



Your **Premier** cover

Travel Insurance

Policy Documentation

24hr Emergency Medical Assistance:

t: + 44 (0)203 8197170

Claims:

eclaims: www.submitclaim.co.uk/now

e: info@csal.co.uk

t: 01702 553 443

Sales and enquiries:

e: enquiries@nowtravelinsurance.com

t: 01702 427 281

www.nowtravelinsurance.com

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Introduction

Welcome to your Now Travel Insurance policy

Please note: Terms shown in bold in this policy have the meanings given to them in the general definitions section on [pages 21 and 22](#).

This policy document is only valid when issued in conjunction with a Now Travel Insurance **policy certificate** and provided the required insurance premium has been paid.

The following cover is provided for each **insured person**. It is important that **you** refer to the individual sections of cover for full details of what **you** are entitled to should **you** need to make a claim. The sum insured and the excess applicable to any claim made will depend upon the level of insurance **you** have purchased. **Your policy certificate** will show whether **you** have bought Premier cover. **Your policy certificate** will also show whether **you** have purchased any additional sections of cover as outlined in the following tables.

If **your trip** is solely within the **United Kingdom**, cover under some of the sections listed below will not apply. Please refer to the individual section within the policy wording for full details.

Claims arising from alcohol

We do not expect **you** to avoid alcohol during **your trip**, but **we** will not cover any claim arising from excessive alcohol consumption, by which **we** mean where **you** have drunk so much alcohol that a **medical practitioner** has stated that **your** alcohol consumption has caused or actively contributed to **your** injury or illness, the results of a blood test at the time of injury or illness shows that **your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine; a witness report of a third party that has advised that **you** have notably impaired **your** faculties and/or judgement. Please refer to General Exclusions 26, 27, 28 and 29 on [pages 24 and 25](#).

This is not a private medical insurance policy

Your Now Travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company as part of a medical emergency covered by this policy.

Claims for reimbursement of costs

This insurance policy will only respond to claims for **irrecoverable costs** once those principally responsible for reimbursing the cost have been exhausted. For example transport and accommodation costs – **You** should, in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund in the current circumstances is legally due.

IMPORTANT INFORMATION

We draw **your** attention to the exclusions detailed in the 'General Exclusions' section, in particular, exclusions 38 and 39, as this policy will **NOT** provide cover for any claims directly or indirectly related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.

Please note: general exclusion 38 applies to all sections of cover, whilst general exclusion 39 applies to all sections of cover with the exception of Section A (Cancelling your trip), Section B1 (Medical and other expenses outside of the United Kingdom), Section B2 (Expenses within the United Kingdom), Section C (Cutting your trip short) and Section K1 (Financial failure).

Please be aware, there is no cover under this policy if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**.

Eligibility

This policy is only available to **you** if:

- **You** are permanently resident in the **United Kingdom** and have **your** main **home** in the **United Kingdom**;
- **You** have been in the **UK** for a minimum of 6 months in the year prior to purchasing this policy;
- **You** are registered with a **doctor** in the **United Kingdom**;
- **You** have a UK National Insurance number (where aged sixteen (16) years of age or older);
- **You** are in the **United Kingdom** at the time of purchasing this policy. Any **trip** that has begun when **you** purchase this insurance will not be covered;
- **You** are not travelling against medical advice or where **you** would have been if **you** had sought medical advice before beginning **your trip**;
- **You** are not travelling with the intention of receiving medical treatment;
- **Your trip** starts and ends in the **United Kingdom** (single trip or annual multi-trip cover only);
- **Your trip** starts in the **United Kingdom** (**one-way trip** cover only).

Age Eligibility

The person buying this insurance must be eighteen (18) years of age or over at the date of purchase.

All **insured persons** must be seventy-five (75) years of age or under at the date of buying this insurance.

If **you** reach the maximum age during the period of insurance, cover will continue until the expiry of the policy.

Table of benefits

Section	Benefits	Premier cover			
		Single Trip		Annual Multi Trip	
		Sum insured up to	Excess*	Sum insured up to	Excess*
A	Cancelling your trip	£3,000	£75	£5,000	£75
B1	Medical and other expenses outside of the United Kingdom including:	£10,000,000	£75	£10,000,000	£75
	Funeral expenses outside of the United Kingdom	£5,000		£5,000	
	Return of body/ashes	£7,000		£7,000	
	Emergency dental treatment	£300		£350	
B2	Expenses within the United Kingdom	£15,000	£75	£20,000	£40
B3	Hospital benefit	£40 for each 24 hour period up to £450	Nil	£40 for each 24 hour period up to £450	Nil
C	Cutting your trip short	£3,000	£75	£5,000	£75
D1	Missed departure	£1,500	£75	£1,500	£75
D2	Missed connection	£1,500	£75	£1,500	£75
E1	Travel delay	£25 for each full 12 hour delay up to £250	Nil	£25 for each full 12 hour delay up to £250	Nil
E2	Abandoning your trip	£3,000	£75	£5,000	£75
F1	Personal belongings and baggage	£2,000	£75	£2,500	£75
	Including: One item/pair or set of items limit	£500		£500	
	Including: Valuables and electronic/other equipment limit	£500		£500	
	Including: Property in a motor vehicle limit	£100		£100	
F2	Delayed baggage	£50 after each 12 hour period of delay up to £500	Nil	£50 after each 12 hour period of delay up to £500	Nil
F3	Personal money Including:	£500	£75	£500	£75
	Cash limit	£250		£250	
	Including: Cash limit if 17 years of age or under	£125		£125	
F4	Passport and travel documents	£500	Nil	£500	Nil
G	Personal accident:**				
	Death benefit if between 18 and 65 years of age inclusive	£10,000	Nil	£30,000	Nil
	Death benefit if 17 years of age or under or if 66 years of age or over	£3,500	Nil	£3,500	Nil
	Loss of limb or sight	£20,000	Nil	£30,000	Nil
	Permanent total disablement	£20,000	Nil	£30,000	Nil
H	Personal liability	£2,000,000	£75	£2,000,000	£75
I	Legal expenses	£25,000	£75	£25,000	£75
J	Pet care	£25 per day up to £250	Nil	£25 per day up to £250	Nil

Table of benefits (continued)

Section	Benefits	Premier cover			
		Single Trip		Annual Multi Trip	
		Sum insured up to	Excess*	Sum insured up to	Excess*
Natural catastrophe and travel disruption cover					
K1	Financial failure (including scheduled airline failure)	£1,500	Nil	£1,500	Nil
K2	Extended cancellation or cutting short your trip	£3,000	£75	£5,000	£75
K3	Extended travel delay	£10 for each full 12 hour delay up to £100	Nil	£10 foreach full 12 hour delay up to £100	Nil
	and abandoning your trip	£3,000	£75	£5,000	£75
K4	Catastrophe and travel disruption cover related to pre-booked accommodation	£1,500	£75	£1,500	£75
K5	Extended missed departure and missed connections	£1,500	£75	£1,500	£75
K6	Car parking	£50 for each 24 hours up to £250	Nil	£50 for each 24 hours up to £250	Nil
K7	Extended pet care	£50 for each 24 hours up to £250	Nil	£50 for each 24 hours up to £250	Nil

Table of benefits for optional covers

Section	Benefits	Premier cover			
		Single Trip		Annual Multi Trip	
		Sum insured up to	Excess*	Sum insured up to	Excess*
Golf Cover - only available if included on your policy certificate and you pay the required extra premium					
L1	Golf equipment Including: One item/pair or set of items limit	£1,500 £250	£75	£2,000 £250	£75
L2	Golf equipment hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil
L3	Non-refundable golfing fees	£75 per day up to £300	Nil	£75 per day up to £300	Nil
Business Cover - only available if included on your policy certificate and you pay the required extra premium					
M1	Business equipment Including: One item/pair or set of items limit Business samples Business equipment hire	£2,000 £1,000 £500 £50 per day up to £500	£75 £75 Nil	£2,000 £1,000 £500 £50 per day up to £500	£75 £75 Nil
M2	Business money Including: Cash limit	£1,000 £500	£75	£1,000 £500	£75
M3	Emergency courier of essential business equipment	£200	Nil	£200	Nil
Wedding Cover - only available if included on your policy certificate and you pay the required extra premium					
N1	Ceremonial attire	£1,000	£75	£1,000	£75
N2	Wedding gifts Including: One item/pair or set of items limit	£1,000 £500		£1,000 £500	
N3	Wedding rings Including: Limit for each ring	£500 £250	£75	£500 £250	£75
N4	Photographs and video recording	£750	£75	£750	£75
Cruise Cover - only available if included on your policy certificate and you pay the required extra premium					
O1	Back on board cover	£1,000	£75	£1,000	£75
O2	Missed port departure	£1,000	£75	£1,000	£75
O3	Cabin confinement (amount per day)	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil
O4	Cruise itinerary changes (amount per port)	£150 per port up to £750	Nil	£150 per port up to £750	Nil
O5	Unused excursions	£500	£75	£500	£75
O6	Cruise interruption	£1,000	£75	£1,000	£75
Gadget Cover - only available if included on your policy certificate and you pay the required extra premium					
P	Accidental loss of Gadget Accidental damage of Gadget Theft of Gadget Malicious Damage to Gadget	£750 £500 £1,000 £200	£75	£750 £500 £1,000 £200	£75

* Excess if **you** need to make a claim under certain sections listed in the table above, **we** will deduct the amount shown in respect of the policy excess from the sum **we** pay **you** for any valid claim. The excess will apply to each person claiming and to each incident and to each section of the policy under which a claim is made. When dealing with claims under section A where a claim is being made for cancelling more than one **trip** due to one incident, an excess for each person claiming and for each **trip** will be deducted.

** Limits under Section G – Personal Accident are doubled if **you** have purchased optional Section M - Business cover and this is included on **your policy certificate** and **you** have paid the required extra premium.

Table of benefits for Winter sports cover

Winter sports cover is only available if included on **your policy certificate** and **you** pay the required extra premium.

Section	Benefits	Premier cover			
		Single Trip		Annual Multi Trip	
		Sum insured up to	Excess*	Sum insured up to	Excess*
Q1	Winter sports equipment you own	£300	£75	£300	£75
	Including: One item/pair or set of items limit	£150		£150	
	Hired winter sports equipment	£150		£150	
Q2	Winter sports equipment hire	£15 per day up to £150	Nil	£15 per day up to £150	Nil
Q3	Lift pass	£300	£75	£300	£75
Q4	Ski pack	£15 per day up to £150	Nil	£15 per day up to £150	Nil
Q5	Piste closure	£10 per day up to £100	Nil	£10 per day up to £100	Nil
Q6	Avalanche cover	£15 per day up to £150	Nil	£15 per day up to £150	Nil

Policy Wording

General information about this insurance

Insurance provider

Sections A to J and sections K2 to Q6 inclusive

This insurance is underwritten by Chaucer Insurance Company DAC.

Chaucer Insurance Company DAC are authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered office: 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, Ireland.

Section K1 only

Cover under section K1 is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE. Liberty Mutual Insurance Europe SE is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (registered number 829959). 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.

This policy is sold and administered by Now Travel Insurance Services, a trading name of Tedaisy Insurance Brokers Ltd. Tedaisy Insurance Brokers Ltd is an appointed representative of Tedaisy Underwriting Ltd who is authorised and regulated by the Financial Conduct Authority (FCA 504604). This can be checked by visiting the Financial Services Register (www.fca.org.uk).

Your travel insurance

This policy wording along with **your policy certificate** and any appropriate endorsements forms the basis of **your** contract of insurance with **us**. Together, these documents detail and explain what **you** are covered for and what **you** are not covered for.

Different levels of cover apply depending on whether **you** have bought a single trip or annual multi trip policy and additional sections of cover will apply if the **policyholder** has paid the required premium for policy upgrades.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy certificate** and any applicable endorsements to make sure that the information shown is correct.

Law and jurisdiction

This policy will be governed by English Law and **you, insured persons** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless agreed to the contrary by **you** and **us** before the commencement date.

The Terms and Conditions of this policy will only be available in English and all communication relating to this policy will

be in English.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS (depending on the type of insurance and the circumstances of the claim) if **we** are unable to meet **our** financial obligations under this policy. A claim under this type of insurance is covered for 90% of the claim without any upper limit.

Further information about the compensation scheme is available from:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU

Tel: 020 7741 4100 or 0800 678 1100 Website: www.fscs.org.uk.

Residency

You and all other persons insured on this policy must have **your** main **home** in the **United Kingdom** and have a **United Kingdom** National Insurance number (when aged sixteen (16) years of age or older) and be registered with a **doctor** in the **United Kingdom** at the time **you** buy this policy.

Residents of the Isle of Man must have their main **home** in the Isle of Man and be registered with a local **doctor**.

Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between two (2) and four (4) hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than five (5) hours, the airline must offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation.

If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

Important conditions relating to health

This policy contains conditions relating to **your** health.

You must comply with the disclosure of **your** medical conditions as stated on [pages 8 and 9](#) overleaf.

BE AWARE! We do not provide any cover for:

- Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability unless agreed with **us** in writing.
- Any circumstances if **you** have received a terminal prognosis.
- Any **medical condition** **you** are aware of but for which **you** have not had a diagnosis.
- Any **medical condition** which **you** are on a waiting list for, or have been referred to a specialist or a consultant, or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
- Claims caused by an **existing medical condition** of a non-travelling **close relative**, **close business associate** or friend living abroad who **you** had planned to stay with, or any known or recognised complication of or caused by the **existing medical condition**.
- Any circumstances that are not specified in **your** policy.

You should also refer to 'General Exclusions' on [pages 24 and 25](#) - applicable to all sections of the policy.

Change in health

If **your** health or **your** ongoing medication changes between the date **your** policy was purchased and the date of travel **you** must advise Now Travel Insurance by phone on 01702 427281 as soon as possible.

We will advise **you** what cover **we** are able to provide, after the date of diagnosis.

Following **your change in health** **we** reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary (please refer to 'General definitions' for more information).

