

# TRAVEL INSURANCE 4MEDICAL.CO.UK

## Policy Extensions

These are only added to your policy if you have paid the appropriate additional premium and it is confirmed on your Insurance Schedule

For policies issued from between  
01/04/2021 to 31/03/2022

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### About this policy

**This booklet is an extension of your main Travel Insurance 4 Medical policy wording.**

Please note: The extension's in this booklet will only apply if you have paid the appropriate additional premium for each extension and it is listed on your insurance schedule. All the things we told you about in the main policy wording also apply to these extensions.

This extension booklet provides details of the extra cover you have paid. It will also tell you of any new terms and conditions that apply here that were not mentioned in the main policy wording.

**Winter Sports Extension:** Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for 31 days duration on your Single Trip, or 17 days duration in one policy year on your Annual Multi Trip. We recommend when participating in winter sports that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the insured person has in that sport (e.g. if you are an amateur skier do not undertake a black run). Winter Sports Activities: Please see page 27 for the list of winter sports activities included in your cover.

**Cruise Extension:** This extension will provide you with cover for the duration of your single trip policy, or if you have purchased a multi trip policy, this extension will provide cover for a total of 45 days cruising during the 12-month policy period. We define a cruise as 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.

**Gadget Extension:** This is not a replacement as 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. The excess waiver does not apply to this section.

## 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 tifgroup-assistance team  
 which is available 24 hours a day, all year round on: **+44 (0) 203 829 6745**  
 Or email: [assistance@tifgroup.co.uk](mailto:assistance@tifgroup.co.uk)

### TO MAKE A CLAIM

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

#### Claims for Sections - DB1, C1-C4, WS1-WS5

Please visit  
[www.tifgroup.co.uk/customer/claims/](http://www.tifgroup.co.uk/customer/claims/)  
 You can also email [claims@tifgroup.co.uk](mailto:claims@tifgroup.co.uk)  
 or call **0203 829 6761**  
**Open 8am - 8pm Weekdays,**  
**9am - 1pm Saturdays**

#### Gadget Extension Claims - Sections G1-G3

For all gadget claims please contact Direct Group Limited  
 You can email [gadgetclaims@davies-group.com](mailto:gadgetclaims@davies-group.com)  
 Address - Unit 8, Caxton Road,  
 Fulwood, Preston  
 PR2 9NZ  
*Please refer to page 32 for more details  
 on claiming under this section*

### 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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## 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.	Denial of boarding extension	Section			
5-6	If you are denied boarding on your return journey – Accommodation	DB1	£560	Nil	
	If you are denied boarding on your return journey - Europe		£300	Nil	
	If you are denied boarding on your return journey - Worldwide		£500	Nil	
Page No.	Cruise extension (not applicable to Backpacker schemes)	Section			
7-8	If you miss your sailing	C1	£500	Nil	
9-10	If you are confined to your cabin	C2	£400	Nil	
11-12	If you cannot go on your shore excursions	C3	£500	As per your main policy	
13-14	If your ships itinerary changes	C4	£500	Nil	
Page No.	Winter sports extension	Section	Superior	Economy Extra & Standard	
15-16	If you are unable to use your pre-paid ski pack	WS1	£300	£250	Nil
17-18	If your winter sports equipment is lost, stolen or accidentally damaged	WS2	£1,000	£400	As per your main policy
19-20	If your winter sports equipment is delayed	WS3	£100	£100	Nil
21-22	If your hired winter sports equipment is lost, stolen or accidentally damaged	WS4	£300	£250	As per your main policy
23-24	If you ski resort is closed	WS5	£300	£200	Nil
Page No.	Gadget extension*	Section	Superior	Economy Extra, Standard & Backpacker	
25-26	If your gadget is accidentally lost or stolen whilst on your trip	G1	£1,500	£1,000	£50
27-28	If your gadget is accidentally damaged whilst on your trip	G2	£1,500	£1,000	£50
29-30	If your mobile phone is used fraudulently	G3		£1,500	£50

\*Gadget extension - this insurance is administered by Bastion Insurance Services Ltd, and underwritten by Inter Partner Assistance S.A. UK Branch.

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## If you are denied boarding on your return journey – Section DB1

### If this happened:

You were denied boarding on the return journey of your **trip** due to having or being suspected of having an infectious disease (including Covid-19).

