, stolen or accidentally damaged **valuables**

The **excess** amount for this section is **£75** per person, per incident

23



But we won't do anything if:

- you have not paid your **excess** or accepted it will be deducted from any settlement;
- your **valuables** were in your **checked-in baggage**;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you are claiming for items that have been damaged by age or wear and tear;
- the items were left **unattended**, unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you do not **co-operate** with us.

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.

excess – the amount we will deduct from any claims settlement in respect of each person making a claim.

evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their **valuables**.

single article – any single item that is not part of a **pair or set**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

we/our/us – White Horse Insurance Ireland dac.

24

If your other possessions are lost, stolen or accidentally damaged – Section B6

If this happened:

Despite having taken **precautions** your other possessions, which were not **gadgets** or **valuables**, were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

We will pay you up to

£300

in total for lost, stolen or accidentally damaged other possessions after a deduction for wear and tear, however the most we will pay for any **single article, pair or set** is

£100

The **excess** amount for this section is **£75** per person, per incident

25



But we won't do anything if:

- you have not paid your **excess** or accepted it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you are claiming for items that have been damaged by age or wear and tear;
- any possessions were left **unattended** (other than in **checked-in baggage**) away from your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you are claiming for loss, theft or damage to any item of sports equipment;
- you do not **co-operate** with us.

Important meanings in this section

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

evidence of ownership – a document to evidence that the item(s) you are claiming for belong to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statement, guarantees or insurance validation certificate.

gadget(s) – include; Mobile/ Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, theft or damage of their other possessions.

single article – any single item that is not part of a **pair or set**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

unattended – neither on your person or within your sight and reach.

valuables – rings, watches (excluding smart watches), necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals, costume jewellery and any electrical item that is not a **gadget** which requires power either from the mains or from a battery.

we/our/us – White Horse Insurance Ireland dac.

26

If your cash or event tickets are lost or stolen – Section B7

If this happened:

Despite having taken **precautions** your **cash** or **event tickets** were lost or stolen during your **trip**.

This is what we will do:

We will pay you up to

£100

for the loss or theft of your **cash**.

We will pay you up to

£100

for the cost of replacement **event tickets** that cannot be recovered from any other source in the first instance.

The **excess** amount for this section is **£75** per person, per incident

27



But we won't do anything if:

- you have not paid your **excess** or accepted it will be deducted from any settlement;
- you did not notify the loss or theft to the police, your **transport provider** or tour operators representative and obtain a local independent written report during your **trip**;
- you are unable to provide **proof of purchase** or **proof of withdrawal**;
- you did not take all available **precautions**;
- your **cash** or **event tickets** were not on your person, unless they were locked in a safe or safety deposit box or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you have received replacement **event tickets** from anywhere else;
- you do not **co-operate** with us.

Important meanings in this section

cash – sterling or foreign currency in note or coin form.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

event tickets – tickets or passes which you have purchased to gain admission or entry to, a theme park, water park, exhibition, concert, theatre or sporting event.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cash** and/or **event tickets**.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.

proof of withdrawal – evidence that you had withdrawn the **cash** from your bank, building society or credit card.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

28

If you need legal advice – Section B8

If this happened:

You were injured or killed on your **trip** due to someone else's negligence.

PLEASE NOTE: If compensation is awarded, **we** will deduct any costs that **we** have paid from that compensation.

This is what we will do:

We will provide you, your estate or the executors/administrators of your estate with

30 minutes legal helpline access

Our legal advice line is managed by Penningtons Manches LLP and is contactable on:

0345 241 1875

8:30am – 7pm Weekdays

If **we** believe that the estimated recovery will be more than £500, **we** will appoint a solicitor to act on your behalf or on behalf of your estate or the executors/administrators of your estate and pay up to

£15,000

for legal costs and expenses incurred in pursuing claims for compensation and damages.

The **excess** amount for this section is **£75** per person, per incident

29



But we won't do anything if:

- legal proceedings in the USA or Canada do not follow the contingency fee system operating in North America;
- you, your estate or the executors/administrators of your estate are making a claim against a **transport provider**, travel agent, **tour operator**, tour organiser, the insurer or their agents or the claims office;
- **we** believe that the estimated recovery will be less than £500;
- the costs are to be considered under an arbitration scheme or a complaints procedure;
- you, your estate or the executors/administrators of your estate are making a claim against another person insured on this policy, or a **family member**, a friend or **travel companion** whether insured by **us** or another provider;
- you, your estate or the executors/administrators of your estate do not **co-operate** with **us**.

