



freedom travel insurance

policy wording



Freedom Travel Insurance Policy

Introduction

This is **your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the schedule which must be attached to the policy.

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy as referred to in **your** schedule.

The schedule and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

Money back guarantee

Please examine the policy and schedule and return them within 14 days of issue if they do not meet **your** requirements. All communications should be addressed to **your** broker or agent or to the branch office referred to in the schedule. Provided no claim has been made and that the policy and schedule are received prior to **your** departure date, **we** will refund the premium in full.

United Kingdom residents

This policy is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**.

The Law applicable to this policy

You and **we** are free to choose the laws applicable to the policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.

Age eligibility

This policy is not available to anyone aged 76 or over if annual multi trip cover is selected. If **you** reach the age of 76 during the **period of insurance**, cover will continue until the next renewal date but not thereafter.

If single trip cover is selected, this policy is not available to anyone aged 86 or over.

Policy excess

Under most sections of the policy, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of each and every claim per incident claimed for under each section by each **insured person**.

Helplines

Please carry the helpline card with **you** in case of an emergency.

Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, telephone **our** customer helpline on **0870 774 3760**.

AXA Insurance

AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on **0845 606 1234**.

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POLICY SUMMARY – FREEDOM TRAVEL INSURANCE POLICY

keyfacts®

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by AXA Insurance UK plc.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Type of Insurance and Cover

Travel insurance for single or annual multi trips – *Please refer to your policy schedule for your selected cover.*

Various optional covers may also be included – *your policy schedule will show if you selected these options.*

Age eligibility

This policy is not available to anyone aged 76 or over if annual multi trip cover is selected. If you reach the age of 76 during the period of insurance, cover will continue until the next renewal date but not thereafter.

If single trip cover is selected, this policy is not available to anyone aged 86 or over.

Conditions

- It is essential that you refer to the important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy – *Please refer to the policy wording for full details.*

Significant Features and Benefits

- War risks, civil commotion and terrorism – cover for such events is provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – *Please see paragraph 1. in the General exclusions applicable to all sections of the policy in the policy wording for full details.*

- The table shows the maximum benefits you can claim. Some sections are optional and these are marked* – *your policy schedule will show if you selected any of these options.*

Section	Title	Limit
A	Cancellation or curtailment charges	£3,000
B	Emergency medical and other expenses	£5,000,000
	Emergency dental treatment	£200
	Funeral expenses abroad	£1,500
C	Hospital benefit	£1,500 (£25 per day)
D	Personal accident	£15,000 (subject to age)
E*	Baggage	£1,500
	Single article limit	£250
	Total for all valuables	£300
	Emergency replacement of baggage	£100
	Replacement of prescribed medication	£200
F	Personal money, passport and documents	£250 cash (£50 if under 16) and £250 other money and documents
	Passport	£200
G	Personal liability	£2,000,000
H	Delayed departure	£100 (£20 after 12 hours and £10 per 12 hours delay thereafter)
	Abandonment of trip	£3,000 (after 12 hours delay)
I	Missed departure	£500
J*	Ski equipment	£500
	Single article limit	£250
K*	Ski equipment hire	£250 (£15 per day)
L*	Ski pack	£500
	Lost lift pass	£150
M*	Piste closure	£300 (£30 per day)
N	Legal expenses and assistance	£25,000
O*	Independent travellers cover	
	Extended cancellation or curtailment charges cover	£3,000
	Extended delayed departure cover	£100 (£20 after 12 hours and £10 per 12 hours delay thereafter)
	Abandonment of trip	£3,000 (after 12 hours delay)
	Extended missed departure cover	£500
	Accommodation cover	£3,000

Significant or unusual Exclusions or Limitations

- The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule
- Under annual multi trip policies there is no cover for trips over 31 days.
- Any trip that had already begun when you purchased this insurance will not be covered, except where you renew an existing annual multi trip policy which fell due for renewal during the trip.

General Exclusions applicable to all sections of the policy

- War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are excluded – *Please see paragraphs 5, 6, and 7 in the General exclusions applicable to all sections of the policy in the policy wording.*
- Wilful, self inflicted injury, suicide, drug use, alcohol or solvent abuse.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country, specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel (except where cover is provided under the extended cancellation or curtailment cover under Section O – Independent travellers cover).

Exclusions under Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.

Exclusions under Section B – Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your home area
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

Exclusions under Section C – Hospital benefit

- Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where the recommended inoculations have not been undertaken.

Exclusions under Section E – Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – *See your policy wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.

Exclusions under Section F – Personal money, passport and documents

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

Exclusions under Section G – Personal liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

Exclusions under Section H – Delayed departure

- Strike, industrial action or air traffic control delay existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section I – Missed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Sections J, K, L & M – Winter sports

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- A deduction for wear tear and depreciation will be made on ski equipment – see table in Section J – Ski equipment.