### This is what we will do:

We will pay you up to

**£40**

for additional accommodation (of a standard no greater than your original booking) for each full **24-hour** period that you are unable to return to your **home country** up to a maximum of

**£560**

We will pay up to

**£300 Europe**  
**£500 Worldwide**

towards the cost of return transportation to your **home country** (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outward journey) at the earliest possible date based on medical or local authority advice.

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

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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;
- your **transport provider** has made arrangements to revalidate your original ticket but you chose not to accept it;
- you chose not to undertake your return journey;
- you were not denied boarding by your **transport provider**;
- you ask **us** to pay for travel to anywhere other than your **home country**;
- you are claiming for any costs relating to food or drink;
- you ask **us** to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL, Air Passenger Rights, (including Civil Aviation Authority requirements), or ABTA protection, 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;
- you cannot provide **us** with a written report from the **transport provider** confirming the refusal of boarding;
- you are claiming for costs associated with you attempting to return prior to the recommended return date following your initial refusal of boarding;
- you are claiming for costs of any **travel companion** other than;
  - your children who are under 18 years of age, or
  - a legal dependant who is unable to travel without you, who is insured on this policy and where there is no responsible adult to supervise them, until you are able to return to your **home country**.
- you 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 claim's settlement in respect of each person making a claim.

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

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

**period of insurance** - the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

**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** – Union Reiseversicherung AG, UK.

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## If you miss your sailing – Section C1

### If this happened:

If you arrived at your **embarkation point** after the cruise ship had departed because of something that happened that you could not have foreseen, or have been able to avoid.

### This is what we will do:

We will pay you up to

**£500**

towards the cost of additional travel and accommodation so you can travel to your cruise ship's next **port of call** and board the vessel.

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

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### But we won't do anything if:

- you have not made every attempt to reach the **embarkation point** in time to board the vessel;
- you have not allowed sufficient time (given normal traffic and weather conditions) to reach your **embarkation point** and check-in on time as shown on your itinerary;
- you are claiming for costs where the cruise operator has provided alternative travel and accommodation, or a financial contribution towards these costs.

### Important meanings in this section

**embarkment point** - the port at which you are supposed to board the cruise ship and register as a passenger at the start of the cruise itinerary.

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

**port of call** – a port where the cruise ship docks as part of its itinerary.

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## If you are confined to your cabin – Section C2

### If this happened:

During your cruise, you were confined to your cabin on medical advice, or admitted to the ship's hospital for **emergency medical treatment**.

### This is what we will do:

We will pay you up to

**£40**

for each **24-hour** period you are confined to your cabin due to injury or illness up to a maximum of

**£400**

This payment is in addition to any emergency medical expenses we may have agreed to under your travel policy - 'If you need emergency medical treatment abroad' in your main policy wording.

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

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### But we won't do anything if:

- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of your main policy;
- you cannot provide written confirmation from the ship's medical officer confirming the reason for, and length of, your confinement to your cabin;
- you do not **co-operate** with us.

### Important meanings in this section

**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.

**emergency 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**.

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

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

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## If you cannot go on your shore excursions – Section C3

### If this happened:

You were unable to go on your pre-paid shore excursion because you were confined to your cabin on medical advice, or admitted to the ship's hospital for **emergency medical treatment**.

### This is what we will do:

We will pay you up to a maximum of

**£500**

in total

The **excess** amount for this section is **as per your main policy** 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 do not have a valid claim under the 'If you need emergency medical treatment abroad' section of your main policy;
- you cannot provide written confirmation from the ship's medical officer confirming the reason for, and length of, your stay in the ship's hospital or confinement to your cabin;
- you do not **co-operate** with us.

### Important meanings in this section

**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.

**emergency 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**.

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

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

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## If your ships itinerary changes – Section C4

### If this happened:

A scheduled **port of call** was cancelled due to adverse weather conditions or timetable restrictions.

### This is what we will do:

We will pay you up to

**£100**

for each cancelled **port of call** up to a maximum of

**£500**

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

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### But we won't do anything if:

- you cannot provide written confirmation from the ships bursar or captain confirming the reason for, and the number of, any cancelled port of call visits;
- you were offered an alternative port of call;
- you were offered any monetary compensation (including on-board credit) by the ship or tour operator.
- you do not **co-operate** with us.

### Important meanings in this section

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

**port of call** – a port where the cruise ship docks as part of its itinerary.

**we/our/us** – Union Reiseversicherung AG, UK.

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## If you are unable to use your pre-paid ski pack – Section WS1

### If this happened:

During your **trip** you were admitted to a hospital for **emergency medical treatment** as an **in-patient** or confined to your trip accommodation on medical advice, and unable to use the facilities provided by your **ski pack**.