Important conditions relating to health

Disclosure of your medical conditions

Your policy may not cover claims arising from **your medical conditions**. If **you** answer 'yes' to any of the questions below then **you** must declare the relevant conditions to **us** at Now Travel Insurance.

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

Please note: If **you** are answering the medical questions on behalf of someone else, **you** must make sure that **you** have their permission to do so and all of the required information to answer the medical questions fully and accurately. If **you** are not sure of any of the information **you** are giving **us** or do not know, the answers must be checked with the treating G.P.

Failure to accurately and fully declare all **medical condition(s)** for **you** or anyone travelling with **you** will affect **your** cover and may result in **your** claim being declined.

At the time of purchasing this policy have you, or anyone travelling with you, ever had treatment for:

Any heart or circulatory condition, stroke or high blood pressure?

Yes

A breathing condition (including asthma)?

Yes

Any type of cancer?

Yes

Any type of diabetes?

Yes

Has your doctor altered your regular prescribed medication in the last three (3) months?

Yes

Psychological conditions such as stress, anxiety, depression, eating disorders or mental instability?

Yes

No

In the last two (2) years – have you or anyone who is travelling with you, been treated for any medical condition, asked to take regular prescribed medication, or seen by a specialist, or consultant at a hospital for tests, diagnosis or treatment?

Yes

No

Do any close relatives, close business associates or friends living abroad who you had planned to stay with who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)?

Yes

No

Full cover is available under this policy. If your answers to any of the above change to yes during the period of insurance, please contact Now Travel Insurance by phone on 01702 427281.

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

To enable us to consider your medical condition(s) please contact Now Travel Insurance by telephone on 01702 427281, alternatively you can declare your medical condition(s) using our online Medical screening facility via our website at www.nowtravelinsurance.com

After you have declared your medical condition(s) and accepted and paid the premium due, full confirmation of our terms and conditions including all policy documentation will be emailed to you.

We do not have the facility to exclude medical conditions from cover.

If your answer to any of the questions on the left changes to 'yes' at any point after the purchase of this policy, you must call Now Travel Insurance by telephone on 01702 427281 to inform us of this change in health to ensure you are fully covered for your trip. Cover will only apply if such changes are accepted by us and confirmed in writing to you. See 'Change in health' below and in the General Definitions on [Pages 20 and 21](#).

PLEASE NOTE: failure to accurately and fully declare all medical condition(s) for you, or anyone travelling with you will affect your cover and may result in your claim being declined.

BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, close business associate or friend living abroad who you had planned to stay with, or any known or recognised complication of or caused by the existing medical condition.

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How we use personal information

We will use the information from **your** policy for the purpose of providing **you** with insurance services and additional products and services. We fully accept **our** responsibility to promote the privacy of customers and the confidentiality and security of information entrusted to **us**.

The information provided by **you** or on **your** behalf of when the policy was taken out, together with other information, will be used by **us**, **our** Group companies and **our** service providers and agents. It will be used for administration, customer service and claims.

It may also be used for the purpose of fraud prevention including passing details to other insurers and regulatory bodies. **You** have provided information in connection with the purchase and performance of this insurance policy and **you** have consented to the processing of the personal data, including sensitive personal data and **you** have consented to the transfer of this information abroad.

Unless **you** have informed **us** otherwise, **we** or **our** service providers and agents may contact **you** by mail or telephone to let **you** know about any goods, services or promotions that may be of interest to **you** and/or share **your** information with organisations that are **our** business partners. Under the UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679, **you** have certain rights regarding access to **your** information. **You** have the right to see a copy of the personal information held about **you**, if **you** believe that any of the information **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. Any information which is found to be incorrect will be corrected promptly.

We may monitor and/or record communication with **us** either directly or by reputable organisations selected by **us**, to ensure consistent servicing levels and account operation.

We will keep information about **you** only for as long as is appropriate.

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health). Where **we** need **your** consent, **we** will ask **you** for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

Want more details?

For more information about how **we** use **your** personal information please see **our** full privacy notice(s), which is/are available online on **our** website at www.chaucerplc.com/privacy-cookie-policy/ and If **you** require details of International Passenger Protection Limited's privacy policy, please refer to – <https://www.ipplondon.co.uk/privacy.asp>. If **you** require details of Now Travel Insurance's privacy policy, this can be found online at <http://www.nowtravelinsurance.com/privacy/>. Other format are available upon request.

UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679.

Health agreements

EU EEA or Switzerland

If **you** are travelling to a country in the European Union, **you** are strongly advised to take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local post office or **you** can download an application form from the following website: www.ehic.org.uk. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union. If **you** already hold an EHIC please check it is valid for **your** trip. In the event of liability being accepted for a medical expense which has been reduced as a direct result of **you** presenting **your** European Health Insurance Card to the medical facility at the time of treatment **we** will not apply the deduction of the excess under Section B1 (Medical and other expenses outside of the United Kingdom).

Australia or New Zealand

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. Inpatient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE Website on www.humanservices.gov.au/medicare or by emailing: medicare@humanservices.gov.au. If **you** require medical treatment in New Zealand, there are reciprocal agreements, but a person may not enrol with a Primary Health Organisation (PHO). They should get the same health subsidies as a New Zealand citizen visiting a general practitioner as a casual patient, if the **doctor** has decided the condition needs prompt attention. For more information, please go to www.health.govt.nz or email: info@health.govt.nz Alternatively, please call the Medical Emergency Assistance Company for guidance.

If **you** are admitted to hospital contact must be made with the Medical Emergency Assistance Company as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE or a Primary Health Organisation (PHO).

In the event of liability being accepted for a medical expense which has been reduced by the use of either a EHIC, Medicare in Australia or private health insurance, **we** will not apply the deduction of the policy excess under section B1 (Medical and other expenses outside of the **United Kingdom**).

Sports and activities

Any involvement in the following sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads, life jacket etc...).

Please note the policy terms and conditions will still apply in all other respects.

Please also refer to the 'General Conditions' on [page 23](#) and 'General Exclusions' on [pages 24 and 25](#).

This policy automatically covers **you** to undertake the activities listed below on a recreational and amateur basis.

Activity Pack 1 – Covered as standard

- Animal Sanctuary/Refuge Work
- Archery
- Athletics
- Badminton
- Ballooning - Hot Air
- Banana Boating
- Bar Work
- Basketball
- Beach Games
- Biathlon
- Billiards
- Bird Watching
- Body Boarding
- Bowling
- Bowls
- Bungee Jumping (maximum of 2 jumps)
- Camel/Elephant Riding
- Camping
- Canoeing/Kayaking -cover included for White water rafting up to Grade 2 rivers.
- Catamaran Sailing (In-shore)
- Clay Pigeon Shooting
- Cricket
- Croquet
- Curling
- Dancing
- Darts
- Diving (indoor up to 5 metres)
- Elephant Trekking (UK-Booked)
- Fell Walking
- Flag football
- Flying a kite
- Football
- Fresh Water/Sea Fishing
- Frisbee Rackets Surfing
- Fruit or Vegetable Picking
- Glass Bottom Boats
- Golf
- Gymnastics
- Highland games
- Hiking/Trekking/Walking up to 3000m excluding the use of ropes or guides.
- Horse Riding (no hunting, jumping or polo)
- Ice Skating
- Jet Boating
- Jet Skiing
- Jogging
- Keepfit
- Korfball
- **Manual Labour** (Office and clerical work, bar and restaurant work, music performance and singing, fruit picking (not involving the use of machinery)
- Marathons (Maximum of 2 and not extreme marathons)
- Model Flying
- Model Sports
- Mountain Biking (not downhill or freeriding)
- Netball
- Petanque
- Pigeon racing
- Pony Trekking
- Pool
- Quoits
- Racquet Ball
- Rafting (Grade 1 rivers only)
- Rambling
- Restaurant Work
- Ringos
- River Walking
- Road Cycling
- Rounders
- Rowing
- Running Sprint/Long Distance
- Safari (UK Organised)
- Sail Boarding
- Sailing/Yachting inshore (recreational)
- Scuba Diving to 30m if qualified and not diving alone or down to 18 metres if not

qualified and must be accompanied by a qualified instructor

- Sea Fishing
- Sea kayaking (within sight of shoreline)
- Shooting
- Shooting (target range-not hunting)
- Sledging/Tobogganing
- Sleigh riding (reindeer, horses or dogs)
- Snooker
- Snorkelling
- Softball
- Squash
- Stoolball
- Swim Trekking
- Swimming

- Swimming with Dolphins
- Sydney Harbour Bridge
- Table Tennis
- Ten Pin Bowling
- Tennis
- Tubing
- Tug of War
- Volleyball
- Wake Boarding
- Water Skiing
- Whale Watching
- Windsurfing
- Working (non Manual)
- Yachting (inland and coastal waters)
- Yoga

If the activity in which **you** are participating is not listed or **you** are participating in anything other than on a recreational or amateur basis, please contact Now Travel Insurance on **01702 427281**.

Additional sports and activities

Please note that whilst participating in any activities listed as Pack 2 or above, the following will apply:

- a) no cover will be provided under section G - Personal Accident
- b) no cover will be provided under section H - Personal Liability
- c) the policy excess under section B1 & B2 - Emergency Medical Expenses will be increased to £250 per person per claim

Activity Pack 2 (additional premium required)

In addition to the activities listed under Pack 1:

Abseiling, Airsoft, Bamboo Rafting, Breathing Observation Bubble (BOB), Climbing (indoor only), Cross Country Running, Cycle Touring, Deep Sea Fishing, Dinghy Sailing, Dragon Boat Racing, Dry Slope Skiing, Elephant Trekking (Non-UK booked), Falconry, Fell Running, Fencing, Fives, Gaelic Football, Go Karting, Gorge Walking (no ropes), Gorilla Trekking, Handball, Hockey, Indoor Climbing (on climbing wall), Judo (training only), Karate (training only), Karting, Kendo (training only), Lacrosse, Land Yachting, Martial Arts (training Only), Octopush, Orienteering, Paint Balling, Parasailing (Over water), Parascending (Over water), Rap Running/Jumping, Rugby (training), Safari (Non UK Organised), Shark Cage Diving, Shinty, Skateboarding, Street Hockey, Summer Tobogganing, Swimming Open Water (organised and subject to boat escort e.g. swim trek. No cover for across channel etc...), Tae Kwon Do (training only), Trampoline, Triathlon, War Games/Paint Balling, Water Polo, Weight Lifting.

Activity Pack 3 (additional premium required)

In addition to the activities listed under Packs 1 and 2:

Adventure Racing (up to 6 hours), American Football, Big Foot Skiing, Blade Skating, Boxing Training, Canoeing/Kayaking (white water up to grade 3 rivers), Canyoning, Cat Skiing (with guide), Cross Country Skiing, Equestrian, Flying crew/pilot, Glacier Walking, Harness Racing (EU only), Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Go Carting, Ice Hockey, Kick Sledging, Langlauf, Modern Pentathlon, Mono Skiing, Mountain Walking up to 1500m, Off-piste skiing (except in areas considered to be unsafe by local resort management), Passenger Sledge, Power Boating, Power lifting, River Tubing, Roller Hockey, Rugby (amateur game), Rugby League, Rugby Union, Sand Boarding, Sand Dune Surfing/Skiing, Ski Blading, Ski Boarding, Ski Dooing, Skiing, Skiing - Cat (with guide), Skiing - Mono, Skiing - Nordic, Snow Mobile/Ski Doos, Snow Mobiling, Snow Parascending, Snow Shoe Walking, Snowboarding, Snowcat Driving, Speed Sailing, Speed Skating, Telemarking, Tree Top Canopy Walking, White Water Rafting (grade 1 to 3), Wrestling, Zip lining/trekking (e.g. Go Ape).

Activity Pack 4 (additional premium required)

In addition to the activities listed under Packs 1 to 3:

Cyclo Cross, Devil Karting, Dirt Boarding, Parascending (Over land), Ski Biking, Snow Biking, White Water Rafting (grade 4 to 6) (EU only).

Activity Pack 5 (additional premium required)

In addition to the activities listed under Packs 1 to 4:

Heliskiing (with guide), Hiking/Trekking/Walking up Kilimanjaro or Inca Trail as part of an organised tour, Hurling, Hydrospeeding, Ice Climbing, Ice Windsurfing (EU only), Kite Boarding, Kite Buggy, Kite Surfing, River Bugging, Rock Climbing (under 2,000m), Ski Randonnee, Ski Touring, Ski Yawing, Snow Blading, Via Ferratta.

Activity Pack 6 (additional premium required)

In addition to the activities listed under Packs 1 to 5:

Assault Courses including High Ropes, Blowcarting, BMX Freestyle & Racing, Cycle Racing, Freestyle Skateboarding (EU only), Gliding (EU only), Micro Lighting, Paragliding (EU only), Parapenting/Paraponting (EU only), Polo (EU only), Polo cross (EU only), Slack-Lining, Sphereing, Zorbing.

Activity Pack 7 (additional premium required)

In addition to the activities listed under Packs 1 to 6:

Downhill Mountain Biking, Flying Helicopter (Pilot), Gliding (competition) EU only, Mountain Boarding (EU only).

Activity Pack 8 (additional premium required)

In addition to the activities listed under Packs 1 to 7:

Black Water Rafting, Bouldering in indoor centre, Caving/Pot Holing, Hunting/Shooting, Power Gliding (EU only), Power Kiting (EU only), Skeleton.

Cruises

There is no cover provided for **cruises** unless **you** have paid the appropriate additional premium and cover is shown on **your policy certificate**. In any event, there is no cover for cargo or container ship travel.

Cancellations and refunds

Important - Applicable to all policies:

We will not refund the premium if **you** have travelled on the policy, or if **you** have made or if **you** intend to make a claim or an incident has occurred which is likely to give rise to a claim.

To cancel **your** policy, **you** must contact Now Travel Insurance by phoning **01702 427281**, or emailing enquiries@nowtravelinsurance.com or by writing to **Now Travel Insurance, 308-314 London Road, Hadleigh, Benfleet SS7 2DD**.