Exclusions under Section O – Independent travellers cover

- Strike or industrial action or a directive prohibiting travel to the country, area or event to which you were travelling existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.
- Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
- Any costs incurred by you which are recoverable from the public transport operator (or their administrators) or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

Duration

This is an annually renewable or single trip policy – *Please refer to your policy schedule for your selected cover.*

Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents no premium refund will be made. See General conditions applicable to the whole policy in the policy wording for full details.

Claim Notification

To make a claim contact 0845 271 4478 (except for Legal expenses where you should contact 01737 815084).

Complaints procedure

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Complaints procedure of the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Definitions

These definitions apply throughout **your** policy booklet. Where **we** explain what a word means, that word will appear highlighted in bold print and have the same meaning wherever it is used in the policy. **We** have listed the definitions alphabetically.

Baggage

– means luggage, clothing, personal effects, **valuables** and other articles (but excluding **ski equipment, personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

Bodily injury

– means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Close business associate

– means any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

Close relative

– means mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée.

Couple

– means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you**.

Curtailed / Curtail

– means either:

- a) abandoning or cutting short the **trip** by direct early return to **your home area** in which case claims will be calculated from the day **you** returned to **your home area** and based on the number of complete days of **your trip you** have not used, or
- b) by attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation outside **your home area** due

to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation.

Family cover

– means up to two adults and any number of their children, step children or foster children aged under 18, accompanying the parents or legal guardian insured on the same policy travelling on any **trip** to the same destination. The children are only insured when travelling with one or both of the insured adults but under annual multi trip cover either adult is also insured to travel on their own.

Home

– means **your** normal place of residence in the **United Kingdom**.

Home area

For residents of the **United Kingdom** excluding Channel Islands and the Isle of Man, **your** home area means the **United Kingdom** excluding Channel Islands and the Isle of Man. For residents of the Channel Islands and the Isle of Man, **your** home area means the Channel Islands or the Isle of Man depending on where **your home** is.

Medical condition

– means any disease, illness or injury.

Medical practitioner

– means a registered practising member of the medical profession who is not related to **you** or any person who **you** are travelling with.

Period of insurance

– means if annual multi trip cover is selected: the period for which **we** have accepted the premium as stated in the schedule. During this period any **trip** not exceeding 31 days is covered but limited to 17 days in total in each period of insurance for winter sports (if **you** have paid the appropriate winter sports premium to include this cover. Under these policies Section A - Cancellation cover shall be operative from the date stated in the schedule or

Definitions (continued)

the time of booking any **trip** (whichever is the later) and terminates on commencement of any **trip**.

means if single trip cover is selected: the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in the schedule. Under these policies Section A – Cancellation cover shall be operative from the time **you** pay the premium.

For all other sections of the policy, whichever cover is selected, the insurance starts when **you** leave **your home** or for a business trip **your** place of business in the **United Kingdom** (whichever is the later) to start the **trip** and ends at the time of **your** return to **your home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **trip**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where **you** renew an existing annual multi trip policy which fell due for renewal during the **trip**.

The period of insurance is automatically extended for the period of the delay in the event that **your** return to **your home area** is unavoidably delayed due to an event insured by this policy.

Personal money

– means bank notes currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Public transport

– means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

Secure baggage area

– means any of the following, as and where appropriate:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle
- b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats

- c) The fixed storage units of a locked motorised or towed caravan
- d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Single parent cover

– means one adult and any number of his or her children, step children or foster children aged under 18, accompanying the parent insured on the same policy travelling on any **trip** to the same destination. The children are only insured when travelling with the insured adult but under annual multi trip cover the adult is also insured to travel on their own.

Ski equipment

– means skis (including bindings), ski boots, ski poles and snowboards.

Terrorism

– means an act, 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

– means any holiday, business or pleasure trip or journey made by **you** within the area of travel shown in the schedule which begins and ends in **your home area** during the **period of insurance** but excluding one way trips or journeys.

If annual multi trip cover is selected any such trip not exceeding 31 days is covered, but limited to 17 days in total in each **period of insurance** for winter sports (if **you** have paid the appropriate winter sports premium to include this cover). In addition any trip solely within **your home area** is only covered where **you** have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each trip under annual multi trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy applying to each trip.

Definitions (*continued*)

Unattended

– means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom

– means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables

– means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic audio video computer television and telecommunications equipment (including MP3/4 players, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

We/Us/Our

– means AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD.

You/Your/Yourself/Insured person

– means each person travelling on a **trip** whose name appears in the policy schedule.

General conditions applicable to the whole policy

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Dual insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section D – Personal accident).

2. Reasonable precautions

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

3. Cancellation

Statutory cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for annual policies the renewal date (the **cancellation period**) by writing to the address below during the **cancellation period**. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Freedom Insurance Services Limited
Richmond House
16-20 Regent Street
Cambridge
CB2 1DB

Cancellation outside the statutory period

You may cancel this policy at any time after the **cancellation period** by writing to the address above/shown in **your** schedule. If **you** cancel after the **cancellation period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days notice by registered post to **your** last known address. No refund of premium will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

Claims Conditions

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Claims

You must contact **us** by phone if **you** want to make a claim using the relevant number given below, depending on the type of claim:

All Claims except Legal expenses:
0845 271 4478

Legal expenses only:
01737 815084

The claim notification must be made within 31 days or as soon as possible thereafter following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

You must also tell **us** if **you** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **us** immediately. **You** or anyone acting on **your** behalf must not negotiate admit or repudiate (refuse) any claim without **our** permission in writing.