Important meanings in this section

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

tour operator – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

travel companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

30

If you are killed, injured or disabled following an accident – Section B9

If this happened:

You suffered an accident during your **trip** which, within 12 months, directly caused your death, serious injury or disablement.

PLEASE NOTE: This section does not cover death, injury or disablement due to illness or disease.

This is what we will do:

In the event of your death, **we** will pay

£5,000

to your estate or the executors/administrators of your estate.

If you suffered 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 arms/hands or legs/feet **we** will pay you

£5,000

If you suffered **permanent and total disablement**, **we** will pay you

£5,000

There is no **excess** amount for this section

31



But we won't do anything if:

- you were under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), solvents or anything relating to your prior abuse of drugs or solvents;
- **excessive alcohol consumption** was a contributory factor;
- you were driving or riding any **motorised vehicle** for which you did not hold a **valid UK Driving Licence** and you failed to take **reasonable safety precautions**;
- you knowingly put yourself at risk, unless you were trying to save your own or someone else's life;
- you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- you, your estate or the executors/administrators of your estate do not **co-operate** with **us**.

Important meanings in this section

accident – an injury which is caused by a violent, viable and external event.

additional sports activity – any sports or activity not listed on page 35

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.

permanent and total disablement – you are unable to work in any paid employment or paid occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

trip – travel during the **period of insurance**.

valid UK Driving Licence – visit www.gov.uk/driving/licence-categories

we/our/us – White Horse Insurance Ireland dac.

32

If you are held legally liable for injury or damage – Section B10

If this happened:

You are held legally liable for something that you did accidentally during your **trip** which caused accidental bodily injury to, or the damage to the property of, someone who was not your **travel companion** or a **family member**.

PLEASE NOTE: In the event of an incident that might result in a claim:

1. You must not admit liability or make any offer of settlement;
2. You must not reply to, but should immediately send **us** every writ, summons, legal process or other communication you receive;
3. **We** may take over and deal with, in your name, the defence/settlement of any claim.

This is what we will do:

We will pay you up to

£1,000,000

in respect of damages awarded against you plus legal costs to when **we** have agreed.

The **excess** amount for this section is **£75** per person, per incident

33



But we won't do anything if:

- you have not paid your **excess** or accepted it will be deducted from any settlement;
- you are claiming for any infectious disease;
- you admitted liability for any loss, injury or damage;
- the incident arose during the course of your employment or was caused by someone employed by you;
- the incident was caused by an animal which you owned or had custody or control of;
- you were driving, or in control of, any **motorised vehicle** including any trailer or sidecar attached to it, pedal cycle, aircraft, drone, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- you were under the influence of non-prescribed drugs, solvents or anything related to your prior abuse of drugs or solvents;
- **excessive alcohol consumption** was a contributory factor;
- you deliberately put yourself or others at risk;
- you were using firearms or incendiary devices;
- the incident took place on, or in, property (other than your temporary trip accommodation) which you own or control;
- you were taking part in an **additional sports activity** and you had not paid the relevant additional premium;
- you do not **co-operate** with **us**.

Important meanings in this section

additional sports activity – any sports or activity not listed on page 35

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

excess – the amount **we** will deduct from any claims settlement in respect of each person making a claim.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge'.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

motorised vehicle – car, motorcycle, moped, scooter, boat or quad bike.

period of insurance – from the date you pay for your policy until the end date as stated on your policy schedule.

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

travel companion - a person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.

trip – travel during the **period of insurance**.

we/our/us – White Horse Insurance Ireland dac.

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Are you thinking of taking part in any sports or activities?

We want you to enjoy your trip, and we appreciate that sometimes you may be tempted to try an activity or sport while you are away – your policy will cover the following activities as standard without you having to pay an additional premium.

Please Note: There is no cover for those activities marked in italics under section 'If you are held legally liable for injury or damage'.