### This is what we will do:

We will pay up to

**£25**

In total per **24-hours** for loss of **ski pack** use due to injury or illness up to a maximum of

**Superior - £300**

**Economy Extra & Standard - £250**

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

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### But we won't do anything if:

- you do not have a valid claim under either the 'If you need emergency medical treatment abroad' or 'If are ill or injured in your home country' sections of your main travel policy;
- you cannot provide evidence showing when the **ski pack** was purchased;
- you do not **co-operate** with us.

### Important meanings in this section

**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.

**existing 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**.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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

**we/our/us** – Union Reiseversicherung AG, UK.

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## If your winter sports equipment is lost, stolen or damaged – Section WS2

### If this happened:

Your **winter sports equipment** was lost, stolen or damaged during your **trip**.

### This is what we will do:

We will pay you up to

**Superior - £1,000**  
**Economy Extra & Standard - £400**

in total for your **winter sports equipment**

however, the most we will pay for any **single article, pair or set** is

**Superior - £250**  
**Economy Extra & Standard - £150**

The **excess** amount for this section is **as per your main policy** 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 did not notify any loss or theft to the police, your **transport provider** or tour operator's 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**;
- your **winter sports equipment** was left in or on an **unattended** motor vehicle;
- your **winter sports equipment** was left **unattended** unless it was left in your locked accommodation or a designated locker room within your trip accommodation, or a **designated ski rack**;
- you cannot provide receipts for the hire of replacement **winter sports equipment**;
- your **winter sports equipment** was damaged due to your carelessness, neglect, deliberate wilful or malicious damage;
- you cannot provide receipts for any expenditure;
- you cannot provide a report from the winter sports hire shop confirming the nature of the damage;
- you 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.

**designated ski rack**- a designated area of substantial construction specifically designed to allow and facilitate secure storage of skis & snowboards.

**evidence of ownership** - a document to evidence that the item(s) you are claiming for belong(s) to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

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

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**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 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**.

**we/our/us** – Union Reiseversicherung AG, UK.

**winter sports equipment** - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

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## If your winter sports equipment is delayed – Section WS3

### If this happened:

Your **winter sports equipment** did not arrive at your **trip destination** within **24 hours** of your arrival because it was misplaced by your **transport provider**.

### This is what we will do:

We will pay you up to

**Superior - £25**

**Economy Extra & Standard - £10**

for covering hiring **winter sports equipment** if your is delayed **over 24 hours** up to a maximum of

**£100**

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

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### But we won't do anything if:

- you are unable to provide us with written confirmation from your **transport provider** or their handling agents that your **winter sports equipment** was delayed and the date and time it was returned to you;
- 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.

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

**we/our/us** – Union Reiseversicherung AG, UK.

**winter sports equipment** - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

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## If your hired winter sports equipment is lost, stolen or damaged – Section WS4

### If this happened:

Your hired **winter sports equipment** was lost, stolen or damaged during your **trip**.

### This is what we will do:

We will pay you up to

**Superior - £300**  
**Economy Extra & Standard - £250**

in total for your hired **winter sports equipment**

however, the most we will pay for any **single article, pair or set** is

**Superior - £250**  
**Economy Extra & Standard - £150**

The **excess** amount for this section is **as per your main policy** 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 did not notify any loss or theft to the police, your **transport provider** or tour operator's 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**;
- your hired **winter sports equipment** was left in or on an **unattended** motor vehicle;
- your hired **winter sports equipment** was left **unattended** unless it was left in your locked accommodation or a designated locker room within your trip accommodation, or a **designated ski rack**;
- you cannot provide receipts for the hire of replacement **winter sports equipment**;
- your hired **winter sports equipment** was damaged due to your carelessness, neglect, deliberate wilful or malicious damage;
- you cannot provide receipts for any expenditure;
- you cannot provide a report from the winter sports hire shop confirming the nature of the damage;
- you 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.

**designated ski rack**- a designated area of substantial construction specifically designed to allow and facilitate secure storage of skis & snowboards.

**evidence of ownership** - a document to evidence that the item(s) you are claiming for belong(s) to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals or insurance valuation certificates.

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

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claims for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

**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 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**.

**we/our/us** – Union Reiseversicherung AG, UK.

**winter sports equipment** - bindings, boots, gloves, goggles, helmets, poles, ski clothing, skis & snowboards.

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## If your ski resort is closed – Section WS5

### If this happened:

You were unable to use the **ski resort** facilities for more than 24-hours during your **trip** due to **adverse weather conditions**.