You or **your** legal representatives must supply at **your** own expense all information, evidence, details of household insurance and medical certificates as required by **us**. **You** should refer to the section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

We reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request and will pay for a postmortem examination.

You must retain any property which is damaged, and, if requested, send it to **us** at

your own expense. If **we** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **our** property. **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills.

2. Subrogation (transferring of rights)

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

3. Fraud

You must not act in a fraudulent manner.

If **you** or anyone acting for **you**

- a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
- b) Make a statement in support of a claim knowing the statement to be false in any respect or
- c) Submit a document in support of a claim knowing the document to be forged or false in any respect or
- d) Make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance
Then
 - a) **we** shall not pay the claim
 - b) **we** shall not pay any other claim which has been or will be made under the policy
 - c) **we** may at **our** option declare the policy void
 - d) **we** shall be entitled to recover from **you** the amount of any claim already paid under the policy
 - e) **we** shall not make any return of premium
 - f) **we** may inform the Police of the circumstances.

Important conditions relating to health

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. It is a condition of this policy that **you** will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising directly or indirectly from:
 - a) At the time of taking out this policy:
 - i) Any **medical condition** which falls into one or both of the following categories below unless **you** have consulted the Freedom Travel Insurance medical screening service on 01223 454290, and **we** have agreed in writing to cover **you**:
 - Any respiratory condition (relating to the lungs or breathing), heart condition, stroke or cancer for which **you** have ever received treatment (including surgery, tests or investigations by **your** doctor or a consultant/specialist and prescribed drugs or medication).
 - Any medical condition for which **you** have received surgery, in-patient treatment or investigations (other than check-ups) in a hospital or clinic within the last twelve months or for which **you** are taking prescribed drugs.
 - ii) Any **medical condition** for which **you** have received a terminal prognosis
 - iii) Any **medical condition** **you** are aware of but for which **you** have not had a diagnosis
 - b) At any time:
 - i) Any **medical condition** **you** have in respect of which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought his/her advice), but despite which **you** still travel
 - ii) Any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)
 - iii) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**
 - iv) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
2. If **your** health changes after the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** must telephone **our** customer helpline on 01223 454290 to make sure **your** cover is not affected.

You should also refer to the General exclusions on page 11.

General exclusions applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

1. War risks, civil commotion and terrorism

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

2. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

3. Sonic bangs

Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. Date change

The failure or fear of failure or inability of any equipment or any computer programme, whether or not **you** own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.

5. Winter sports

Your participation in winter sports unless the appropriate winter sports premium has been paid, in which case cover will apply under those sections shown as covered for winter sports in **your** schedule for:

- a) the winter sports specified in the list on page 13 and
- b) any other winter sports shown as covered in **your** schedule

for a period of no more than 17 days in total in each **period of insurance** under annual multi trip policies and for the period of the **trip** under single trip policies.

6. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining.

7. Other sports or activities

Your participation in or practice of any other sport or activity, manual work or racing unless:

- a) specified in the list on page 13 or
- b) shown as covered in **your** schedule.

8. Suicide, drug use, alcohol or solvent abuse

Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction), and putting **yourself** at needless risk (except in an attempt to save human life).

9. Unlawful action

Your own unlawful action or any criminal proceedings against **you**.

General exclusions applicable to all sections of the policy (*continued*)

10. Additional loss or expense

Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. *Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.*

11. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or curtailment charges).

12. Travelling against FCO or WHO advice

Your travel to a country, specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel (other than claims arising from **you** not being able to travel and use **your** booked accommodation or **curtailing** the **trip** before completion, as provided for under the extended cancellation or curtailment cover under Section O – Independent travellers cover when operative).

Sports and activities covered

The following lists detail the sports and activities that this policy will cover. If **you** are participating in any other sports or activities not mentioned, please telephone **our** customer helpline on 01223 454290 as **we** may be able to offer cover for an additional premium. Details of those sports and activities for which **you** have purchased cover will be added to **your** policy schedule.