1. **If You wish to cancel the policy within the 14-day cooling off period**
If **you** decide this policy is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact Direct Travel Insurance within fourteen (14) days of buying the policy or the date **you** receive **your** policy documents. Any premium already paid will be refunded to **you** in full.
2. **If You wish to cancel the policy outside the 14-day cooling off period**
 - a) **For single trip policies:**
If **you** cancel the policy at any time after the fourteen (14) day cooling off period, **you** will be entitled to a refund of the premium paid, subject to a deduction of 30% for the cancellation cover **you** have received.
 - b) **For annual multi trip policies:**
If cover has started, **you** will be entitled to a pro-rata refund of premium, in accordance with the amounts shown below:

Period of cover:	Refund due:
If cover has not started	100%
Up to two (2) months	60%
Up to three (3) months	50%
Up to four (4) months	40%
Up to five (5) months	30%
Up to six (6) months	25%
Six (6) months or over	No refund

Our right to cancel the policy

We have the right to cancel this policy by giving at least thirty (30) days notice in writing to the **policyholder** at their last known address where **we** have serious grounds for doing so, including any failure by **you** to comply with the conditions on [pages 22 and 23](#) of this policy which is incapable of remedy or which **you** fail to remedy within fourteen (14) days of receiving a notice from **us** requiring **you** to remedy the breach. A proportionate refund of the premium paid will be made to the **policyholder** from the date **we** cancel the policy.

Cover options available

Types of cover and durations

- Single trip

This gives **you** cover to travel on one **trip** made by **you** within the geographical areas as shown on **your policy certificate**; or

- Annual multi trip

You are covered to travel as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than the following durations. If any **trip** exceeds the durations shown below then there is absolutely no cover under this policy for that **trip** (not even for the first thirty-one (31), forty-five (45) or sixty (60) days of **trip**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

- Premier cover – thirty-one (31) days (unless the additional premium has been paid to increase this limit to forty-five (45) or sixty (60) days and it is shown on **your policy certificate**)

If **you** have purchased a **winter sports** annual multi trip policy, cover is also provided for up to seventeen (17) days in total for **winter sports** within the **period of cover**.

- **One way trip** (not applicable to annual multi trip policies)

This provides cover for a single **one way trip** for up to thirty-one(31) days. Cover ends twenty-four(24) hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** shown on **your policy certificate**, whichever is earlier.

Upgrades

The following upgrades are available by paying an additional premium:

Winter sports cover

Please see [page 54](#) for a list of **winter sports** activities which are covered by this policy. If the **winter sport** **you** intend to take part in is not shown in the list, please check that cover will be provided by contacting Now Travel Insurance Customer Services on **01702 427281** or by e-mailing enquiries@nowtravelinsurance.com. Please see sections Q1 to Q6 for full details of cover.

Cruises

This policy can be extended to cover **you** on a **cruise** provided **you** contact Now Travel Insurance Customer Services on **01702 427281** or by e-mailing enquiries@nowtravelinsurance.com and **you** having paid the appropriate additional premium and cover is shown on **your policy certificate**.

Geographical areas

One of the following areas will be shown on **your policy certificate**. This describes the area of the world which this policy provides cover for **you** to travel to.

You will not be covered if **you** travel outside the area **you** have chosen, as shown on **your policy certificate**.

United Kingdom - England, Scotland, Wales, Northern Ireland and the Isle of Man.*

Channel Islands – Guernsey (including Alderney, Sark and Herm) and Jersey.*

Europe – Those countries listed above plus Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Northern Ireland, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal, Romania, Russia (west of Ural mountains), San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Ukraine and Vatican City.

Australia and New Zealand *

Worldwide - excluding Canada, Caribbean, Mexico and USA*

Worldwide - including Canada, Caribbean, Mexico and USA

*applicable to single trip policies only.

Please note:

- No cover is provided for **your** travel to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel.
- A stopover of up to a maximum of seventy-two (72) hours is allowed in Worldwide – excluding Canada, Caribbean, Mexico and USA if travelling to Australia and New Zealand.
- A stopover of up to a maximum of seventy-two (72) hours is allowed in Worldwide – including Canada, Caribbean, Mexico and USA if travelling to Worldwide – excluding Canada, Caribbean, Mexico and USA.

It is **your** responsibility to check the latest advice from the FCDO prior to commencing **your trip**, which **you** can find at <https://www.gov.uk/foreign-travel-advice>.

Period of cover

On single trip policies cover for cancellation starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. Cover for cancellation ends as soon as **you** start **your trip**.

On annual multi trip policies cover starts on the chosen start date and cancellation cover is not in force until that date, subsequent **trips** start from the date of booking

Cover under all other sections starts when **you** leave **your home** address in the **United Kingdom** (but not earlier than twenty-four (24) hours before the booked departure time) or from the first day of the **period of cover** as shown on **your policy certificate**, whichever is the later.

Cover ends when **you** return to **your home** address in the **United Kingdom** (but not later than twenty-four (24) hours after **your** return to the **United Kingdom**) or for single trip policies at the end of the **period of cover** as shown on **your policy certificate**, whichever is earlier.

If **you** have arranged a **one way trip** policy, cover ends twenty-four (24) hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** as shown on **your policy certificate**, whichever is earlier.

Any **trip** that had already begun when **you** purchased this insurance will not be covered.

Each **trip** must begin and end in the **United Kingdom**, unless **you** have bought a **one way trip** policy, in which case **your trip** must begin in the **United Kingdom**.

Cover is only provided in the **United Kingdom** if **you** stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All **trips** within the **United Kingdom** must be for at least one night away from **home**.

All cover ceases if **you** have to return to the **United Kingdom** under Section C (Cutting your trip short) or Section B1 (Medical and other expenses outside of the **United Kingdom**), cover cannot be provided to resume **your trip** or on a single trip policy for further **trips**.

Trip extensions if you decide you wish to extend your trip whilst overseas

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact Now Travel Insurance Customer Services on **01702 427281** or by emailing enquiries@nowtravelinsurance.com. Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in **your** health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed to Now Travel Insurance Customer Services for consideration.

Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to illness or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your policy certificate**, cover will be extended for **you** at no extra cost for up to thirty (30) days. This also applies to one person travelling with **you** who is authorised to stay with **you** by the Medical Emergency Assistance Company if the extension is due to medical reasons. All requests for more than thirty (30) days must be authorised by the Medical Emergency Assistance Company. Please see Medical and other emergencies on [page 16](#) for details of how to contact the Medical Emergency Assistance Company.

Trip extensions – travel disruption caused by a pandemic / epidemic (including Coronavirus)

If, as a result of a **pandemic** and/or **epidemic** (including but not limited to **Coronavirus**), **you** are unable to return to the **UK** as planned, due to:

- a) a country closing their borders and/or
- b) the cancellation or delay of **your** booked **public transport**

and as a result **you** wish to extend coverage under **your** current policy, please contact Now Travel Insurance Customer Services on **01702 427281** or by emailing enquiries@nowtravelinsurance.com. **We** will need full details of **your** circumstances, to allow **us** to consider any such request. Please be aware, that all such extension requests will be considered, but cannot be guaranteed.

Medical and other emergencies

Your Now Travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company.

The Medical Emergency Assistance Company will provide immediate help if **you** are ill, injured or die outside the **United Kingdom**. They provide a 24-hour emergency service three hundred and sixty-five (365) days a year. The contact details are as follows:

Medical Emergency Assistance Company

Phone: + 44 (0) 203 819 7170

E-mail: internationalhealthcare@healix.com

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name, **home** address and email;
 - **Your** mobile phone number and contact phone number abroad;
 - The hospital and treating doctor's details;
 - **Your** policy number shown on **your policy certificate**; and
 - The name, address and contact phone number of **your** GP.
- Please quote the scheme name which is: Now Travel Insurance 2021.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than twenty-four (24) hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** inpatient or outpatient treatment.

In the event that **you** require inpatient hospital treatment and/or evacuation /repatriation, it is imperative that the Medical Emergency Assistance Company is contacted and authorisation obtained prior to such treatment and/or evacuation/repatriation taking place.

Failure to contact the Medical Emergency Assistance Company and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid. **You** should not attempt to find **your** own solution and then expect full reimbursement from **us** without prior approval having been obtained from the Medical Emergency Assistance Company.

If **you** have to return to the **United Kingdom** under Section C (Cutting **your** trip short) or Section B1 (Medical and other expenses outside of the **United Kingdom**) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**.

All cover ceases If **you** have to return to the **United Kingdom** under Section C (Cutting your trip short) or Section B1 (Medical and other expenses outside of the **United Kingdom**), cover cannot be provided to resume **your trip** or for further trips if **you** have a single trip policy.

How to make a claim

You must register a claim under sections A to J and sections K2 to Q6 inclusive, by contacting the following company:

Claims Settlement Agencies
308-314 London Road,
Hadleigh,
Benfleet,
Essex,
SS7 2DD

Tel: 01702 553443

E-mail: info@csal.co.uk

To download a claim form please visit www.csal.co.uk

The fastest and easiest way to make a claim is online at www.submitclaim.co.uk/now

The process should take approximately 10-15 minutes to complete (depending on the type of claim), but before continuing **you** should ensure **you** have **your policy certificate**, **trip** dates, supporting documentation and details of the incident.

Claims Settlement Agencies are open Monday to Friday between 9am and 5.30pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

You must register a claim under Section K1 only by contacting the following company:

Any occurrence, which may give rise to a claim, should be advised as soon as reasonably practicable to the following, by quoting **your** policy number, travel insurance policy name and reference: ESFI V1-21.

IPP Claims at Sedgwick,
Oakleigh House,
14-15 Park Place,
Cardiff,
CF10 3DQ.

Telephone: +44 (0)345 266 1872

Email: Insolvency-claims@ipplondon.co.uk

To download a claim form please visit www.ipplondon.co.uk/claims.asp

All Claims

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim. Late notification of a claim may affect **our** acceptance of a claim or result in the amount **we** pay being reduced.

We will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim. If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we** may reject the claim. For further details about claims, please refer to 'General conditions' on pages 23 and 24.

To help **us** prevent fraudulent claims, **we** store **your** personal details on computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the UK Data Protection Act 2018 which incorporates the General Data Protection Regulation (EU)2016/679.

How to make a complaint

We aim to provide the highest standard of service to every customer. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

1. Does your complaint relate to a claim?

For complaints relating to sections A to J and sections K2 to Q6 inclusive:

- a. In the first instance, please contact:

The Complaints Officer
Claims Settlement Agencies,
308-314 London Road,
Hadleigh,
Benfleet, SS7 2DD
United Kingdom

Tel: 01702 553443

Email: info@csal.co.uk

When **you** make contact please provide the following information;

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy and/or claim number, and the type of policy **you** hold.
- the reason for **your** complaint.

Any written correspondence should be headed "Complaint" and **you** may include copies of supporting material.

If **we** are unable to resolve **your** complaint immediately, **we** will send **you** a written acknowledgement within two (2) days of receipt. **We** will then investigate **your** complaint and, in most cases, send **you** a full response in writing within two (2) weeks of receipt.

In exceptional cases, where **we** are unable to complete **our** investigations within two (2) weeks, **we** will send **you** a full written response as soon as **we** can, and in any event within four (4) weeks of receipt of **your** complaint.

- b. If **you** are dissatisfied with **our** response, then **you** can raise the matter with the Financial Services and Pensions Ombudsman (FSPO), an independent body that adjudicates on complaints, at the following address:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29

Telephone: +353 1 567 7000

Email: info@fspo.ie

Website: www.fspo.ie

For complaints relating to section K1 only:

- a. In the first instance, please contact:
Compliance Officer, Liberty Mutual Insurance Europe SE, 20 Fenchurch Street, London, EC3M 3AW.
Telephone: +44 (0) 20 3758 0840
Email: complaints@libertyglobalgroup.com

Please make sure that **you** quote **your** policy number, which can be found on **your policy certificate** or a claim number.

- b. If after making a complaint, **you** are still not satisfied, **you** may be entitled to refer the dispute to an independent organisation. The Financial Ombudsman Service is a free and impartial service, who may be contacted at:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR

Telephone: 0800 023 4567 – From **UK** Landline
Telephone: 0300 123 9123 – From **UK** Mobile
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

To confirm whether **you** are eligible to ask the Financial Ombudsman Service to review **your** complaint please refer to www.financial-ombudsman.org.uk.

2. Does your complaint relate to your policy?

- a. In the first instance, please contact:
NOW Travel Insurance Services,
308-314 London Road,
Hadleigh,
Benfleet, SS7 2DD
United Kingdom

Tel: 01702 427281
Email: enquiries@nowtravelinsurance.com

When **you** make contact please provide the following information;

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy and/or claim number, and the type of policy **you** hold.
- the reason for **your** complaint.

Any written correspondence should be headed “Complaint” and **you** may include copies of supporting material.

If **we** are unable to resolve **your** complaint immediately, **we** will send **you** a written acknowledgement within two (2) days of receipt. **We** will then investigate **your** complaint and, in most cases, send **you** a full response in writing within two (2) weeks of receipt.

In exceptional cases, where **we** are unable to complete **our** investigations within two (2) weeks, **we** will send **you** a full written response as soon as **we** can, and in any event within four (4) weeks of receipt of **your** complaint.

- b. If **you** are dissatisfied with **our** response, then **you** can raise the matter with the Financial Ombudsman Service (FOS).

The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six (6) months from the date of **our** final response to refer **your** complaint to the FOS.

If **we** cannot resolve **your** complaint, **you** may refer it to Financial Ombudsman Service (FOS) at the following address:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 – From UK Landline

Telephone: 0300 123 9123 – From UK Mobile

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Complaints about non-insured events and **your** travel arrangements must be referred to **your** travel organiser.

Making a complaint does not affect **your** right to take legal action.

General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages [34](#), [42](#), [45](#) and [50](#) and [52](#) for further definitions.