### This is what we will do:

We will pay you

**Superior - £25**  
**Economy Extra & Standard - £20**

for each **24-hour** period that you cannot use the facilities in the **ski resort** up to a maximum of

**Superior - £300**  
**Economy Extra & Standard - £200**

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

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### But we won't do anything if:

- you cannot provide written confirmation from the **ski resort** management confirming that the facilities were closed due to **adverse weather conditions**, or that it was unsafe to ski or snowboard due to **adverse weather conditions**;
- you do not **co-operate** with us.

### Important meanings in this section

**adverse weather conditions** - too much, or too little snow, high winds, avalanche.  
**ski resort** - an area that has prepared ski runs and groomed slopes and is serviced by lifts and tows which operate seasonally.

**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.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is a multi-trip, a **trip** that does not fall outside of the period of cover or exceed the stated limit. However, any cancellation claim for a **trip** booked during the period of cover will be considered until the policy expires, as long as the **trip** does not exceed the stated limits.

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

**we/our/us** – Union Reiseversicherung AG, UK.

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## If your gadget is accidentally lost or stolen whilst on your trip – Section G1

### If this happened:

**Your gadget** is accidentally lost or stolen whilst on **your** trip.

**Please be aware** that **we** can only insure **gadgets** that are:

- 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 UK 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.

**This extension to your policy is administered by Bastion Insurance Services Ltd, and underwritten by Inter Partner Assistance S.A. UK Branch.**

### This is what we will do:

We will pay **you** up to

**Superior - £1,500**  
**Economy Extra & Standard - £1,000**  
**Backpacker products - £1,000**

in total for the cost of replacing your **gadget** (where only a part or parts of **your gadget** have been accidentally lost or stolen, **we** will only replace that part or parts).

We will also pay **you** up to

**£150**

in total if **your accessories** are accidentally lost or stolen at the same time as **your gadget**.

The **excess** amount for this section is **£50** 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;
- any device that was purchased as second hand or used, that is not a refurbished device that was sold with a minimum 12-month warranty;
- **you** are 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 receipt for any repairs made following damage in gaining entry to the locked vehicle must be supplied with any claim;
- **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;
- 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.
- **accessories** that were not lost or stolen at the same time as the insured **gadget/s**.

### Important meanings in this section

**accessories** - means items such as, but not limited to, chargers, protective cases, headphones and hands-free devices (such as Bluetooth headsets), memory cards that are used in conjunction with your insured gadget but excludes SIM cards and wearables. A UK evidence of ownership for **accessories** will need to be provided at point of claim.

**accidental loss** - means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

**excess** - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

**evidence of ownership** - 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, UK gift receipt, bank or credit card statements if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

**gadget(s)** - 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. This policy is not suitable for drones.

**precautions** - 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**, such as keeping the **gadget** concealed when you're in a public place and **gadget** is not in use.

**we/our/us** – UK Branch of Inter Partner Assistance.

**you/your** - the person who owns the **gadgets** as stated on the application form.

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## If your gadget is accidentally damaged whilst on your trip – Section G2

### If this happened:

**Your gadget** is damaged as a result of an accident whilst on **your** trip or as a direct result of electrical or mechanical breakdown occurring whilst on **your** trip and outside of the manufacturer's guaranteed period.

**Please be aware** that **we** can only insure **gadgets** that are:

- 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 UK 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.

**This extension to your policy is administered by Bastion Insurance Services Ltd, and underwritten by Inter Partner Assistance S.A. UK Branch.**

### This is what we will do:

**We will pay for the cost of repairing your gadget up to**

**Superior - £1,500  
Economy Extra & Standard - £1,000  
Backpacker products - £1,000**

in total

**We will also pay you up to**

**£150**

in total if **your accessories** are accidentally damaged at the same time as **your gadget**.

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.

The **excess** amount for this section is **£50** 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;
- **accessories** that were not accidentally damaged at the same time as the insured **gadget/s**;
- any device that was purchased as second hand or used, that is not a refurbished device that was sold with a minimum 12-month warranty;
- where all available **precautions** have not been taken;
- **you** are claiming for items which have been damaged by:
  - **you** deliberately damaging or neglecting the **gadget**;
  - **you** not following the manufacturer's instructions;
  - routine servicing, inspection, maintenance or cleaning;
  - a manufacturer's 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.