No cover under Section G – Personal liability for those sports or activities marked with *

Covered as standard without charge

abseiling (within organisers guidelines)
administrative, clerical or professional occupations
aerobics
amateur athletics (track and field)
archaeological digging
archery
badminton
banana boating
baseball
basketball
billiards/snooker/pool
body boarding (boogie boarding)
bowls
* camel riding
canoeing (up to grade 2 rivers)
* clay pigeon shooting
climbing (on climbing wall only)
cricket
croquet
curling
cycling (no racing)
deep sea fishing
* driving any motorised vehicle for which **you** are licenced to drive in the **United Kingdom** (other than in motor rallies or competitions)
elephant riding/trekking
falconry
fell walking/running
fencing
fishing
fives
flying as a fare paying passenger in a fully licensed passenger carrying aircraft
football (amateur only and not main purpose of **trip**)
*glass bottom boats/bubbles
* go karting (within organisers guidelines)
golf
handball

horse riding (excluding competitions, racing, jumping and hunting)
hot air ballooning (organised pleasure rides only)
*hovercraft driving/passenger
hurling (amateur only and not main purpose of **trip**)
indoor climbing (on climbing wall)
* jet boating (no racing)
* jet skiing (no racing)
jogging
*karting (no racing)
kayaking (up to grade 2 rivers)
korfbal
mountain biking (no racing)
netball
octopus
orienteering
* paint balling/war games (wearing eye protection)
pony trekking
*power boating (no racing and non-competitive)
* quad biking (no racing)
racket ball
rambling
refereeing (amateur only)
ringos
roller skating/blading/in line skating (wearing pads and helmets)
rounders
rowing (no racing)
running (non-competitive and not marathon)
safari trekking (must be organised tour)
*sailing/yachting (if qualified or accompanied by a qualified person and no racing)
sand boarding
sand dune surfing/skiing
sand yachting

scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone)
* shooting/small bore target/rifle range shooting (within organisers guidelines)
skateboarding (wearing pads and helmets)
sledding (not on snow)
snorkelling
softball
spear fishing (without tanks)
*speed sailing
squash
students working as counsellors or university exchanges for practical course work (non manual)
surfing
swimming
swimming with dolphins
swimming/bathing with elephants
Sydney harbour bridge (walking across roped together)
table tennis
*tall ship crewing (no racing)
ten pin bowling
tennis
trampoline
tree canopy walking
trekking/hiking/walking up to 2,500 metres above sea level
tug of war
volleyball
wake boarding
water polo
water skiing
whale watching
wind surfing/sailboarding
wind tunnel flying (pads and helmets to be worn)
zip lining/trekking (safety harness must be worn)
zorbing/hydro zorbing/sphering

Covered if the appropriate winter sports premium has been paid

No cover under Section G – Personal liability for those sports or activities marked with *

airboarding
big foot skiing
blade skating
dry slope skiing
glacier skiing/walking
husky dog sledding (organised, non-competitive with local driver)
*ice go karting (within organisers guidelines)

ice skating
*ice windsurfing
kick sledding
ski – blading
ski boarding
ski run walking
skiing on piste**
skiing – mono
skiing – off piste with a guide**

sledding/tobogganing
* sledding/sleigh riding as a passenger (pulled by horse or reindeer)
snow blading
snow boarding on piste**
snow boarding – off piste with a guide**
snow shoe walking
snow tubing

** A piste is a recognised and marked ski run within the resort boundaries

Emergency and medical service

In the event of a serious illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **curtailment** necessitating **your** early return to **your home you** must contact the Emergency Assistance Service. The service is available to **you** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation (returning to **your home area**) and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **you** must contact the Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **you** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport to **your home area** when this is considered to be medically necessary or when **you** are told about the serious illness or death of a **close relative**.

Payment for medical treatment abroad

If **you** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **you** as soon as possible.

For simple out-patient treatment, **you** should pay the hospital/clinic yourself and claim back medical expenses from **us** on your return to **your home area**. Beware of requests for **you** to sign for excessive treatment or charges. If **you** are in doubt, please call the Emergency Assistance Service for guidance.

Contact the Emergency Assistance Service on telephone number : +44 0845 271 4477

Reciprocal health agreements with other countries EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC) postal application form from **your** local Post Office. **You** can also apply either online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030. This will entitle **you** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the excess under Section B - Emergency medical and other expenses.

Australia

If **you** need medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but you must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **your** local Post Office or by visiting either www.dh.gov.uk/travellers or the MEDICARE website on www.hic.gov.au. Alternatively please call the Emergency Assistance Service for guidance.

If **you** are admitted to hospital you must contact the Emergency Assistance Service as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

Contact the Emergency Assistance Service on telephone number : +44 0845 271 4477

Section A

Cancellation or curtailment charges

What is covered

We will pay **you** up to £3,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which **you** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

- a) cancellation of the **trip** is necessary and unavoidable or
- b) the **trip** is **curtailed** before completion as a result of any of the following events occurring:
 1. The death; **bodily injury**; illness; disease; or complications arising as a direct result of pregnancy to:
 - a) **you**
 - b) any person with whom **you** are travelling or have arranged to travel with
 - c) any person whom **you** have arranged to stay with
 - d) **your close relative**
 - e) **your close business associate**.
 2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **you** or any person who **you** are travelling or have arranged to travel with.
 3. Redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and qualifies for payment under current **United Kingdom** redundancy payment legislation and at the time of booking the **trip** there was no reason to believe anyone would be made redundant) of **you** or any person who **you** are travelling or have arranged to travel with.
 4. **You** or any person who **you** are travelling or have arranged to travel with are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that such cancellation or **curtailment** could not reasonably have been expected at the time

when **you** purchased this insurance or at the time of booking any **trip**.