Business associate

Any employee whose level of responsibility in the business is such that if both **you** and they were absent from the business for a period of five full working days or more this would have a detrimental impact on the running of the business.

Change in health

Any deterioration or change in **your** health between the date the policy was purchased and the date of travel, this includes, new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Child/Children

A person who is seventeen (17) years of age or under.

Coronavirus

Coronavirus, Covid-19, including any related and/or similar conditions howsoever called, or any mutation of these.

Cruise

A voyage on a ship/vessel sailing on the seas or oceans that includes stopping at various ports. No cover is provided for cargo or container ship travel.

Doctor

A registered medical practitioner who is not **you** or related to **you**, who is currently registered with the General Medical Council in the **United Kingdom** (or foreign equivalent) to practice medicine.

Epidemic

Means a widespread occurrence of an infectious disease in a community at a particular time.

Existing medical condition(s)

Any serious or ongoing or recurring **medical condition** which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Family

Up to two (2) adults and any number of their **children**, step **children** or foster **children** aged seventeen (17) years of age or under at date of issue of the policy. The **children** are only insured when travelling with one or both of the insured adults, but under annual multi trip cover, either adult and the **children** (accompanied by a responsible adult) are also insured to travel on their own.

Flood

A general and temporary covering of water of two (2) or more acres of normally dry land.

Home

An **insured person's** usual place of residence within the **United Kingdom**.

Insured person

The person or persons shown on the **policy certificate**.

Information technology system

Any computer, hardware, software, information technology and communications system or electronic device, including any associated input, output or data storage device, networking equipment or back up facility.

Irrecoverable costs

Any costs where **you** are not entitled to a refund by any other means, and/or costs that are not compensated elsewhere, and/or costs that are already accepted or offered by **your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements.

Manual labour

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery).

Medical condition(s)

Any disease, illness or injury, including any psychological conditions.

Natural catastrophe

Volcanic eruption, **flood**, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

One way trip

A holiday or journey starting from the time that **you** leave **your home** in the **United Kingdom** or from the date shown on **your policy certificate**, whichever is the later, up to maximum duration of thirty-one (31) days but with cover under this policy ceasing twenty-four (24) hours after the time **you** first leave immigration control of the country in which **your** final destination is situated or at the end of the **period of cover** shown on **your policy certificate** whichever is earlier.

Pair or set of items

Items of personal property which are substantially the same, complementary or designed to be used together.

Pandemic

An **epidemic** that has spread across a large region.

Parent

A person with parental responsibility including a legal guardian acting in that capacity.

Partner

A person who is either an **insured person's** husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address and has done so for a minimum of six (6) continuous months before the **trip** is booked and before the **trip** commences.

Period of cover

As defined in the **policy certificate**.

Policyholder

The person who has paid for this policy and is shown on the **policy certificate**.

Policy certificate

The document showing details of the cover and which should be read in conjunction with this policy wording.

Public transport

A bus, coach, ferry, sea-vessel or train operating according to a published timetable.

Relative

Your or **your partner's** parent, brother, sister, **child**, grandparent, grandchild, step-parent, stepbrother, stepsister or next of kin.

Single parent

One adult and any number of his or her **children**, step **children** or foster **children** aged seventeen (17) years or under at date of issue of the policy. The **children** are only insured when travelling with the insured adult, but under annual multi trip cover the adult and **children** (accompanied by a responsible adult) are also insured to travel on their own.

Terrorism

An act(s), including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

Trip

Your holiday or journey starting from the time that **you** leave **your home** in the **United Kingdom** or from the start date shown on **your policy certificate**, whichever is the later, until arrival back at **your home** address in the **United Kingdom**.

Unattended

When **you** do not have full view of **your** property or where **you** are not in a position to prevent the unauthorised taking of **your** property, unless it is left in a locked room or a locked safety deposit facility. Property left in a motor vehicle is considered to be **unattended** even when the motor vehicle is locked and the property is out of view in an enclosed storage compartment, boot or luggage space.

United Kingdom

England, Scotland, Wales, Northern Ireland and the Isle of Man.

Utilisation of Nuclear, Chemical or Biological weapons of mass destruction

The use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of: fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/ or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

Valuables and electronic/other equipment

Photographic, audio, video, electronic, electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, computer equipment (but not mobile or smart phones or tablet computers), binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

Military action, either between nations or resulting from civil war or revolution.

We, us, our

- For sections A to J and sections K2 to Q6 inclusive it means Chaucer Insurance Company DAC.
- For section K1 it means International Passenger Protection Limited who provides the cover that is underwritten by Liberty Mutual Insurance Europe SE.

You, your, yourself

An insured person.

General conditions

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday).
2. **You** must comply with the 'Important conditions relating to health' on [pages 9 and 10](#).
3. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance. (For example if **you** receive hospital treatment in a European Union country, **you** should produce **your** European Health Insurance Card (EHIC), if **you** have one).
4. **You** must give Claims Settlement Agencies all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your** doctor.
5. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
6. This insurance policy will only respond to claims for **irrecoverable costs** once those principally responsible for reimbursing the cost have been exhausted. For example transport and accommodation costs – **You** should, in the first instance, contact **your** tour operator, airline, accommodation provider, credit or debit card providers to source a refund, as in most instances, either as a result of the Package Travel & Linked Arrangement Regulations 2018; EU Transport Regulations; Consumer Credit Act; or Debit card charge backs, a refund is legally due.
7. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the **insured person** who has committed the fraud, deliberate mis-statement or hid information. In this event, any benefit due to the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to **us** in full. **We** will also under such circumstances not refund any premium paid on behalf of the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information.
8. The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not pay any claim.
9. **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will pay the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
10. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
11. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.
12. After a claim has been settled, any damaged items which **you** have sent into Claims Settlement Agencies will become **our** property.
13. This policy may not be assigned or transferred unless agreed by **us** in writing.
14. **We** will not pay any interest on any amount payable under this policy.
15. **We** will deal with claims under Section G (Personal accident) in respect of accidental death as follows:
 - a. If an **insured person** is eighteen (18) years of age or over any sums payable will be made to the executor or personal representative of the deceased **insured person's** estate.
 - b. If an **insured person** is seventeen (17) years of age or under any sums payable will be made to a **parent** of the deceased **insured person**.
16. **We** may also contact third parties who have or who were to provide services to the **insured person** (for example, an airline, travel company or hotel) to verify the information provided.
17. Only the **policyholder**, an **insured person** (or their **parent** if they are seventeen (17) years of age or under or their executor or personal representative in the event of the **death** of an **insured person**) or **us** may enforce the terms of this policy.

18. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in **you** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.
19. Several Liability Notice. The subscribing (re)insurers' obligations under contracts of (re)insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing (re)insurers are not responsible for the subscription of any co-subscribing (re)insurer who for any reason does not satisfy all or part of its obligations.

General exclusions

General Exclusions apply to all sections of this policy with the exception of Section K1 (Financial Failure including Scheduled Airline Failure). In addition to these General Exclusions, please also refer to 'What you are not covered for' under each policy section and 'Important conditions relating to health' on [pages 9 and 10](#), as these set out further exclusions which apply to certain sections.

We will not cover the following.

1. **You** are not covered under this policy if **you** are travelling with the purpose of receiving medical treatment abroad.
2. Any claims arising as a result of an **existing medical condition** of a non-travelling **close relative, close business associate** or friend living abroad who **you** had planned to stay with, or any known or recognised complication of or caused by the **existing medical condition**.
3. Any claim relating to an incident or circumstances which were in the public domain or **you** were aware of, at the time **you** purchased this insurance, or at the time of booking any **trip**, which could reasonably be expected to lead to a claim.
4. Any claim arising from **you** acting in a way which goes against the advice of a **doctor**, or **you** travelling against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your trip**.
5. Any claim if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
6. Any claim arising out of **war**, hostilities or warlike operations (whether **war** be declared or not), civil war, invasion, revolution or any similar event.
7. Any claim arising from **terrorism** but this exclusion shall not apply to losses under Section B1 (Medical and other expenses outside of the **United Kingdom**), Section B2 (Expenses within the United Kingdom), Section B3 (Hospital benefit) and Section G (Personal accident).
8. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**).
9. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it, or being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.
10. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under Section F1 - Personal belongings and baggage is a specified item on **your** household contents insurance policy).
11. Any loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from **your** credit card provider under section 75 of the Consumer Credit Act, or any other specific legislation for transport or travel providers.
12. Any costs already accepted or offered by **your** transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements.
13. Any costs if **you** are unable to prove **your** financial loss.
14. Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:
 - a) as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs; or
 - b) as a rider **you** wear a crash helmet and **you** hold an appropriate UK licence which permits **you** to drive the capacity of the two-wheeled motor vehicle and **you** comply with the licencing laws of the country in which the accident occurs.

There is no cover for off-roading.

15. Any claims arising from **your** use of a quad bike.
16. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

17. Any claims arising from any form of motor racing, racing formally or informally against another motorist, use of a vehicle on a race track, rallying, speed trials, hill climbs or timed event of any kind.
18. Any claim involving **you** taking part in any sport or activity unless the **policyholder** has paid the necessary premium (if applicable) to extend **your** policy to provide cover for this and it is shown on **your policy certificate**. Please see the sports and activities section on [pages 11, 12 and 13](#) of this policy wording for further details.
19. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What you are covered for' in Sections A to Q, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
20. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you** (unless the policy **you** have purchased entitles **you** to cover under Section K1 – Financial failure).
21. **You** travelling to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel.
22. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
23. Any claim involving **you** taking part in **manual labour**.
24. Any claim relating to **winter sports** unless the **policyholder** has paid the necessary premium to extend **your** policy to provide cover for this and it is shown on **your policy certificate**. Please see the **winter sports** definition on [page 54](#) of this policy wording for further details.
25. Any claim arising from:
 - **your** suicide or attempted suicide; or
 - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
26. **Your** use of drugs.
27. **Your** excessive consumption of alcohol by which **we** mean where **you** have drunk so much alcohol that a **medical practitioner** has stated that **your** alcohol consumption has caused or actively contributed to **your** injury or illness, the results of a blood test at the time of injury or illness shows that **your** blood alcohol level exceeds 0.19% that is approximately 1.5 litres of beer or four 175ml glasses of wine or a witness report of a third party that has advised that **you** have notably impaired **your** faculties and/or judgement.
28. **Your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
29. Any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal.
30. Any costs which **you** would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
31. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need in relation to **your trip**.
32. **We** will not pay for any loss, damage, liability, cost or expense caused deliberately or accidentally by:
 - i. the use of, or inability to, use any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - ii. any computer virus;
 - iii. any computer related hoax relating to i and/or ii above.
33. Any claim arising from a **cruise** unless **you** have paid the appropriate additional premium and cover is shown on **your policy certificate**. In any event, there is no cover for cargo or container ship travel.
34. Flying (other than as a passenger in a fully licensed aircraft).
35. **We** shall not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or the United States of America.
36. Any claim arising from **natural catastrophe** which were existing or in the public domain by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
37. Anything shown as not covered in the 'Important Conditions relating to Health' on [pages 9 and 10](#).
38. Any claim directly or indirectly related to the fear or threat of a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
39. Any claim directly or indirectly related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.

In the event of a conflict between this general exclusion and any other term in **your** policy terms and conditions, this general exclusion takes precedence.

This general exclusion applies to all sections of cover with the exception of Section A (Cancelling your trip), Section B1 (Medical and other expenses outside of the United Kingdom), Section B2 (Expenses within the United Kingdom), Section C (Cutting your trip short) and Section K1 (Financial Failure) as long as, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to **your** intended destination.

Sections of cover

Section A – Cancelling your trip

What you are covered for under Section A

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, avios, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. **You** testing positive for **Coronavirus** within 14 days of **your trip** departure date.
3. **You** being admitted to hospital due to testing positive for **Coronavirus** since **you** purchased **your** policy.
4. The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with, or a **relative** or friend living abroad who **you** had planned to stay with during **your trip**.

Please note, there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus** as this is excluded - see General Exclusion 39 on [page 24](#). The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see 'Important conditions relating to health' on [pages 9 and 10](#) and 'General Exclusions' on [pages 24 and 25](#) for further details.

5. **You** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two (2) years, and that at the time of booking the **trip** or the date **you** purchased this insurance cover, whichever is earlier, **you** had no reason to believe that **you** would be made redundant. This cover would not apply if **you** are self-employed or accept voluntary redundancy.
6. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
7. If the police or relevant authority need **you** to stay in the **United Kingdom** after a fire, storm, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your trip**.
8. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
9. If after the time **you** booked **your trip** or purchased **your** policy, whichever is later, the Foreign, Commonwealth & Development Office (FCDO) advises against all (or all but essential) travel to **your** intended destination.

Please note, there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded - see General Exclusion 39 on [page 24](#).

10. If **you** become pregnant after the date **you** purchased this insurance cover (or booked **your trip** whichever is later) and **you** will be more than twenty-six (26) weeks pregnant at the start of or during **your trip**. Or, if **you** become pregnant after the date **you** purchased this insurance cover and **your doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.

What you are not covered for under Section A

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a **medical condition** or an illness related to a **medical condition** which **you** knew about and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any claim under 'What you are covered for under section A' point 4 or 9 above, that is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.