Activities covered as Standard

Aerobics Amateur Athletic Field Events Amateur Athletic Track Events Angling/ Fishing (freshwater) Animal Sanctuary (not big game) <i>Archery</i> Badminton Bamboo Rafting Banana Boating Bar Work Baseball Basketball Billiards Bird Watching Body Boarding Boules Bowling Bowls <i>Bridge Swinging</i> <i>Bungee Jumping</i> Camel/Elephant Riding Trekking (UK booked) Camping <i>Canoeing/ Kayaking (White Water Grades 1-3)</i> Caravanning, <i>Catamaran Sailing (In-shore)</i> <i>Clay Pigeon Shooting</i> Cricket Croquet	Curling Cycle Touring /Leisure Biking (up to 1,000m) Dancing Darts Disc Golf Diving (Indoor up to 5m) Dragon Boat Racing Elephant Trekking (UK Booked) Fencing Fives Flag Football <i>Flying as passenger (private/ small aircraft/helicopter)</i> Football/Soccer – Practice and Training Frisbee (recreational) Golf Gorilla Trekking (up to 1,000m) Highland games Horse Riding (No Jumping) <i>Hot Air Ballooning</i> Indoor Skating (not ice) <i>Jet Boating</i> <i>Jet Skiing</i> Kiting Korfball	Laser Tag Low Ropes Model sports Marathons Model Flying Mountain Biking (up to 1,000m) Netball Orienteering Petanque Peteca Pigeon Racing Pony Trekking Pool Quoit Rackets Racquet-ball <i>Rafting (White Water Grades 1-3)</i> Re-Enactment <i>Rifle Range</i> Ringo River Punting Rounders <i>Rowing (inshore –recreational)</i> Safari (UK organised) Sailing/ Yachting (recreational - inshore) <i>Scuba Diving (not solo, up to maximum 30m)</i>	Segway (supervised, non-competitive) Snorkelling (inside marked areas and/or with a lifeguard present) Softball Squash Stoolball Swimming (inside marked areas and/or with lifeguard present) Swimming with Dolphins (inside marked areas and / or with lifeguard present) Table Tennis Ten Pin Bowling Tennis Theme Parks Trekking/ Mountain Walking/ Hiking/ Rambling/ Mountaineering (in group) all up to 1,000m <i>Tubing</i> Tug of War Unicycle riding Volleyball Water Parks Whale Watching (professionally organised) Yachting (Inshore – crewing) Yoga
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If you are considering taking part in any activity which is not listed, please contact us on 0345 90 80 121 to discuss this and we will let you know what, if any, additional premium is necessary.

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Data Protection – Personal Information

White Horse Insurance Ireland dac holds your personal information in accordance with all applicable data protection laws.

To administer your policy White Horse Insurance Ireland dac will collect and use information about you provided by you and this notice applies to anyone who is insured under this Insurance policy and whose personal information may be processed for the provision of insurance and related services.

Personal information may be used by us for the purposes of administering your policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. We may also use your personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information you have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third-party service providers used by us in fulfilling your insurance contract.

We may send your personal information in confidence to other companies who provide services to us for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When we do this, we will ensure that we transfer the data securely and accordingly to regulatory requirements. By buying this insurance policy, you agree to us using your personal information in this way.

You have various rights in relation to personal information that is held by us, including the right to request access to your personal information, the right to correct inaccurate personal information, or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest.

This notice explains certain aspects of how we use your information and what rights you have in relation to your personal information, however you can obtain more information about how we use your data by reviewing our full Privacy Policy. Our Privacy Policy is available on our website www.whitehorseinsurance.eu

Your data will be treated in accordance with our Privacy Policy.

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Make yourself heard

At Travel Insurance 4 Medical we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand; but sometimes we and our insurers might get it wrong, in which case we want you to tell us.

If you wish to complain about the **sale of your policy**, please contact:

Customer Services Manager
Rothwell & Towler Ltd
Tourism House
Woodwater Park
Pynes Hill
Exeter EX2 5WS

If you wish to complain about the **outcome of your claim or assistance provided**, please contact:

Customer Insights Manager
1 Tower View,
Kings Hill, West Malling,
Kent, ME19 4UY
Telephone: 0203 829 6604
Email: complaints@policyholderclaims.co.uk

If you are still not satisfied with the outcome you may refer your case to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service
Exchange Tower, London, E14 9SR
Telephone (Landline): 0800 023 4567
Telephone (Mobile): 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

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Meet your insurers

Your policy is made up of different sections insured by different companies:

Sections A1, B1-B10 are insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FRN is 203320.

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

Enjoy your trip!