5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, impact by road vehicles, malicious people or theft.

You may only claim under either Section A – Cancellation or curtailment charges or Section O – Independent travellers cover for the same event.

Special conditions relating to claims

1. **You** must get a medical certificate from a **medical practitioner** and the prior approval of the Emergency Assistance Service to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. If **you** cancel the **trip** due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide a medical certificate from a consultant specialising in the relevant field or
 - b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy **you** must provide a medical certificate from a **medical practitioner**stating that this necessarily and reasonably prevented **you** from travelling.

What is not covered

1. The first £75 of each and every claim per incident claimed for under this section by each **insured person** but limited to £150 in all if **family cover** or **single parent cover** applies.

2. The cost of Airport Departure Duty (whether irrecoverable or not).
 3. Any claims arising directly or indirectly from:
 - a) Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where **you** received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**
 - b) Circumstances known to **you** before **you** purchased this insurance or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **curtailment** of the **trip**.
 4. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
 5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
 6. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.
- You** should also refer to the Important conditions relating to health on page 10.

**To make a claim under this section please call:
For curtailment claims +44 845 271 4477 or other claims 0845 271 4478**

Section B

Emergency medical and other expenses

What is covered

We will pay **you** up to £5,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of **your** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred outside of **your home area**.
3. If **you** die:
 - a) outside **your home area** the reasonable additional cost of funeral expenses abroad up to a maximum of £1,500 plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**
 - b) within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home** up to a maximum of £750.
4. Reasonable additional transport (economy class) and/or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date.
This includes, with the prior authorisation of the Emergency Assistance Service, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you** and additional travel expenses to return **you** to **your home area** if **you** cannot use the return ticket.
5. With the prior authorisation of the Emergency Assistance Service, the additional costs

incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Emergency Assistance Service agree otherwise.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this if in the opinion of the **medical practitioner** in attendance or the Emergency Assistance Service **you** can be moved safely and / or travel safely to **your home area** to continue treatment.

What is not covered

1. The first £75 of each and every claim per incident claimed for under this section by each **insured person** but limited to £150 in all if **family cover** or **single parent cover** applies.
2. Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
3. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls, other than:
 - i) calls to the Emergency Assistance Service notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
 - ii) any costs incurred by **you** when you receive calls on **your** mobile phone from the Emergency Assistance Service for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - b) The cost of taxi fares, other than those for travel to or from hospital relating to

your admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital.

- c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
 - d) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
 - e) Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **your** return to **your home area**
 - f) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**
 - g) Additional costs arising from single or private room accommodation.
 - h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Emergency Assistance Service.
 - i) Any expenses incurred after **you** have returned to **your home area**
 - j) Any expenses incurred in England, Scotland, Wales or Northern Ireland which are:
 - i) for private treatment or
 - ii) are funded by, or are recoverable from the Health Authority in **your home area**.
 - k) **Your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - l) Expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
4. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

You should also refer to the Important conditions relating to health on page 10.

To make a claim under this section please call 0845 271 4478

Section C

Hospital benefit

What is covered

We will pay **you** £25 for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area** up to a maximum of £1,500 as a result of **bodily injury**, illness or disease **you** sustain. **We** will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. *This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred during **your** stay in hospital.*

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Emergency Assistance Service of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i) relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
 - ii) relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii) following **your** decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service it is safe to do so.
 - b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i) relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the Emergency Assistance Service can be delayed reasonably until **your** return to **your home area**.
 - ii) as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - iii) occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in **your home area**.
2. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

To make a claim under this section please call 0845 271 4478

Section D

Personal accident

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

Loss of limb

– means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

– means total and irrecoverable loss of sight which shall be considered as having occurred:

- in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

What is covered

We will pay one of the benefits shown below if **you** sustain **bodily injury** which shall solely and independently of any other cause, result within two years in **your** death, **loss of limb**, **loss of sight** or permanent total disablement.

Special conditions relating to claims

- Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

Provisions

- Benefit is not payable to **you**:
 - Under more than one of items 1., 2. or 3. (as shown in the table below)
 - Under item 3. until one year after the date **you** sustain **bodily injury**
 - Under item 3. if **you** are able or may be able to carry out any relevant occupation.

What is not covered

- Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

BENEFIT	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1. Death	£3,000	£15,000	£3,000
2. Loss of one or more limbs and/or loss of sight in one or both eyes	£15,000	£15,000	Not covered
3. Permanent total disablement	£15,000	£15,000	Not covered

To make a claim under this section please call 0845 271 4478

Section E

Baggage (*only operative if indicated in the schedule*)

What is covered

1. **We** will pay **you** up to £1,500 for the accidental loss of, theft of or damage to **baggage**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage**.

The maximum **we** will pay for the following items is:

- a) £250 for any one article, pair or set of articles (for example a set of golf clubs)
 - b) £300 for the total for all **valuables**.
2. **We** will also pay up to the amounts shown below:
 - a) £100 for the emergency replacement of clothing and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.
 - b) £200 for the replacement of **your** lost, stolen or damaged prescribed medication.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **baggage**.
2. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:

- a) get a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. The first £75 of each and every claim per incident claimed for under this section by each **insured person** (except claims under subsection 2. of What is covered) but limited to £150 if **family cover** or **single parent cover** applies.
2. Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area**
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.