4. Any claims arising directly or indirectly from **Coronavirus**:
 - a) if **you** do not have an official positive test result confirming **your** diagnosis within 14 days of **your trip** departure date, or **you** have not been admitted to hospital due to testing positive for **Coronavirus** since **you** purchased **your** policy;
 - b) if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**;
 - c) if a medical professional advises **you** not to travel as **you** have underlying health conditions that place **you** 'at a higher risk' from **Coronavirus**;
 - d) as a result of Foreign, Commonwealth & Development Office (FCDO) advice against all (or all but essential) travel to **your** intended destination;
 - e) as a result local government restrictions or directives prohibiting or restricting entry (for example, self-isolation, quarantine or lockdown measures) to **your** intended destination or on **your** return **home**;
 - f) any costs of **Coronavirus** testing.
5. **You** not wanting to travel.
6. Any extra costs resulting from **you** not telling the company with whom **you** have made **your** booking as soon as **you** know **you** have to cancel **your trip**.
7. **You** being unable to travel due to **your** failure to obtain the passport, visa or other required documentation that **you** need for the **trip**.
8. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
9. Costs that have not been incurred by or on behalf of an **insured person**.
10. Any costs **you** would have still had to pay even if **you** had not been due to travel such as time share management fees or holiday club membership fees.
11. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (Please see Section K for details of what **you** are entitled to claim under **Natural catastrophe** and travel disruption.)
12. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Claims evidence required for Section A may include

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which **we** will supply for the appropriate **doctor** to complete
- **You** must provide at **your** own expense a positive official test result confirming **your** diagnosis of **Coronavirus**
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the **United Kingdom**
- Summons for jury service

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section B1 – Medical and other expenses outside of the United Kingdom

Please note: If **you** are admitted into hospital as an inpatient for more than twenty-four (24) hours someone must contact the Medical Emergency Assistance Company on **your** behalf as soon as reasonably possible (please see the Medical and other emergencies section on [page 16](#) for further details).

What **you** are covered for under Section B1

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** dying, becoming ill (including with symptoms of or testing positive for **Coronavirus**) or being injured during **your trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Emergency dental treatment as long as it is for the immediate relief of pain only (please see the table of benefits for details of the sum **you** are entitled to claim).

3. The cost of **your** return to the **United Kingdom** earlier than planned if approved by the Medical Emergency Assistance Company and this is deemed to be a medical necessity.
4. If **you** cannot return to the **United Kingdom** as **you** originally planned and the Medical Emergency Assistance Company agrees **your** extended stay is medically necessary, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the **United Kingdom**. A maximum amount of £2,000 per **insured person** applies if **you** have to extend **your trip** because **you** have tested positive for **Coronavirus**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
5. The cost of returning **your** body or ashes to the **United Kingdom** or the cost of the funeral and burial expenses in the country in which **you** die if this is outside the **United Kingdom** (please see the table of benefits for details of the sum **you** are entitled to claim).

Please note: In the event of **your** injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this if in the opinion of the **doctor** in attendance or the Medical Emergency Assistance Company **you** can be moved safely and/ or travel safely to the **United Kingdom** to continue treatment.

If the claim relates to **your** return travel to the **United Kingdom** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

What you are not covered for under Section B1

1. The excess as shown in the table of benefits for each **insured person** and for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the 'Health agreements' section on [page 10](#) for further details).
2. Any medical treatment that **you** receive because of a **medical condition** or an illness related to a **medical condition**, which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any costs relating to pregnancy or childbirth, if **you** are more than twenty-six (26) weeks pregnant at the start of or during **your trip**.
4. Any treatment or surgery which the Medical Emergency Assistance Company decides is not immediately necessary and can wait until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.
5. Inpatient or private treatment which has not been notified as soon as possible to and agreed by **us** or the Medical Emergency Assistance Company.
6. The extra cost of a single or private hospital room unless this is medically necessary and authorised by the Medical Emergency Assistance Company.
7. Treatment in a private hospital or private clinic where suitable state facilities are available.
8. Any costs of **Coronavirus** testing, unless **you** are admitted to hospital as an inpatient as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom).
9. Any claim if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**.
10. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).
11. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).

12. Any costs **you** have to pay when **you** have refused to come back to the **United Kingdom** and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
13. Any treatment or medication of any kind that **you** receive after **you** return to the **United Kingdom**.
14. If **you** become injured or die as a result of a **winter sports** activity and **you** have not purchased the additional **winter sports** cover.
15. Treatment in a private hospital or private clinic unless authorised and agreed by **us**.
16. Damage to dentures.
17. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Section B2 – Expenses within the United Kingdom

What **you** are covered for under Section B2

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** dying, becoming ill, testing positive for **Coronavirus** or being injured during **your trip**. This includes:

1. The cost of **your** return **home** earlier than planned if this is medically necessary and the treating hospital **doctor** approves this.
2. If **you** cannot return **home** as **you** originally planned and the treating **doctor** approves this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that was used by **you** on **your** outward **trip**) to allow **you** to return **home**. A maximum amount of £2,000 per **insured person** applies if **you** have to extend **your trip** because **you** have tested positive for **Coronavirus**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from their **home** in the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning **your** body or ashes to **your home** town if **you** die during **your trip**.

Please note: If **your trip** is within the **Channel Islands** cover is also provided for emergency medical, surgical and hospital treatment but only if **you** do not reside in the **Channel Islands**.

What **you** are not covered for under Section B2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim arising from a **medical condition** or an illness related to a **medical condition** which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any costs of **Coronavirus** testing.
4. Any claim if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**.
5. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Section B3 – Hospital benefit

Please note: This Section does not apply to **trips** taken within the **United Kingdom**.

What **you** are covered for under Section B3

We will pay up to the amount shown in the table of benefits if, as a result of an accident or illness that is covered under Section B1 (Medical and other expenses outside of the **United Kingdom**) of this insurance, **you** go into hospital as an inpatient. **We** will pay a benefit for each complete 24-hour period that **you** are kept as an inpatient.

Please note: This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the **United Kingdom**. This amount is meant to help **you** pay any extra expenses such as taxi fares and phonecalls.

What **you** are not covered for under Section B3

1. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Section C – Cutting your trip short

Please note: If **you** need to return **home** to the **United Kingdom** earlier than planned, **you** must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on [page 16](#) for further details).

What you are covered for under Section C

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the **United Kingdom** or those paid for locally upon arrival at **your** holiday destination and which **you** cannot get back; and
- reasonable additional travel costs to return back to the **United Kingdom** (or costs to return **home** if **your trip** is within the **United Kingdom**) if it is necessary and unavoidable for **you** to cut short **your trip**.

Please note: If payment has been made using frequent flyer points, avios airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following:

1. **You** dying, becoming seriously ill or being injured.
2. **You** testing positive for **Coronavirus** and becoming seriously ill or dying.
3. The death, serious illness or injury of a **relative**, **business associate**, a person who **you** are travelling with, or a **relative** or friend living abroad who **you** had planned to stay with during **your trip**.

Please note, there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded - see General Exclusion 39 on [page 24](#). The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see 'Important conditions relating to health' on [pages 8 and 9](#) and 'General Exclusions' on [pages 24 and 25](#).

4. **Your** inability to use, or participate in, pre-paid activities, excursions or tours due to **you** becoming temporarily ill or injured during **your trip**.
5. If the police or relevant authority need **you** to return to **your home** in the **United Kingdom** after a fire, storm, burglary or vandalism to **your home** or place of business.
6. If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return to **your home** in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

Please note: **We** will calculate claims for cutting short **your trip** from the day **your** return to the **United Kingdom** begins or the day **you** go into hospital overseas as an inpatient. **Your** claim will be based on the number of complete days **you** have not used.

What you are not covered for under Section C

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Cutting short **your trip** because of a **medical condition** or an illness related to a **medical condition** which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any claims arising directly or indirectly from **Coronavirus**:
 - a) if **you** do not have an official positive test result confirming **your** diagnosis, unless agreed by the Medical Emergency Assistance Company;
 - b) if **you** are advised to quarantine or **you** choose to self-isolate due to a person **you** have come into contact with having **Coronavirus**;
 - c) any costs of **Coronavirus** testing unless **you** are admitted to hospital as an inpatient as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**).
4. Any claim under 'What you are covered for under section C' point 3 above, that is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
5. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the **United Kingdom**.
6. Any additional expenses incurred should **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short **your trip**. If **you** have to cut short **your trip** and **you** do not return to the **United Kingdom** we will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the **United Kingdom**.
7. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.

8. The cost of **your** intended return travel to the **United Kingdom** if **we** have paid additional travel costs for **you** to cut short **your trip**.
9. Costs where **your** inability to use pre-paid activities, excursions, or tours due to temporarily illness or injury is not verified in writing by **your** treating **doctor**.
10. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (Please see Section K for details of what **you** are entitled to claim under **Natural catastrophe** and travel disruption.)
11. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Claims evidence required for Section C may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming: the need for **your** return to the **United Kingdom**, emergency posting overseas
- An official letter from **your** treating **doctor** to confirm **your** temporary illness or injury
- **You** must provide at **your** own expense a positive official test result confirming **your** diagnosis of **Coronavirus**

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section D1 – Missed departure

This Section does not apply to trips taken solely within the United Kingdom

What **you** are covered for under Section D1

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to reach **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return journey from or to the **United Kingdom** because:

- a) **public transport** services fail due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown; or
- b) the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

Section D2 – Missed connection

This Section does not apply to trips taken solely within the United Kingdom

What **you** are covered for under Section D2

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to enable **you** to continue with **your** pre-booked journey in accordance with **your** itinerary should **you** miss a flight connection due to:

- The airline with whom **you** are booked to travel being unable to deliver **you** in sufficient time to **your** connecting airport to meet **your** connecting flight due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

What **you** are not covered for under Sections D1 and D2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (Please see Section K for details of what **you** are entitled to claim under **Natural catastrophe** and travel disruption.)
3. Any claims where **you** have not allowed enough time to reach **your** initial departure point or check in, at or before the recommended time.
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

5. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.
6. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
7. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Claims evidence required for Sections D1 and D2 may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section E1 – Travel delay

Please note: **You** are entitled to claim under either Section E1 or E2 but not both sections.

This Section does not apply to trips taken solely within the United Kingdom

What you are covered for under Section E1

We will pay up to the amount shown in the table of benefits if **your** final international departure from or to the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than twelve (12) hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

We will pay a benefit for each complete twelve (12) hour period that **you** are delayed, as long as **you** eventually go on the holiday.

Section E2 – Abandoning your trip

What you are covered for under Section E2

We will pay up to the amount shown in the table of benefits for the following costs which **you** have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas

if it is necessary for **you** to cancel **your trip** if **your** final international departure from the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than twenty-four (24) hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

Please note: If payment has been made using frequent flyer points, avios, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under Sections E1 and E2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under Section E2).
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (Please see Section K for details of what **you** are entitled to claim under **Natural catastrophe** and travel disruption.)
3. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact Claims Settlement Agencies to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)

4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
5. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
6. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Claims evidence required for Sections E1 and E2 may include

- Proof of travel (confirmation invoice, flighttickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre-paid expenses cannot be refunded (for claims under Section E2 only)

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section F1 – Personal belongings and baggage

What you are covered for under Section F1

We will pay for items which are usually carried or worn by **you** for **your** individual use during a **trip**. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. A deduction will be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on [page 21](#).
- The maximum amount we will pay for **valuables and electronic/other equipment** in total is shown in the table of benefits. Please refer to the definition of '**valuables and electronic/other equipment**' on [page 22](#).
- The maximum we will pay for property which is lost or stolen from an **unattended** motor vehicle is £100 for each **insured person** if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage

What you are covered for under Section F2

We will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than twelve (12) hours.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy.

If **your** baggage is permanently lost, we will deduct any payment we make for delayed baggage from the payment we make for **your** overall claim for baggage.

Section F3 – Personal money

What you are covered for under Section F3

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount we will pay for cash carried by one **insured person**, whether jointly owned or not, is the cash limit as shown in the table of benefits (please note a lower limit applies to **children** who are seventeen (17) years of age or under).

Section F4 – Passport and travel documents

What you are covered for under Section F4

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your trip**:

- Passport;
- Travel tickets;
- Visas.

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the **United Kingdom** (this would include travel costs to the Consulate as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused proportionate refund would be made of its original value.

What you are not covered for under Sections F1, F2, F3 and F4

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under Section F2 or Section F4).
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft of personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within twenty-four (24) hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within twenty-four (24) hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven (7) days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within twenty-four (24) hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
8. Claims arising due to an authorised person fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Loss due to variations in exchange rates.
13. If **your** property is delayed or detained by Customs, the police or other officials.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
16. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
17. Any claim for loss, theft, damage or delay to **winter sports equipment, golf equipment, business equipment** or business samples.
18. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Important information:

- **You** must act in a reasonable way to look after **your** property as if uninsured and not leave it **unattended** or unsecured in a public place;
- **You** must carry **valuables and electronic/other equipment** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money, passport, **valuables and electronic/other equipment** with **you** at all times or leave them in a locked safety deposit box;
- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within twenty-four (24) hours of the incident; and
- **You** must provide Claims Settlement Agencies with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

Claims evidence required for Sections F1 to F4 may include

- Loss or theft of property or money - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact Claims Settlement Agencies to discuss why **you** have been unable to obtain the relevant reports and to obtain a claim form so **your** claim can be considered.

Section G – Personal accident

If **you** have purchased Section M – Business cover and the accident occurs whilst **you** are on a business trip the sum insured limits under Section G – Personal accident limits are doubled.

Definitions relating to this Section

Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Loss of limb

- a) In the case of a lower limb, loss by physical severance at or above the ankle, or
- b) Permanent and total loss of and/or total and irrecoverable loss of use of an entire leg or foot which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement, or
- c) In the case of an upper limb, loss by physical severance of the entire four fingers through or above the meta carpo phalangeal joints or permanent and total loss of and/or total and irrecoverable loss of use of an entire arm or hand which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Loss of sight

- a) Permanent and total loss of sight in both eyes where an **insured person's** name has been added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or
- b) Permanent and total loss of sight, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (seeing at least three feet what an **insured person** should see at sixty feet), which lasts twelve (12) calendar months and at the expiry of that period being beyond hope of improvement.

Permanent total disablement

Irrecoverable disablement arising from accidental bodily injury which permanently and totally incapacitates the **insured person** for a continuous period of twelve (12) months from carrying out at least two (2) of the following activities of daily living:

- a) Transfer and Mobility – the ability to move from one room to an adjoining room or from one side of a room to another or to get in and out of a bed or chair,
- b) Dressing – putting on and taking off all necessary items of clothing,
- c) Toileting – getting to and from the toilet, transferring on and off the toilet and associated personal hygiene,
- d) Eating – all tasks of getting food into the body once it has been prepared,

and at the expiry of that period being beyond hope of improvement sufficient to carry out at least three (3) of the previously described activities of daily living ever again.