### Important meanings in this section

**accessories** - means items such as, but not limited to, chargers, protective cases, headphones and hands-free devices (such as Bluetooth headsets), memory cards that are used in conjunction with your insured gadget but excludes SIM cards and wearables. A UK evidence of ownership for **accessories** will need to be provided at point of claim.

**accidental loss** - means that the **gadget** has been accidentally left by **you** in a location and **you** are permanently deprived of its use.

**excess** - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

**evidence of ownership** - 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, UK gift receipt, bank or credit card statements if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

**gadget(s)** - 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. This policy is not suitable for drones.

**precautions** - 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**, such as keeping the **gadget** concealed when you're in a public place and **gadget** is not in use.

**we/our/us** – UK Branch of Inter Partner Assistance.

**you/your** - the person who owns the **gadgets** as stated on the application form.

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## If your mobile phone is used fraudulently – Section G3

### If this happened:

**Your** mobile phone is accidentally lost or stolen whilst on **your** trip and is used fraudulently.

**Please be aware** that **we** can only insure **gadgets** that are:

- 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 UK 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.

**This extension to your policy is administered by Bastion Insurance Services Ltd, and underwritten by Inter Partner Assistance S.A. UK Branch.**

### This is what we will do:

**We** will pay for the reimbursement of unauthorised calls or data download up to

**£1,500**

in total

The **excess** amount for this section is **£50** 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;
- any device that was purchased as second hand or used, that is not a refurbished device that was sold with a minimum 12-month warranty;
- **you** are claiming for the reimbursement of charges where **you** have not provided an itemised bill from **your** service provider;
- **you** are 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 claiming for unauthorised calls or data download exceeding the sum of £1,500.

### Important meanings in this section

**excess** - the amount **we** will deduct from any claim's settlement in respect of each person making a claim.

**evidence of ownership** - 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, UK gift receipt, bank or credit card statements if the **gadget** is a mobile phone, confirmation from **your** Network Provider that the mobile phone has been used by **you**.

**gadget(s)** - 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. This policy is not suitable for drones.

**we/our/us** – UK Branch of Inter Partner Assistance.

**you/your** - the person who owns the **gadgets** as stated on the application form.

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## Additional conditions & exclusions applying to Section G1-G3 (Gadget extension)

### We cannot cover you if:

- You cannot provide evidence of ownership for any gadget.
- You are travelling to a country where the Foreign, Commonwealth & Development Office (FCDO) have advised against all but essential travel. You can check the FCDO travel advice at [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)
- 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 £1,500.
- 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.

**PROOF OF USAGE** - 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.

**TERRORISM** - 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.

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## Gadget Claims

- 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@davies-group.com](mailto:gadgetclaims@davies-group.com) 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.

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.

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## Gadget Insurer

**Gadget extension** for sections G1-G3 this insurance is administered by Bastion Insurance Services Ltd, and underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. 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. Bastion Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority.

This can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting them on 0800 111 6768.

## Gadget Complaint

If you wish to complain about **gadget extension**, please contact:

Email - [gadgetcomplaints@davies-group.com](mailto:gadgetcomplaints@davies-group.com)

Address - Unit 8, Caxton Road, Fulwood, Preston PR2 9NZ

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### Winter sports activities: Please note those marked in *italics* do not have Personal Liability cover.

<i>Cat Skiing</i>	<b>Mono-skiing</b>	<b>Sleigh Riding (Reindeer/Horse/Dog)</b>
<b>Dry Slope Skiing</b>	<b>Off-Piste Skiing/Snowboarding (with a guide)</b>	<b>Snow Biking</b>
<b>Glacier Walking</b>	<b>Ski Boarding</b>	<i>Snow Mobile/Ski Doos</i>
<b>Husky Dog Sledding</b>	<b>Ski Bobbing</b>	<b>Snow Parascending</b>
<b>Ice Fishing</b>	<i>Ski Dooing</i>	<b>Snow Scooting</b>
<b>Ice Skating</b>	<b>Skiing</b>	<b>Snow Shoe Walking</b>
<b>Kick Sledging</b>	<b>Skiing – Nordic/Cross Country</b>	<b>Snow Tubing</b>
<b>Langlauf</b>	<b>Sledging/Tobogganing</b>	<i>Snowcat Driving</i>

If you do not see the winter sports activity you are going to be taking part in listed above, please call us on 0345 90 80 121. Please note an additional premium may be required to cover any other winter sports activity.