5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation (loss in value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

To make a claim under this section please call 0845 271 4478

Section F

Personal money, passport and documents

What is covered

1. **We** will pay **you** up to the amounts shown below for the accidental loss of, theft of or damage to **personal money** and documents (including passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

The maximum **we** will pay for the following items is:

- a) £250 for bank notes currency notes and coins
 - b) £50 for bank notes currency notes and coins, if **you** are under the age of 16
 - c) £250 for all other **personal money** and documents.
2. **We** will pay **you** up to £200 for reasonable additional travel and accommodation expenses incurred necessarily outside the **United Kingdom** to obtain a replacement of **your** passport or visa which has been lost or stolen outside the **United Kingdom**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money**, passports or documents are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing,

details of the loss, theft or damage and obtain written confirmation. If documents are lost, stolen or damaged whilst in the care of an airline **you** must:

- a) get a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission to us if **you** are going to make a claim under this policy.
4. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. The first £75 of each and every claim per incident claimed for under this section by each **insured person** but limited to £150 if **family cover** or **single parent cover** applies.
2. Loss, theft of or damage to **personal money** or **your** passport or visa left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

To make a claim under this section please call 0845 271 4478

Section G

Personal liability

What is covered

We will pay up to £2,000,000 (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or member of **your** household
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a **close relative**, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice of any incident, which may give rise to a claim as soon as possible.
2. **You** must send **us** every writ, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.

5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The first £100 of each and every claim arising from the same incident claimed for under this section in relation to any temporary holiday accommodation occupied by **you**.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - d) The transmission of any communicable disease or virus.
3. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

To make a claim under this section please call 0845 271 4478

Section H

Delayed departure

What is covered

If departure of the **public transport** on which **you** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel

we will pay **you**:

1. £20 for the first completed 12 hours delay and £10 for each full 12 hours delay after that, up to a maximum of £100 (*which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay*) provided **you** eventually travel, or
2. Up to £3,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay if after a delay of at least 12 hours, **you** choose to cancel **your trip** before departure from the **United Kingdom**.

You may claim only under subsection 1. or 2. above for the same event, not both.

You may claim only under one of either Section H – Delayed departure, Section I – Missed departure or Section O – Independent travellers cover for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you**.
2. **You** must get written confirmation from the carriers (or their handling agents) of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider.

What is not covered

1. The first £75 of each and every claim per incident claimed for under this section by each **insured person** under subsection 2. of What is covered but limited to £150 in all if **family cover** or **single parent cover** applies.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action or air traffic control delay existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
3. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

To make a claim under this section please call 0845 271 4478

Section I

Missed departure

What is covered

We will pay **you** up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel on the initial international journey of the **trip** or as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown happening ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

You may claim only under one of either Section I – Missed departure, Section H – Delayed departure or Section O – Independent travellers cover for the same event.

Special conditions relating to claims

1. If **you** make a claim caused by any delay happening on a motorway or dual carriage way **you** must get written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What is not covered

1. The first £75 of each and every claim per incident claimed for under this section by each **insured person** but limited to £150 in all if **family cover** or **single parent cover** applies.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
3. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
4. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

To make a claim under this section please call 0845 271 4478

Sections J, K, L & M – Winter Sports (only operative if indicated in the schedule)

COVER FOR SECTIONS J, K, L AND M ONLY OPERATES:

1. UNDER SINGLE TRIP POLICIES IF THE APPROPRIATE WINTER SPORTS SECTION IS SHOWN AS OPERATIVE IN THE SCHEDULE AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.
2. UNDER ANNUAL MULTI TRIP POLICIES FOR A PERIOD NO MORE THAN 17 DAYS IN TOTAL IN EACH **PERIOD OF INSURANCE**, IF THE APPROPRIATE WINTER SPORTS SECTION IS SHOWN AS OPERATIVE IN THE SCHEDULE AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID.

Section J – Ski equipment (only operative if indicated in the schedule)

What is covered

We will pay **you** up to £500 for the accidental loss of, theft of or damage to **your** own **ski equipment**, or up to £250 for hired **ski equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value - calculated from the table below), or **we** may at **our** option replace, reinstate or repair the lost or damaged **ski equipment**.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, pair or set of articles is £250.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) get a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy)
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. The first £75 of each and every claim per incident claimed for under this section by each **insured person** but limited to £150 if **family cover** or **single parent cover** applies.
2. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or

- b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area**
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
- 3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
- 4. Loss or damage caused by wear and tear, depreciation, deterioration (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- 5. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

To make a claim under this section please call 0845 271 4478

Section K

Ski equipment hire (*only operative if indicated in the schedule*)

What is covered

We will pay **you** up to £15 per day, up to a maximum of £250 for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your own ski equipment**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of **your own ski equipment**.
 2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle:
 - a) overnight between 9 pm and 9 am (local time) or
 - b) at any time between 9 am and 9 pm (local time) unless:
 - i) it is locked out of sight in a **secure baggage area**
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

To make a claim under this section please call 0845 271 4478

Section L

Ski pack (only operative if indicated in the schedule)

What is covered

We will pay **you**:

- a) Up to £500 for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury**, illness or disease.
- b) Up to £150 for the unused portion of **your** lift pass if **you** lose it.