What you are covered for under Section G

We will pay up to the amount shown in the table of benefits to **you** (or to **your** executors or administrators if **you** die) if **you** are involved in an **accident** during **your trip** which solely and independently of any other cause results in one or more of the following within twelve (12) months of the date of the **accident**:

- **Loss of limb** (a limb means an arm, hand, leg or foot);
- **Loss of sight**;
- **Permanent total disablement**; or
- Accidental death.

Please note: **We** will only pay for one personal accident benefit for each **insured person** during the **period of cover** shown on **your policy schedule**.

If **you** are seventeen (17) years of age or under or if **you** are sixty-six (66) years of age or over, a reduced benefit will apply in the event of death, as set out in the table of benefits.

What you are not covered for under Section G

1. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).
2. Any claims for the increased limits if **you** have purchased Section M - Business cover if **you** are unable to substantiate that **your trip** on which the accident occurs was for business purposes.

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Claims advice for Section G

- Please phone Claims Settlement Agencies on **01702 553443** to ask for advice as soon as **you** need to make a claim or see [page 17](#), How to make a claim.

Section H – Personal liability

Please note: This Section does not apply to **trips** taken within the **United Kingdom**.

What you are covered for under Section H

We will pay up to the total amount shown in the table of benefits if, during an insured **trip**, **you** are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for under Section H

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ (other than temporary holiday accommodation occupied but not owned by **you**).
 - c. any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a. to members of **your** family or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into;
 - d. arising due to **you** acting as the leader of a group taking part in an activity;
 - e. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons; or
 - f. as a result of a **winter sports** activity if **you** have not purchased the additional **winter sports** cover.

4. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Important information:

- **You** must give Claims Settlement Agencies notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You** must help Claims Settlement Agencies and give them all the information they need to allow them to take action on **your** behalf;
- **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get Claims Settlement Agencies' permission in writing; and
- **We** will have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else.

Claims advice for Section H

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell Claims Settlement Agencies as soon as reasonably possible about any claim that is likely to be made against **you** and send them all the documents that **you** receive see [page 17](#), How to make a claim.

Section I – Legal expenses

Please note: This Section does not apply to **trips** within the **United Kingdom**.

What you are covered for under Section I

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your trip**.

What you are not covered for under Section I

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for **each insured person**.
2. Any legal costs and expenses which **we** have not agreed to accept beforehand in writing.
3. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against **us** Tedaisy Insurance Brokers Ltd trading as Now Travel Insurance Services, **our** agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with, pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.
5. Any fines, penalties or damages **you** have to pay.
6. The costs of making any claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business.
7. Any claims arising out of **you** possessing, using or living on any land or in any buildings.
8. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
9. Any claim reported more than one hundred and eighty (180) days after the incident took place.
10. Any claims from **you** becoming injured or dying as a result of a **winter sports** activity and **you** have not purchased the additional **winter sportscover**.
11. The costs incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
12. The costs incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim.
13. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Important information:

- **We** will have complete control over any legal representatives appointed and any proceedings;
- **You** must follow **our** advice or that of **our** agents in handling any claim; and
- **You** must use reasonable efforts to get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.
- All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
- **We** may at **our** discretion offer to settle a claim **with you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.
- **We** may at **our** discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

Claims advice for Section I

- Please phone Claims Settlement Agencies on **01702 553443** to ask for advice as soon as **you** need to make a claim or see [page 17](#) How to make a claim.

Section J – Pet care

Please note: Cover is only provided under this Section if **you** have purchased a Premier policy.

What you are covered for under Section J

We will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if **you** are hospitalised due to an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**), which results in a delay to **your** planned return journey to the **United Kingdom** of more than twenty-four (24) hours, or if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than twenty-four (24) hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

Please note: In the event **you** should need to submit a claim due to a delay in **your** return travel due to transport failure, **you** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

You must keep all receipts for the extra kennel or cattery fees **you** pay.

What you are not covered for under Section J

1. Any kennel or cattery fees **you** pay outside the **United Kingdom** as a result of quarantine regulations.
2. Any claims relating to travel delay where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact Claims Settlement Agencies to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered) see [page 17](#) 'How to make a claim'.
3. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
4. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Claims evidence required for section J may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for **your** extra kennel or cattery fees

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Natural catastrophe & travel disruption cover

Section K1 - Financial failure

Special definitions relating to this section (which are shown in bold italics)

End supplier – means the company that owns and operates the services listed in under “what is covered”, point 1.

Financial failure – means the **end supplier** becoming insolvent or has an administrator appointed and being unable to provide agreed services.

What you are covered for under section K1

We will pay up to the amount shown in the table of benefits for each **insured person** named on the invoice for:

1. Irrecoverable sums paid prior to the **financial failure** of the scheduled airline, hotel, train operator (including Eurostar), car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions; all known as the **end supplier** of the travel arrangements (not forming part of an inclusive holiday) prior to departure ; or
2. In the event of insolvency after departure:
 - a) the additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - b) if curtailment of the **trip** is unavoidable - the cost of return transportation to the **United Kingdom** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

What you are not covered for under section K1

1. Travel or accommodation not booked within the **United Kingdom**, prior to departure.
2. Any **end supplier**, which is, or which any prospect of, **financial failure** is:
 - a. known by **you** or
 - b. widely known publiclyat the date of purchase of this policy.
3. Any loss or part of a loss, which at the time of the happening of the loss, is insured or guaranteed by any other existing policy, policies, bond or is capable of recovery from under Section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked travel or accommodation.
5. Any losses that are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the **financial failure** of an airline.

Special conditions relating to Section K1 – Financial failure only

1. Data protection - Any information **you** have provided will be dealt with by **us** in compliance with the provisions of the Data Protection Act 1998. For the purposes of providing this insurance and the handling of any claims or complaints, **we** may need to transfer certain information which **you** have provided to other parties.
2. Sanctions - **We** will not provide any benefit to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.
3. Non-assignment - No title, right or interest under this section of cover may be assigned, transferred, conveyed or otherwise disposed of without **our** written consent. Any attempt to assign rights or interests without **our** written consent is null and void.

Section K2 - Extended cancellation or cutting short your trip

What you are covered for under Section K2

We will pay up to the amount shown in the table of benefits to extend the cover under Section A (Cancelling your trip) and Section C (Cutting short your trip) to include necessary cancellation or cutting short **your trip** due to:

1. the closure of air space directly attributable to **natural catastrophe** or as a result of the Foreign, Commonwealth &

- Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling issuing a directive;
- prohibiting all travel or all but essential travel to, or
 - recommending evacuation from the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or, booked the **trip** (whichever is the later) and, in the case of cutting short **your trip** after **you** had left **your home country** to commence the **trip**.

Please note, there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded – see General Exclusion 39 on [page 24](#).

- the occurrence of a **natural catastrophe** where it becomes necessary for **you** to cancel or cut short **your trip** providing the **natural catastrophe** was not a known event at the time **you** purchased this insurance or, booked the **trip** (whichever is the later) and, in the case of cutting short **your trip** was not a known event at the time **you** left **your home country** to commence the **trip**.

You may claim under only one of the following sections: Section A (Cancelling your trip) and Section C (Cutting short your trip), Section E2 (Abandoning your trip), Section K2 (Extended Cancellation), Section K3 (subsection extending abandoning your trip), Section K4 (Catastrophe and Travel Disruption cover) related to pre-booked accommodation for the same event.

What you are not covered for under Section K2

- The excess as shown in the table of benefits for each **insured person** and for each incident.
- Any claim arising from a **natural catastrophe** which was existing or in the public domain by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
- Any claim under 'What you are covered for under section K2' point 1 above, that is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
- Any costs, expenses or compensation payable by or recoverable elsewhere, including but not limited to a carrier, travel agent, tour operator, tour organiser, airline, hotel, credit card company or other service provider.
- Where no contractual liability exists or where no financial loss has been sustained.
- Costs incurred if acting against the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling.
- Anything as shown under 'What you are not covered for' under Section A and Section C on pages [26](#) and [30](#).
- Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Claims evidence required for Section K2 may include

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Invoices and receipts for **your** expenses including cancellation invoice
- Letter confirming whether any refund is due

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section K3 - Extended travel delay and abandoning your trip

What you are covered for under Section K3

We will pay up to the amount shown in the table of benefits to extend the cover under Section E1 (Travel Delay) and Section E2 (Abandoning your trip) to include:

- the closure of air space directly attributable to volcanic eruption or as a result of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling issuing a directive;
 - prohibiting all travel or all but essential travel to, or
 - recommending evacuation from the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or, booked the **trip** (whichever is the later).

Please note, there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded – see General Exclusion 39 on [page 24](#).

- the occurrence of a **natural catastrophe** providing the **natural catastrophe** was not a known event at the time **you** purchased this insurance or, booked the **trip** (whichever is the later).

You may claim under only one of the following sections: Section E1 (Travel Delay) and Section E2 (Abandoning your trip) or Section K3 (Extended travel delay and abandonment) for the same event.

What you are not covered for under Section K3

1. Any claim arising from a **natural catastrophe** which was existing or in the public domain by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
2. Any claim under 'What you are covered for under section K3' point 1 above, that is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.
3. Any costs, expenses or compensation payable by or recoverable elsewhere, including but not limited to a carrier, travel agent, tour operator, tour organiser, airline, hotel, credit card company or other service provider.
4. Where no contractual liability exists or where no financial loss has been sustained.
5. Costs incurred if acting against the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling.
6. Anything as shown under 'What you are not covered for' under Section E1 and Section E2 on page [32](#).
7. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Claims evidence required for Section K3 may include

- Proof of travel (confirmation invoice, flighttickets)
- An official letter confirming the cause and length of the delay, evacuation or prohibiting travel.
- Official confirmation that **your** pre-paid expenses cannot be refunded (for claims under abandoning **your** trip).

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section K4 - Catastrophe and travel disruption cover related to pre-booked accommodation

What you are covered for under Section K4

We will pay up to the amount shown in the table of benefits for either:

1. **Your** proportionate share of **irrecoverable costs** for unused accommodation costs (including unused pre-booked excursions up to a value of £100) that have been paid or where there is a contract to pay that cannot be recovered from anywhere else; or
2. necessary additional travel and accommodation expenses incurred to an equivalent value and standard in the event that **you** are forced to move from pre-booked accommodation to continue **your** trip, or if the trip cannot be continued, to return **home** as a result of:
 - i. an infectious disease affecting **your** stay in **your** accommodation or resort;
 - ii. a directive from the responsible government or local authority directly affecting the area where the pre-booked accommodation is;
 - iii. the occurrence of a **natural catastrophe** that threatens **your** safety such that official evacuation orders are issued or that the pre-booked accommodation is rendered uninhabitable.

You may claim under only one of the following sections: Section A (Cancelling your trip) and Section C (Cutting short your trip), Section E2 (Abandoning your trip), Section K2 (Extended cancellation), Section K3 (subsection extending abandoning your trip), Section K4 (Catastrophe and travel disruption cover) related to pre-booked accommodation for the same event.

What you are not covered for under Section K4

1. Any claim arising from an infectious disease or directive or **natural catastrophe** which were existing or in the public domain by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
2. **Your** own decision not to stay in **your** pre-booked accommodation when official directives from local or national authorities state that it is safe and acceptable to do so, unless the Foreign, Commonwealth & Development Office (FCDO) deem otherwise.
3. Any costs, expenses or compensation payable by or recoverable elsewhere, including but not limited to a carrier, travel agent, tour operator, tour organiser, airline, hotel, credit card company or other service provider.
4. Where no contractual liability exists or where no financial loss has been sustained.

5. Loss of timeshare points, fees and other administrative costs normally associated within a timeshare membership programme. Loss of air miles, air mile points, loyalty card points.
6. Costs incurred if acting against the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling.
7. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Claims evidence required for Section K4 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the event which rendered **your** accommodation uninhabitable and how long it lasted
- Invoices and receipts for **your** expenses

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section K5 - Extended missed Departure and missed connection

What you are covered for under Section K5

We will pay up to the amount shown in the table of benefits to extend the cover under Section D1 (Missed departure) and Section D2 (Missed connection) to include cover in the event:

- a) that **You** are denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within twelve (12) hours; or
- b) of the closure of air space directly attributable to **natural catastrophe**.

Special conditions:

If **you** arrive at **your** departure point and **your** booked **Public transport** is cancelled because of a **natural catastrophe**, then cover is available to **you** for necessary additional travel and accommodation expenses (room only up to the equivalent standard to that originally booked) necessarily incurred to reach **your** overseas destination or to return **you** to **your home**.

You may claim under only one of the following sections: Section D1 (Missed departure) and Section D2 (Missed connection) or K5 (Extended missed departure and missed connection) for the same event.

What you are not covered for under Section K5

1. Any claim arising from a **natural catastrophe** which was existing or in the public domain by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
2. Any costs, expenses or compensation payable by or recoverable elsewhere, including but not limited to a carrier, travel agent, tour operator, tour organiser, airline, hotel, credit card company or other service provider.
3. Where no contractual liability exists or where no financial loss has been sustained.
4. Costs incurred if acting against the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling.
5. Anything as shown under 'What you are not covered for' under Section D1 and Section D2 on [page 31](#).
6. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Claims evidence required for Section K5 may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section K6 - Additional car parking costs

What you are covered for under Section K6

We will pay up to the amount shown on the table of benefits for additional car parking costs **you** incur if **your** return to the **United Kingdom** is delayed by more than twenty-four (24) hours due to a **natural catastrophe**.

What you are not covered for under Section K6

1. Any claim arising from a **natural catastrophe**, which was existing or in the public domain by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
2. Any costs, expenses or compensation payable by or recoverable elsewhere, including but not limited to a carrier, travel agent, tour operator, tour organiser, airline, hotel, credit card company or other service provider.
3. Where no contractual liability exists or where no financial loss has been sustained.
4. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Claims evidence required for Section K6 may include

- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** delay, the dates and the length of the delay

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section K7 - Extended pet care

What you are covered for under Section K7

We will pay up to the amount shown in the table of benefits to extend the cover under Section J (Pet care) if **your** return journey to the **United Kingdom** is delayed by more than twenty-four (24) hours due to a **natural catastrophe**.

You may claim under only one of the following sections: Section J (Pet care) or Section K7 (Extended pet care) for the same event.

What you are not covered for under Section K7

1. Any claim arising from a **natural catastrophe**, which was existing or in the public domain by the date **you** purchased this insurance or at the time of booking any **trip**, whichever is the later.
2. Any costs, expenses or compensation payable by or recoverable elsewhere, including but not limited to a carrier, travel agent, tour operator, tour organiser, airline, hotel, credit card company or other service provider.
3. Where no contractual liability exists or where no financial loss has been sustained.
4. Anything as shown under 'What you are not covered for' under Section J (Pet care) on [page 38](#).
5. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Claims evidence required for Section K7 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause, dates and length of the delay
- Invoices and receipts for **your** extra kennel or cattery fees

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Optional Golf cover

Please note: The following Sections only apply if **you** have purchased the optional Golf cover and have paid the required extra premium and this is shown on **your policy certificate**.

Definition relating to golf cover

Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Section L1 - Golf equipment

What you are covered for under Section L1

We will pay up to the amount shown in the table of benefits for **golf equipment** owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**.

Please note:

The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on [page 21](#).

You must bring any damaged **golf equipment** back to the **United Kingdom** for inspection.

Our liability is solely based upon the value of the **golf equipment** which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

Section L2 – Golf equipment hire

What you are covered for under Section L2

We will pay up to the amount shown in the table of benefits for the cost of hiring **golf equipment** if **golf equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than twelve (12) hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the **golf equipment** that **you** hire.

Section L3 - Non-refundable golfing fees

What you are covered for under Section L3

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** green fees, golf tuition fees or **golf equipment** hire which **you** have paid or have agreed to pay under a contract and which **you** cannot get back if:

- **you** become ill or are injured during **your trip** and cannot take part in the golf activities as planned; or
- loss or theft of documents prevents **you** from taking part in the prepaid golfing activity.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to take part in the golfing activities. **You** must report the loss or theft of documents to the local police within twenty-four (24) hours of discovery and get a written police report.

What you are not covered for under Sections L1, L2 and L3

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under Section L1).
2. **Golf equipment** **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within twenty-four (24) hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to **golf equipment** which **you** do not report to the relevant airline or transport company within twenty-four (24) hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your golf equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven (7) days of leaving the airport and get a written report from them.

5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid golf expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned golfing activities
- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **golf equipment**
- Proof of value and ownership

Claims evidence required for Sections L1, L2 and L3 may include

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Optional business cover

Please note: The following Sections only apply if **you** have purchased the optional Business cover and have paid the required extra premium and this is shown on **your policy certificate**.

In addition to the Sections M1, M2 and M3 below if **you** have purchased the optional business cover the sum insured limits under Section G (Personal accident) limits are doubled.

Definition relating to business cover

Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured on a company policy. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

Section M1 - Business equipment

What you are covered for under Section M1

We will pay up to the amount shown in the table of benefits for the following:

- **Business equipment** and business samples which are lost, stolen or damaged during **your trip**. Please refer to the table of benefits for the maximum amount **we** will pay for any one item, **pair or set of items** (please also refer to the definition of '**pair or set of items**' on [page 21](#)); and
- Buying essential items or the cost of hiring necessary **business equipment** if **your business equipment** is delayed or lost in reaching **you** on **your** outward international journey for more than twelve (12) hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy or necessary **business equipment you** hire. **You** must bring any damaged **business equipment** back to the **United Kingdom** for inspection.

Section M2 - Business money

What you are covered for under Section M2

We will pay up to the amount shown in the table of benefits for the loss or theft of business money (meaning cash or traveller's cheques) which is **your** property (if self-employed) or **your** employer's property while it is being carried with **you** or it is held in a locked safety deposit facility.

Section M3 - Emergency courier of essential business equipment

What you are covered for under Section M3

We will pay up to the amount shown in the table of benefits for any emergency courier expenses **you** have necessarily incurred, in obtaining and replacing any **business equipment** that is covered under Section M1 (Business equipment) and which cannot be hired locally at a lower cost and is which is essential to **your** intended business itinerary after theft or damage, or if **your business equipment** is misdirected or delayed in transit by more than twelve (12) hours. **You** must keep receipts for all courier expenses **you** incurred.

What you are not covered for under Sections M1, M2 and M3

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming for buying essential items or the cost of hiring necessary **business equipment** or emergency courier of essential **business equipment** - M3).
2. **Business equipment** or business samples **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within twenty-four (24) hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to **business equipment** or business samples which **you** do not report to the relevant airline or transport company within twenty-four (24) hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your business equipment** or business samples is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven (7) days of leaving the airport and get a written report from them.

Please note: **You** should make claims relating to loss, theft or damage of **your business equipment** or samples while being held by an airline, to the airline first. Any payment under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event.

5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Claims where **you** or **your** employer are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Claims evidence required for Sections M1, M2 and M3 may include

- Loss or theft - police report
- Loss, theft damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire or courier of **business equipment**
- Proof of value and ownership

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Optional Wedding cover

Please note: The following Sections only apply if **you** have purchased the optional Wedding cover and have paid the required extra premium and this is shown on **your policy certificate**.

Section N1 - Ceremonial attire

What you are covered for under Section N1

We will pay up to the amount shown in the table of benefits for clothing and accessories owned by the **insured couple** (not borrowed or hired) which are lost, stolen or damaged during **your trip**. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

Section N2 - Wedding gifts

What you are covered for under Section N2

We will pay the **insured couple** up to the amount shown in the table of benefits for wedding gifts which are lost, stolen or damaged after the wedding day and whilst **you** are still on **your trip**. Please note the maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on [page 22](#).

Section N3 - Wedding rings

What you are covered for under Section N3

We will pay up to the amount shown in the table of benefits for the **insured couple's** wedding rings which are lost, stolen or damaged during **your trip**. The maximum amount **we** will pay for any one ring is shown in the table of benefits.

Section N4 - Wedding photographs and video recording

What you are covered for under Section N4

We will pay the **insured couple** up to the amount shown in the table of benefits for reasonable additional costs incurred to make photographic reprints, copy the video/digital recording or retake photographs/video or digital recordings at a later date either during the **trip** or at a venue in the **United Kingdom** if:

- the professional photographer who was booked to take the photographs/video or digital recordings on **your** wedding day is unable to fulfil their obligations due to bodily injury, illness or unavoidable and unforeseen transport delays;
- the photographs/video or digital recordings of **your** wedding day taken by a professional photographer are lost, stolen or damaged after the wedding day and whilst **you** are still on the **trip** or at the honeymoon location.

What you are not covered for under Sections N1, N2, N3 and N4

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft of items which **you** do not report to the police within twenty-four (24) hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to items which **you** do not report to the relevant airline or transport company within twenty-four (24) hours of discovering it and which **you** do not get a written report for.

In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven (7) days of leaving the airport and get a written report from them.

5. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Loss due to variations in exchange rates.
10. If **your** property is delayed or detained by Customs, the police or other officials.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder to mobile phones (including smart phones and tablet computers), spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
13. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Claims evidence for Sections N1 to N4 may include

- Loss or theft to property - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership for property

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

You may claim under only one of the following Sections: F1 (Personal possessions and baggage), F2 (Delayed baggage), F3 (Personal money) and F4 (Passport and travel documents), N1 (Ceremonial attire), N2 (Wedding gifts), N3 (Wedding rings) or N4 (Wedding photographs and video recordings) for the same event.

Optional Cruise cover

Please note: There is no cover provided for **cruises** unless **you** have purchased the optional Cruise cover and have paid the required extra premium and this is shown on **your policy certificate**.
In any event, there is no cover for cargo or container ship travel.

Section O1 - Back on board

What you are covered for under Section O1

We will pay up to the amount shown in the table of benefits for necessary additional travel expenses by the most direct route and additional accommodation (room only) that is agreed by **us** to reach;

- The next docking port in order to re-join **your cruise**, or
- To the final destination of **your cruise**, following **your** temporary illness or injury requiring hospital treatment on dry land which is covered under Section B1 (Medical and other expenses outside of the **United Kingdom**).

If, at the time of requesting **our** assistance to re-join **your cruise**, satisfactory medical or other evidence required by **us**, is not supplied in order to substantiate the claim, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as **your** claim has been submitted and validated.

Please note: **You** should contact the Medical Emergency Assistance Company as soon as reasonably possible and prior to re-joining **your cruise**.

What you are not covered for under Section O1

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any costs where transportation or accommodation costs are payable or refundable by the **cruise** operator.
3. Any claim as a result of an **insured person** being a hospital inpatient where the condition was not covered under Section B1 (Medical and other expenses outside of the **United Kingdom**), or where **we** have not been contacted and/or a recommended hospital has not been appointed by **us** and where **you** have not obtained a medical certificate from the **doctor** in attendance confirming it was medically necessary for **you** to accompany and assist an **insured person** admitted as an inpatient for an insured condition.
4. Any travel costs where **you** failed to contact the Medical Emergency Assistance Company for approval prior to arranging travel to enable **us** to provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.
5. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Section O2 – Missed port departure

What you are covered for under Section O2

We will pay up to the amount shown in the table of benefits for necessary additional travel expenses by the most direct route and additional accommodation (room only) that is agreed by **us** to join **your cruise** at the next docking port if **you** fail to arrive at the international departure point in time to board the **cruise** on which **you** are booked to travel on the initial international journey of **your trip** as a result of:

- The failure of scheduled **public transport** due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown; or

- The vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

If, at the time of requesting **our** assistance, satisfactory evidence required by **us**, is not supplied in order to substantiate the claim, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as **your** claim has been submitted and validated.

Please note: **You** should contact the Medical Emergency Assistance Company as soon as reasonably possible and before incurring any costs.

What you are not covered for under Section O2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (Please see Section K for details of what **you** are entitled to claim under **Natural catastrophe** and travel disruption.)
3. Any claims where **you** have not allowed enough time to reach **your** initial departure point or check in, at or before the recommended time.
4. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
5. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
6. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.
7. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
8. Any travel costs where **you** failed to contact **us** for approval prior to arranging travel to enable **us** to provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.
9. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Claims evidence required for Section O2 may include

- Proof of travel cost (confirmation invoice, tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

Please note: **we** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section O3 – Cabin confinement

What you are covered for under Section O3

We will pay up to the amount shown in the table of benefits for each twenty-four (24) hour period that **you** are confined by the ship's medical officer, to **your** cabin or stateroom due to medical reasons during the period of the **cruise**.

Please note, there is no cover if this is related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**, as this is excluded - see General Exclusion 39 on [page 24](#)

What you are not covered for under Section O3

1. Any confinement to **your** cabin where **you** are unable to provide written confirmation from **your** ship's medical officer confirming **you** were confined to **your** cabin, the reason for and the length of **your** confinement.
2. Any additional period of confinement:
 - a. relating to treatment or surgery, including exploratory tests, which are not directly related to the injury or illness which made **your** confinement necessary;.
 - b. following **your** decision not to be repatriated after the date when in **our** opinion, it is safe to do so.
3. Confinement:
 - a. relating to any form of treatment or surgery which in **our** opinion (based on information received from the

- ship's **doctor** or other **doctor** in attendance) can be delayed until **your** return to **your home** country;
- b. as a result of a tropical disease where **you** had not had the recommended inoculations and/or taken the recommended medication.
4. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).
- You** should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Section O4 – Cruise itinerary change

What **you** are covered for under Section O4

We will pay up to the amount shown in the table of benefits for each missed port in the event **your** scheduled port visit is cancelled due to adverse weather or timetable restrictions.

Please note: **You** must obtain written confirmation from **your cruise** operator, carrier or tour operator confirming **your** scheduled port visit was cancelled and the reason for the cancellation.

What **you** are not covered for under Section O4

1. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
2. Any claim arising from **your** ship's failure to put people ashore due to the mechanical or operational failure of the ship's tender (or any other boat used to transport passengers to shore).
3. **Your** failure to attend the excursion as per **your** itinerary.
4. Any claim where a monetary amount, including but not limited to on board credit or other compensation, has been offered to **you** by the ship or tour operator.
5. Any claim where **you** do not have written confirmation from **your cruise** operator, carrier or tour operator confirming **your** scheduled port visit was cancelled.
6. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Section O5 – Unused excursions

What **you** are covered for under Section O5

We will pay up to the amount shown in the table of benefits for the cost of pre-booked, prepaid and non-refundable excursions, which **you** were unable to use as a direct result of being a hospital inpatient or being confined to **your** cabin, due to an accident or illness which is covered under Section B1 (Medical and other expenses outside of the **United Kingdom**).

What **you** are not covered for under Section O5

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim as a result of cabin confinement where written confirmation is not provided by **your** ship's medical officer that **you** were confined to **your** cabin and confirming the length of **your** confinement.
3. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Section O6 – Cruise interruption

What **you** are covered for under Section O6

We will pay up to the amount shown in the table of benefits for necessary additional travel expenses by the most direct route and additional accommodation (room only), that is agreed by **us** and necessarily incurred by **you**;

1. To reach the next docking port in order to re-join the **cruise**, or
2. To reach the final destination of **your cruise**, following **your cruise** being necessarily and unavoidably interrupted as a result of:
 - a. **your** passport being lost after **your** international departure but before embarkation of **your** planned **cruise** or during disembarkation ashore on one of the scheduled stops as a result of loss or theft, or
 - b. it being deemed medically necessary by a **doctor** for **you** to accompany and assist an **insured person** who is

admitted as an inpatient that is covered under Section B1 (Medical and other expenses outside of the **United Kingdom**), or

- c. **you** being detained by local police as a result of being a witness or being required to give evidence as a result of **your** participation in a road traffic accident, or criminal investigation where **you** are not the accused.