Special conditions relating to claims

1. **You** must provide written confirmation to **us** from a **medical practitioner** that such **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

What is not covered

1. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

Section M

Piste closure (only operative if indicated in the schedule)

What is covered

We will pay **you** up to £30 per day, up to a maximum of £300 for transport costs necessarily incurred by **you** to travel to and from an alternative site if either lack of or excess of snow or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski. The cover only applies:

- a) To the resort which **you** have pre-booked for a period more than 12 hours and for so long as these conditions continue at the resort, but not more than the pre-booked period of **your trip** and
- b) To **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

If no alternative sites are available **we** will instead pay **you** compensation of £30 per day up to a maximum of £300.

Special conditions relating to claims

1. **You** must get written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

What is not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

To make a claim under this section please call 0845 271 4478

Section N

Legal expenses and assistance

What is covered

We will pay up to £25,000 for legal costs to pursue a civil action for compensation against someone else who causes **you bodily injury**, illness or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed £50,000.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** will decide the point at which **your** legal case cannot usefully be pursued further. After that no further claims can be made against **us**.
5. **We** may include a claim for **our** legal costs and other related expenses.
6. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any indemnity paid under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us**, The Emergency Assistance Service or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to our written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any Appeal.
11. Claims by **you** other than in **your** private capacity.
12. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

What is not covered

We shall not be liable for:

1. Any claim where in **our** opinion there is insufficient prospect of success in obtaining reasonable compensation.

To make a claim under this section please call 01737 815084

Section 0

Independent travellers cover (*only operative if indicated in the schedule*)

This extension to the policy provides the following modifications to the insurance specifically in respect of **trips** that do not constitute a **package** (as described in the *Special definition below*).

Special definition relating to this section (*which is shown in bold italics*)

Package

– means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package

as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Extended cancellation or curtailment charges cover

What is covered

Section A – Cancellation or curtailment charges is extended to include the following cover.

We will pay you up to £3,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which **you** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if:

- a) **you** were not able to travel and use **your** booked accommodation or

- b) the **trip** was **curtailed** before completion

as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:

1. prohibiting all travel or all but essential travel to or
2. recommending evacuation from

the country or specific area or event to which **you** were travelling providing such directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left the **United Kingdom** to commence the **trip**.

Extended delayed departure cover

What is covered

Section H – Delayed departure is extended to include the following cover.

We will pay you one of the following amounts:

1. If the **public transport** on which **you** are booked to travel is cancelled or delayed leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting **public transport** in the **United Kingdom** or to **your** overseas destination or on the return journey to **your home we will pay you**
 - a) £20 for the first completed 12 hours delay and £10 for each full 12 hours delay after that, up to a maximum of £100 (*which is meant to help you pay for telephone calls made and meals and refreshments purchased during the delay*) provided **you** eventually continue the **trip**.

2. We will pay **you** up to £3,000 for either:
- a) any irrecoverable unused accommodation costs (including excursions up to £250) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:
 - i) the **public transport** on which **you** were booked to travel from the **United Kingdom** being cancelled or delayed for more than 12 hours or
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours

and **you** choose to cancel **your trip** because the alternative transport to **your** overseas destination offered by the **public transport** operator was not reasonable or

- b) reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination and/or in returning to the **United Kingdom** as a result of:
 - i) the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
 - ii) **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours

and **you** choose to make other travel arrangements for **your trip** because the alternative transport offered by the **public transport** operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the **public transport** operator.

You may claim only under subsections 1. or 2. for the same event, not both.

You may claim only under Section O – Independent travellers cover or Section H – Delayed departure for the same event, not both.

Extended missed departure cover

What is covered

Section I – Missed departure cover is extended to include the following cover.

We will pay **you** up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board:

- a) any onward connecting **public transport** on which **you** are booked to travel following completion of the initial international journey including connections within the **United Kingdom** on the return journey to **your home**

as a result of:

1. the failure of other **public transport** or
2. strike, industrial action or adverse weather conditions or
3. **you** being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

You may claim only under Section O – Independent travellers cover or Section I – Missed departure for the same event, not both.

Accommodation cover

What is covered

We will pay **you** up to £3,000 either:

1. any irrecoverable unused accommodation costs (including excursions up to £250) and other pre-paid charges which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation or

2. reasonable additional accommodation and transport costs incurred:
 - a) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use your booked accommodation or
 - b) with the prior authorisation of the Emergency Assistance Service to repatriate **you to your home** if it becomes necessary to **curtail the trip**

as a result of the insolvency of the providers of the accommodation, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

You may claim only under one of subsections 1. or 2. of What is covered for the same event, not both.

You may claim only under Section O– Independent travellers cover or Section A – Cancellation or curtailment charges for the same event, not both.

Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. **You** must give notice as soon as possible to the Emergency Assistance Service of any circumstances making it necessary for you to return **home** and before any arrangements are made for **your** repatriation.
4. **You** must check in according to the itinerary supplied to **you**.
5. **You** must get written confirmation from the **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for

these together with details of any alternative transport offered.

6. **You** must comply with the terms of contract of the **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights. Details of **your** rights can be downloaded from:

http://europa.eu.int/comm/transport/air/rights/index_en.htm.

What is not covered

1. The first £75 of each and every claim per incident claimed for under this section by each **insured person** (except claims under subsection 1. a) of What is covered under the Extended delayed departure cover above) but limited to £150 if **family cover** or **single parent cover** applies.
2. The cost of Airport Departure Duty.
3. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles.
4. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Claims arising directly or indirectly from:
 - a) Strike, industrial action or a directive prohibiting all travel or all but essential travel to the country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
 - c) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.

6. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
7. Any costs incurred by **you** which are recoverable from the **public transport** operator (or their administrators) or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
8. Any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
9. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
10. Anything mentioned in the General exclusions applicable to all sections of the policy on page 11.

**To make a claim under this section please call:
For curtailment claims +44 845 271 4477 or other claims 0845 271 4478**

Complaints procedure

Making yourself heard

We are committed to providing **you** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expected. When this happens, **we** want to hear about it so that **we** can try to put things right.

Who to contact?

The most important factors in getting **your** complaint dealt with as quickly and efficiently as possible are:

- a) to be sure **you** are talking to the right person, and;
- b) that **you** are giving them the right information.

When you contact Us:

Please give **us your** name and contact telephone number.

Please quote **your** policy and/or claim number and the type of policy **you** hold.

Please explain clearly and concisely the reason for **your** complaint.

So **we** begin by establishing **your** first point of contact:

Step One – initiating your complaint:

Does your complaint relate to:

A your policy?

B a claim on your policy?

If **A, you** need to contact Freedom Travel Insurance customer service on 01223 7202333 and state **your** complaint.

If **B, you** need to contact whoever is currently dealing with **your** claim and state **your** complaint.

In either case, if **you** wish to provide written details, the following checklist has been prepared for **you** to use when drafting **your** letter.

Head **your** letter 'COMPLAINT'.

Give **your** full name, post code and contact telephone number(s).

Quote the type of policy and **your** policy and/or claim number.

Explain clearly and concisely the reason(s) for **your** complaint.

The letter should be sent to the person dealing with **your** complaint along with any other material required.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied, **you** can take the issue further:

Step Two – contacting AXA Head Office:

If **your** complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care, who will arrange for an investigation on behalf of the Chief Executive:

AXA Insurance
Customer Care Team
7th floor
Civic Drive
Ipswich
IP1 2AN

Tel: 01473 205926

Fax: 01473 205101

e-mail: customer-care@axa-insurance.co.uk

Step Three – beyond AXA:

If **we** have given **you our** final response and **you** are still not satisfied **you** may refer **your** case to the Financial Ombudsman Service (FOS).

The Ombudsman is an independent body that arbitrates on complaints about general insurance products and other financial services. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted.

Insurance Division
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800
Fax: 020 7964 1001

Please note that **you** have six months from the date of **our** final response in which to refer **your** complaint to the Ombudsman. Referral to the Ombudsman will not affect **your** right to take legal action.

Our promise to **you**

We will acknowledge written complaints promptly.

We will investigate quickly and thoroughly.

We will keep **you** informed of progress.

We will do everything possible to resolve **your** complaint.

We will learn from our mistakes. **We** will use the information from complaints to continuously improve **our** service.

Calls are recorded and monitored.



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Freedom Insurance Services Limited are authorised and regulated by the Financial Services Authority

Helplines

Policy information or advice	01223 454290
Travel claims line	0845 271 4478
Medical assistance (dialling from abroad)	0845 271 4477 +44 845 271 4477
Legal expenses line (dialling from abroad)	01737 815084 +44 1737 815084
Travel advice	0845 271 4479

Please carry the Helpline Card with you in case of an emergency.

Policy information or advice

If you would like more information or if you feel the insurance may not meet your needs, telephone the Freedom Travel Insurance customer helpline on **01223 454290**.

Hazardous sports or activities

If you are planning to take part in any activities or sports not covered by this policy you must telephone our customer helpline on 01223 454290. In some cases cover can be given provided that the appropriate additional premium is paid. Full details of sports and activities covered as standard by this policy are shown on page 17.



The logo for Freedom, featuring the word "freedom" in a lowercase, sans-serif font, centered within a dark, horizontally-oriented oval shape.

freedom

Helplines

Policy information or advice

01223 454290

Travel claims line

0845 271 4478

Medical assistance

+44 845 271 4477

Legal expenses line

+44 1737 815084

Travel advice

0845 271 4479