If, at the time of requesting **our** assistance, satisfactory evidence required by **us**, is not supplied in order to substantiate the claim, **we** will make all necessary arrangements at **your** cost and arrange appropriate reimbursement as soon as **your** claim has been submitted and validated.

Please note: **You** should contact the Medical Emergency Assistance Company as soon as reasonably possible and prior to incurring any costs.

What you are not covered for under Section O6

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim for loss of passport not reported to the police or other authority within forty-eight (48) hours of discovery and for which **you** do not get a written report.
3. Any claim as a result of an **insured person** being a hospital inpatient where the condition was not covered under Section B1 (Medical and other expenses outside of the **United Kingdom**), or where **we** have not been contacted and/or a recommended hospital has not been appointed by **us** and where **you** have not obtained a medical certificate from the **doctor** in attendance confirming it was medically necessary for **you** to accompany and assist an **insured person** admitted as an inpatient for an insured condition.
4. Any claim where **you** have been detained by local police that is not evidenced by a written report from the local police confirming the reason and period of **your** detention, or reason and period in which **you** were required to give evidence, that necessitated **you** missing the scheduled departure of **your** **cruise**.
5. Any travel costs where **you** failed to contact **us** for approval prior to arranging travel to enable **us** to provide assistance with any travel arrangements. Failure to do so can result in the claim being declined.
6. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Optional gadget cover

If **you** have purchased a single trip travel policy, optional gadget cover is provided if **you** have paid the required extra premium and this is shown on **your policy certificate**. Cover applies for the duration of **your trip**, as stated on **your policy certificate**.

If **you** have purchased an annual multi trip policy, **you** are covered when taking part in **trips** up to the maximum **trip** duration dependent upon **your** chosen cover level and as stated in **your policy certificate**, when **you** have paid the appropriate additional premium and it is stated on **your** schedule.

Gadget cover provides cover for **your gadget** against theft, accidental damage and **malicious damage** when **you** are on a **trip** that is covered by **your** travel insurance.

Definition relating to gadget cover

Gadget

the item(s) insured under this insurance, purchased by **you** and shown within the relevant **proof of purchase**. Only item(s) from the following list, which are under thirty-six (36) months old at the time **you** purchased this insurance shall be covered: MP3 players, ipods, ipads, smart phones, smart watches, smart glasses, head mounted displays, DVD players, games consoles, cameras including digital cameras, camera lenses, video cameras, mobile phones, PDA's, laptops, bluetooth headsets, satnavs, E-Reader, in-car computers, head/ear phones, tablets, wireless speakers.

Immediate family

your mother, father, child, brother, sister, spouse/civil partner and partner, who permanently reside with **you**.

Malicious Damage

the intentional or deliberate actions of another party which causes damage to **your gadget**.

Proof of Purchase

the original purchase receipt provided at the point of sale that gives details of the **gadget** purchased, or similar documents that provide proof that **you** own the **gadget**.

Violent and Forcible Entry

entry evidenced by visible damage to the fabric of the building, room, or vehicle at the point of entry.

What you are covered for under Section P

A. Accidental loss

We will pay up to the amount shown in the table of benefits for the cost of a replacement, less a deduction for wear, tear and depreciation (loss of value), if **your gadget** is accidentally lost.

B. Accidental Damage

We will pay up to the amount shown in the table of benefits for the repair or replacement cost, less a deduction for wear, tear and depreciation (loss of value), if **your gadget** is damaged as the result of an accident.

C. Theft

If **your gadget** is stolen **we** will pay up to the amount shown in the table of benefits for the cost of a replacement, less a deduction for wear, tear and depreciation (loss of value).

Where only part or parts of **your gadget** have been stolen, **we** will only pay to replace that part or those parts.

D. Malicious Damage

If **your gadget** is damaged as a result of intentional or deliberate actions of someone else **we** will pay up to the amount shown in the table of benefits for **you** to repair it.

Where only part or parts of **your gadget** are damaged, **we** will only pay to replace that part or those parts.

Please note:

The most **we** will pay for any one claim will be the replacement value of **your gadgets**, limited to a maximum of five (5) **gadgets** per policy, less a deduction for wear, tear and depreciation (loss of value); and in any case shall not exceed **our** maximum liability for the level of cover as shown in the table of benefits.

- A deduction will be made for wear, tear and loss of value on claims made for **gadgets** owned by **you** as follows:
 - Up to twelve (12) months old – 70% of the purchase price
 - Up to twenty-four (24) months old – 50% of the purchase price
 - Up to thirty-six (36) months old – 20% of the purchase price
 - Thirty-six (36) months old or over – No cover

What you are not covered for under Section P

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim for a **gadget** purchased under a private sale or by a business.
3. Any **gadget** which is thirty-six (36) months old or over at the date **you** purchased this insurance.
4. Any theft unless accompanied by a crime reference number. Lost property numbers are not acceptable in support of a theft claim.
5. Any claim involving theft unless reported to the appropriate local Police authorities and **your** mobile coverage provider (if applicable) within twenty-four (24) hours of discovery or as soon as possible after that.
6. Loss, theft or damage to the **gadget** contained in an **unattended** vehicle unless:
 - a. it is locked out of sight and in a **secure baggage area**, and
 - b. forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
7. Any loss, theft or damage of the **gadget** left as checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator.
8. Any loss, theft or damage to the **gadget** as a result of confiscation or detention by customs, other officials or authorities.
9. Theft of the **gadget** from an unoccupied premises whilst on holiday, unless there is evidence of **violent and forcible entry** to the premises.
10. Theft of the **gadget** left **unattended** in a public place or a place to which the public has regular access.
11. Theft of the **gadget** from the person unless force, pickpocket or threat of violence is used.
12. Theft or accidental damage to the **gadget** whilst on loan to anyone else other than **your immediate family**.

13. Theft of or damage to accessories other than SIM or PCIMA cards which were in the **gadget** at the time of the damage or theft.
14. Any claim resulting from the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment to correctly recognise and process any calendar date or time.
15. Repair or other costs for:
 - routine servicing, inspection, maintenance or cleaning;
 - loss caused by a manufacturer's defect or recall of the **gadget**;
 - replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
 - repairs carried out by anyone not authorised by **us**;
 - Wear and tear or gradual deterioration of performance;
 - claims arising from abuse, misuse or neglect;
 - a **gadget** where the serial number has been tampered with in any way.
16. Any kind of damage whatsoever unless the damaged **gadget** is provided for repair.
17. The VAT element of any claim if **you** are registered for VAT.
18. Reconnection costs or subscription fees of any kind.
19. The cost of replacing any personalised ring tones or graphics, downloaded material (including apps) or software.
20. 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**.
21. Any claim that occurs whilst not on a **trip**.
22. Liability of any nature arising from ownership or use of the **gadget**, including any illness or injury resulting from it.
23. Any damage as a result of **you** participating in **winter sports** activities unless the appropriate premium has been paid to include cover for **winter sports** activities.
24. Any damage as a result of **you** participating in sports and activities which require payment of an additional premium unless the appropriate premium has been paid to cover that sport or activity.
25. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

You should also refer to 'Important conditions relating to health' on [pages 9 and 10](#).

Please note: if **you** are insuring an item without SIM or PCIMA card capability, all exclusions relating to these items are not applicable.

Important information:

- **You** must provide **us** with any receipts, documents or **proof of purchase**, that it is reasonable for **us** to request.
- **You** cannot transfer the insurance to someone else or to any other **gadget** without **our** written permission.
- Cover excludes costs or payments recoverable from any party, under the terms of any other contract, guarantee, warranty, or insurance.
- **You** must bring any damaged **gadget** back to the **United Kingdom** for inspection.
- **You** cannot claim for the same loss under Section F – Personal belongings and baggage and this section.

Optional winter sports cover

Please note: The following sections only apply if **you** have paid the required premium for optional **winter sports** cover and this is shown on **your policy certificate**.

If **you** have purchased a **winter sports** annual multi trip policy, cover is provided for up to seventeen (17) days in total for **winter sports** within the **period of cover**.

Definitions relating to winter sports cover

Winter sports

Bigfoot skiing, blade skating, cat skiing (with guide), cross country skiing, curling, glacier walking (up to 4,000 metres), husky dog sledding, ice go carting, ice hockey, ice skating, kick sledging, langlauf, mono skiing, mountain walking up to 1500m, off piste skiing/snowboarding (except in areas considered to be unsafe by local resort management), passenger sledge, ski blading, ski boarding, ski dooing, skiing, skiing nordic, sledging/sleighing, sleigh riding (reindeer, horses or dogs), snowboarding, snow cat driving, snow mobile/ski doos, snow mobiling, snow parascending, snow shoe walking, speed skating, telemarking, tobogganing.

If the **winter sports** activity in which **you** are participating is not listed above or **you** are participating in anything other than on a recreational or amateur basis please contact Now Travel Insurance Services on 01702 427281 or by emailing enquiries@nowtravelinsurance.com before taking part.

Please note cover for **winter sports** activities not listed above may require the **you** to pay an additional premium over and above the normal **winter sports** premium. In some cases, **your** excess under Section B1 (Medical and other expenses outside of the **United Kingdom**) will be increased to £250, and there will be no cover provided under Section G (Personal accident) and Section H (Personal liability) whilst taking part in the activity.

Winter sports equipment

Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets, ice skates.

Section Q1 – Winter sports equipment

What you are covered for under Section Q1

We will pay up to the amount shown in the table of benefits for **winter sports equipment** owned or hired by **you** which is lost, stolen or damaged during **your trip**.

Please note:

- A deduction will be made for wear, tear and loss of value on claims made for **winter sports equipment** owned by **you** as follows:
 - Up to twelve (12) months old – 90% of the purchase price
 - Up to twenty-four (24) months old – 70% of the purchase price
 - Up to thirty-six (36) months old – 50% of the purchase price
 - Up to forty-eight (48) months old – 30% of the purchase price
 - Over sixty (60) months old – 20% of the purchase price
- The maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on [page 22](#).
- **You** must bring any damaged **winter sports equipment** **you** own back to the **United Kingdom** for inspection.

Section Q2 – Winter sports equipment hire

What you are covered for under Section Q2

We will pay up to the amount shown in the table of benefits for the cost of hiring **winter sports equipment** if **winter sports equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than twelve (12) hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the **winter sports equipment** that **you** hire.

Section Q3 – Lift pass

What you are covered for under Section Q3

We will pay up to the amount shown in the table of benefits for the loss or theft of **your** lift pass. Claims would be calculated according to the expiry date of the lift pass - depending upon how many days there were left to run on the original lift pass, an unused proportionate refund would be made of its original value.

Section Q4 – Ski pack

What you are covered for under Section Q4

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured during **your trip** and cannot take part in the **winter sports** activities as planned. A ski pack includes ski school fees or ski tuition fees, **your** lift pass and **winter sports equipment** that **you** have hired.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to ski.

Section Q5 – Piste closure

Please note: This Section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for under Section Q5

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, at least 80% of all lift systems are closed for more than twelve (12) hours. **We** will pay for either:

- the cost of transport to the nearest resort; or
- a benefit for each complete twenty-four (24) hour period that **you** are not able to ski and there is no other ski resort available.

Please note: **You** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Section Q6 – Avalanche cover

What you are covered for under Section Q6

We will pay up to the amount shown in the table of benefits for reasonable additional travel and accommodation expenses if **you** are prevented from arriving at or leaving **your** booked ski resort for more than twelve (12) hours from the scheduled arrival or departure time because of an avalanche.

Please note: **You** must get written confirmation from the appropriate authority, for example, **your** tour representative, the ski resort management, stating the reason for the delay and how long the delay lasted.

What you are not covered for under Sections Q1, Q2, Q3, Q4, Q5 and Q6

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under Section Q2, Q4, Q5 and Q6).
2. Any claim for loss or theft which **you** do not report to the police within twenty-four (24) hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to **winter sports equipment** which **you** do not report to the relevant airline or transport company within twenty-four (24) hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your winter sports equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven (7) days of leaving the airport and get a written report from them.
4. **Winter sports equipment** **you** have left **unattended** in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.

5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Anything mentioned in 'General Exclusions' on [pages 24 and 25](#).

Claims evidence required for Sections Q1 to Q6 may include

- Proof of travel (confirmation invoice, flighttickets)
- Invoices and receipts for **your** prepaid ski pack
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned **winter sports** activities
- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **winter sports equipment**
- Proof of value and ownership
- An official letter confirming the cause and length of the piste closure
- Receipts for **your** travel expenses if **you** travel to the nearest resort in the event of piste closure
- An official letter confirming the cause and length of the delay in the event of avalanche

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Summary of important contact details

CUSTOMER SERVICE FOR EXISTING POLICYHOLDERS

e-mail: info@nowtravelinsurance.com

Phone: 01702 427281

Phone lines are open Monday to Friday 8.30am to 6pm and Saturdays 8.30am to 4pm

SALES – Now Travel Insurance

www.nowtravelinsurance.com

Phone: 01702 427281

Phone lines are open Monday to Friday 8.30am to 6pm and Saturdays 8.30am to 4pm

THE MEDICAL EMERGENCY ASSISTANCE COMPANY

e-mail: internationalhealthcare@healix.com

Phone: +44 (0) 203 819 7170

Phone lines are open 24 hours a day, 7 days a week

For Claims under Sections A to J and K2 to Q6:

CLAIMS SETTLEMENT AGENCIES

Address: 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD

e-mail: info@csal.co.uk

Phone: 01702 553443

Phone lines are open Monday to Friday 9am to 5:30pm

Fastest simplest way to submit a claim is by going to: www.submitclaim.co.uk/now

For Claims under Section K1:

INTERNATIONAL PASSENGER PROTECTION

Address: IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ.

Phone: +44 (0)345 266 1872

Email: insolvency-claims@iplondon.co.uk

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